Entrepreneurial Challenges of Transgender Entrepreneurs in Pakistan

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Abstract
Social marginalization has made it difficult for transgender people to integrate into regular society and to create businesses. Sporadic transgender people have prepared the ground for the business to get started. The purpose of this research is to look into the entrepreneurial hurdles that transgender entrepreneurs confront in Pakistan. The interviewees included a total of 20 transgender entrepreneurs who had quit begging and commercial sex work and founded a business across Pakistan. The grounded theory study' key findings identified seven critical areas, including competitors, discrimination, financial resources, human resources, natural disasters, product awareness, and technology issues. Participants stated that discrimination and a lack of financial resources made starting a business extremely difficult. These findings expand our understanding of cisgender entrepreneurs' obstacles beyond what we currently know.

Keywords: Gender, Transgender, Transgender Entrepreneurs, Challenges, Entrepreneurship, Pakistan

1. Introduction

According to the World Health Organization, "transgender is an umbrella term for people whose gender identity and expression do not conform to the norms and expectations traditionally associated with the sex

assigned to them at birth; it includes people who are transsexual, transgender, or otherwise considered gender non-conforming," which means that any individual who identifies themselves through psy (Transgender Persons Welfare Policy, 2018). The transgender community is a minority group in society (Asiyah, 2014).

Until the colonial period, transgender individuals were treated with dignity in Pakistan traditions and customs. Transgender people were criminalized by the Criminal Tribes Act of 1871. Despite repelling the act in post-colonization, the extent of marginalization and prejudice has escalated in varying degrees throughout geographical areas (Panneer et al., 2019). Hinduism is one of the many religions that have existed throughout antiquity (Bhattacharya, 2018). The 'ardhanarishvara' of Hindu mythology represents the inseparability of male and female principles, as well as the "bi-unity of male and female in God" (Sampath & Baskaran, 2016). Transgender individuals have been in existence since the Ramayana and Mahabharata,and they are known as Hijras in North India and Aravani in South India (Kalra, 2012), (Poguri et al., 2016). The Hindu culture has an ambivalent feeling towards the transgender community, as they would seek the blessings of the Hijra individuals during weddings and childbirth, and apart from that, they are shunned in the society (Kalra, 2012). The reality has revealed that transgender individuals lack basic amenities such as access to health care services, employment, education, and toilet facilities. (Panneer et al., 2019). The ostracism faced by the transgender individuals is manifested and documented, due to banishment the transgender individual's resort to begging, commercial sex work, (Kattari& Begun, 2017) construction work, domestic work, bar dancer, etc. (Panneer et al., 2019) and sporadic transgender individuals have started entrepreneurial activities (Delliswararao&Hangsing,2018).

Transgender studies have recently gained more interest from researchers. Transgender studies are now focusing on multidisciplinary subjects that incorporate discourses from the social sciences, life sciences, arts, and psychology. Such linked studies have aided in the interpretation of gender, identity, and desire in a variety of contexts (Bhattacharya, 2018). The current study investigates the entrepreneurial problems faced by transgender entrepreneurs for intrinsic value on knowledge of the transgender community and sound economic reasons. Due to the complexity of the phenomenon, the method of grounded theory appears to be the best method of examining the challenges faced by the transgender entrepreneur, as it facilitates the collection of realities and the extraction of the entrepreneurial challenges faced by transgender entrepreneurs.

2. Literature Review

Concerning starting a business, there are a plethora of challenges faced by an entrepreneur such as unstable bureaucratic environment, weak economic conditions as well as complicated rules and regulations (Benzing, Chu, & Kara, 2009). The challenges encountered by the entrepreneurs are similar in all the developing countries such as laws concerning businesses and also small businesses are challenging to assess as the contract and property assets are poorly designed, poor infrastructure, limited access to financial capital, corruption, poor economic policies, limited financial opportunities and lack of managerial skills (Chu, Kara, Zhu, & Gok, 2011). It has been more than thirty years since literature has been in existence on women entrepreneurship (Jennings& Brush,2013) and women entrepreneurs are considered to be an essential asset for the country, as they employ 40 percent of the workforce (Ganesan, Kaur, & Maheshwari, 2002). Over the years, women entrepreneurs have broken the 'glass ceiling' and paved their way in a male-dominated society and proved to be successful

(Hariharaputhiran, 2014). Still, there is a significant gender gap in male and female in choosing entrepreneurship as a career (Artz, 2017) and the major obstacles encountered by women entrepreneurs were gender bias, working capital, lack of confidence, marketing, mistrust, lack of family support, mistrust, bankers, collateral security, unawareness and legal formalities (Ganesan et al.,2002).

Pakistan is known for being a diverse country that accepts all cultures and traditions from around the world, but due to a lack of knowledge about gender non-conforming individuals, families of transgender individuals have outright disowned their children for not adhering to the gender norms imposed by society (Delliswararao&Hangsing, 2018). When there is a difference between a person's sex and their gender role, the person is referred to as a Eunuch, and more recently, they are referred to as transgender individuals (Sampath & Baskaran, 2016). Transgender people face a slew of obstacles in their lives, the majority of which are physical and legal (Sellers, 2014). They also face disrespect, discrimination, being downtrodden, being forced to leave their parents, child catching, human trafficking, unwanted attention, rape abuse, verbal abuse, physical abuse, (Hotchandani, 2017), no identity proofs, low economic status, poor housing, and no sex (Bund, 2013) and a lack of education; the main cause for a lack of education is a zero-tolerance level among students and school personnel (Asmy& Nagaraj, 2015). When compared to cisgender people, transgender people suffer significantly higher health disparities (Eisenberg et al., 2017)).

The main occupation for a transgender individual is begging and commercial sex work, and even if the transgender individual finds other means of employment, they continue to engage themselves in commercial sex work (Chettiar, 2015) transgender women do not like to engage in employment opportunities on the grounds of discrimination and exploitation (Bund, 2013). Most of the transgender individuals were not satisfied with the current living condition, and they were suffering from various psychological problems such as depression, low self-esteem (Virupaksha&Muralidhar, 2015), Post Traumatic Stress Disorder (PTSD), Major Depressive Episode (MDE), obsessive-compulsive disorder (OCD), panic disorders and suicidal tendencies (Bund, 2013). Despite all the trauma and abuse the transgender individual undergoes, some sporadic transgender individuals have taken up self- employment (Chakrapani, 2010) and have become entrepreneurs. Therefore, it is vital to know what are the challenges that a transgender individual undergoes by taking entrepreneurship as their career.

Statement of Problem

The research in the preceding literature clearly focused on the entrepreneurial obstacles faced by cisgender individuals, but the challenges faced by transgender individual entrepreneurs were not addressed.

Objective of the Study
The study's goal is to discover the obstacles that transgender entrepreneurs confront while starting a business.

Methodology
Grounded theory was developed by two Americans, Barney G. Glaser and Anselm L. Strauss (Kenny & Fourie, 2014). It is a systematic methodology that is also adaptable (Tie, Birks, & Francis, 2019). Grounded Theory is an inductive process that entails "collecting, synthesising, interpreting, and conceptualising qualitative evidence

for theory creation" (Charmaz, 2001). The distinguishing characteristics that distinguish grounded theory from other qualitative methodologies are: a) contemporaneous data collection and analysis; and b) emphasis on comparative methods. c) early category creation d) intermediate analytical writing between coding data and writing the first draught e) concept development sampling f) delay of the literature review g) a push toward establishing a theory (Charmaz, 2001). Thus, grounded theory is qualitative research in which the researcher develops a theory or provides a general explanation based on the perspectives of a large number of participants on a specific process, phenomenon, or action (Creswell, Hanson, Clark, & Morales, 2007). Grounded theory begins with data collecting, from which hypotheses are developed. As a result, it is a hypothesis-generating method rather than a hypothesis-testing method (Auerbach & Silverstein, 2003). When compared to all other qualitative methodologies, Grounded Theory is the most prominent (Chenail, 2009). Grounded theory is especially useful when little is known about a phenomenon (Lu, 2017). (Tie et al., 2019).

3. Recruitment

The participants for the study are recruited through the Non- Governmental Organisations (NGO's), which cater to the needs of transgender individuals. Purposive snowball sampling was employed to select other participants in the study who would give rich data. The study sample consisted of 20 transgender entrepreneurs. For participating in the study, the transgender entrepreneurs should fulfill all the inclusion criteria as mentionedbelow:

1) Started the business after they realized theirgender.

2) The transgender individual entrepreneurs who were into begging and commercial sex work were not part of the study.

Procedure

In a qualitative research paradigm, the best way to learn about the participants' experiences and subjective feelings is to ask them and carefully listen to them (Auerbach & Silverstein, 2003). The protocol was authorized by the Centre for Research at Christ (Deemed to be University) in Karachi. After the protocol was approved, the subject provided verbal consent after describing the goal of the study. The participants were free to decline any question or withdraw from the interview at any time, and the data would be kept strictly confidential and used solely for academic study. Written informed consent was obtained prior to the interview. The interview was conducted both in person and over the phone.

For the study, a semi-structured interview schedule was created. The interview began with an open-ended question, and it was recorded using a recording device with the participant's permission. Furthermore, participants in the study were told of the study's objectives, the confidentiality of the information acquired, and their anonymity. The consent forms for face-to-face interviews were delivered directly to the participants, who carefully studied them and affirmed that their participation was voluntary, whereas consent forms for telephonic interviews were distributed by an NGO moderator. Based on prior findings, the interview schedule was changed, and data collection was halted when saturation was reached. Following each interview, fieldnotes were generated that included the participant's demographic information as well as any noteworthy observations made by the researcher.

The interviewer began by asking generic questions, which made the interviewer feel at ease. When the interviewer felt that the participant was at ease, he or she answered a few demographic questions, followed by questions from the semi-structured interview schedule. The questions were arranged around the core theme of 'challenges.' The fundamental theme was built into an open-ended inquiry (for example, "what challenges did you confront in your business?"). The interviewer asked probing questions, such as providing a brief account of each challenge that the participant had encountered in establishing the entrepreneurial endeavor. The interview was finished by asking if they had overlooked any crucial issues that were not on the interview agenda. Each interview lasted from 40 to 60 minutes.Following the data collection process, the researcher transcribed the audio recorded interview verbatim and created memoranda. To safeguard the participants' privacy, the transcripts were labelled with pseudonyms such as PAR1, PAR2, and PAR3. Following the initial interview, the interview agenda was changed depending on the interview findings.

The researcher had taken help from another intercoder, who is a Research Assistant. The intercoder helped in validating the findings. Inter coders helped in the interpretation of data, and the two coders discussed their findings and understanding of the data until they reached a consensus on eachcategory

**Data Analysis in Grounded Theory**

The data analysis was conducted through the NVIVO 12 Plus Qualitative Software, which helps in organizing and managing a large amount of data. The fundamental aspect of grounded theory analysis is that the constant data collection and analysis happen simultaneously in the constant comparative method (Lewis-Pierre, Kovacich, &Amankwaa, 2017). The constant comparative analysis involved the review of transcripts from the participants and was viewed to understand the participants' perceptions during the different points of view (Lewis-Pierre et al., 2017). The constant comparison involves repeated assessment in similarities within the data, within the participants and within the categories that would develop the coding process (Basinger, Wehrman, Delaney, & McAninch, 2015).

According to Charmaz (2006), the two main phases of grounded theory are the initial phase and the focused phase. The initial phase included coding data through word by word, line by line, or small segments of data, which is followed by a focused phase, where the codes which are similar and recurring are sorted, synthesized, and are organized. The third type of coding, which Strauss and Corbin emphasized, is the Axial Coding, where the categories and the subcategories are linked together (Charmaz, 2006).

The first phase of coding involved labeling the data in each line or segment of data capturing the entrepreneurial challenges faced by the transgender entrepreneur. The second phase of the analysis involved combining the codes which were similar and giving them conceptual labels, this has been executed by maintaining a codebook, which had the code and the description of each code in it. The next step involved focused coding. Here the codebook was compared to the data to ensure that the codes represented the action mentioned in the data set. The final step involved axial coding, which means the codes were aligned, examining the process which was involved and also by analyzing the data at the abstraction level (Basinger et al., 2015). Therefore, the categories that emerged were related, linked, and arranged into meaningful clusters, and additionally, diagrams were prepared to organize the categories. Following this, we prepare the entrepreneurial challenges faced by transgender individualentrepreneurs.

4.   Results

We begin this section to explain the entrepreneurial challenges faced by transgender entrepreneurs. At the end of the interviews, transcripts were analyzed using the open, selective, and axial coding. There were seven main challenges which thetransgender individual entrepreneur had to face, such as competitors,discrimination,financialresources,humanresources, natural calamities, product-related issues, and technological problems.
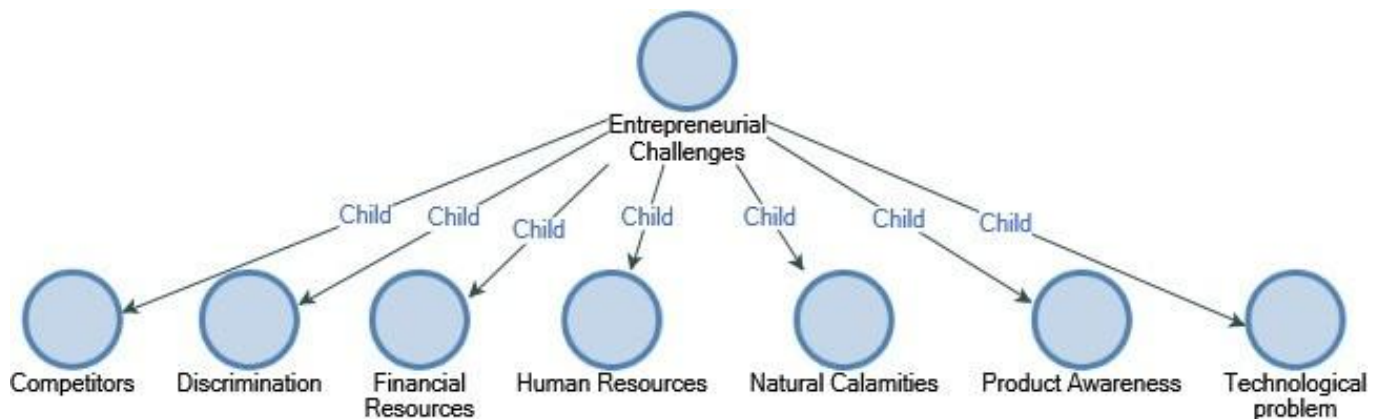
The entrepreneurial challenges were categorized as follows,

Competitors:

The transgender entrepreneurs, like any other cisgender entrepreneurs, had to face competitors in their business. As the transgender entrepreneur's business evolved around the red ocean strategy, there were many competitors in the business environment. PAR 5 expressed "Here in goa, there is too much of competition because everyone has knowledge and everyone knows how to prepare the traditional sweet, as there are many Christians in Goa and they are expert in preparing the sweets, and it is a competitive environment and everyone wants to do their sales and thus selling my products has become complicated." while another participant revealed that being a transgender changing the manager's stereotypical mindset on the transgender community was a challenge and alongside this after convincing the manager to participate in the tender process, the participant had to compete with other cisgender individuals and estimate a less price to procure the contract, this was embodied in the following quote "as for a transgender individual there are so many challenges which they have to face in their lives, so when I take up an order for an event before I even approach there are 10 companies which are already there to take up the order, so if they get to know I am a transgender, they first avoid me then I have to make them understand that I am not like other transgender individuals, then I get to participate in the tender process later I have to make recommendation and correction and then give them a commission fee, and then I should reduce the price and then I would get the order. So, I have to face so many difficulties in getting one order." (PAR7).

Discrimination:

Almost all of the study's participants experienced discrimination during their business path. It is impossible to avoid discrimination as a transgender business. The "discrimination" category included the following subcategories: discrimination from landlords, discrimination from vendors, and prejudice from customers. Transgender entrepreneurs who needed an office location to launch their firm experienced discrimination from landlords. As PAR 9 mentioned in the following quote, the landlords were conservative and were not happy about renting out an office space for the transgender individual to set up the business: "The Landlord was conservative, and they were not happy to lend the space for me when they found out that I am a transgender, and they thought I would use the office space for some illegal activities and then had to evict me."

In addition to the discrimination experienced by landlords, the majority of participants stated that the merchants providing raw materials handled the research participants with a stereotyped mindset. As PAR 3 mentioned, there were instances where vendors would refuse to sell products due to atrocities committed by other transgender individuals who would have met the vendor previously for begging alms: "People in the market discriminate me when I go to purchase raw materials, as other transgender individuals who are into begging would have visited the same shop and would have created a ruckus."

Nonetheless, transgender people faced discrimination from customers who were the end buyers of the product because they were hesitant to purchase from transgender people due to the societal stigma attached to the transgender community, as PAR 13 expressed, "As I am a trans, the customers just do not accept a transgender person, they would not accept a transgender person, they would not accept a transgender person, they would not accept a transgender person, they would not accept a trans

They would not talk to me, and they would not buy my products." Furthermore, some clients would idealize the transsexual to begging and commercial sex activity, and as a result, the customers would seek sexual favors, as exemplified by the following example. "The customers (long pause) I'd like to warn you that if males come, they'll only ask for sexual favors explicitly or indirectly, which is the most important thing." A woman is idealized and given an identity that women are a sex toy; now, I am a transgender person, and people idealize transgender persons that they only relate to sexual activities, even whether we are in a good or any position." (PAR 5).

Financial Resources:

One of the most common challenges among the participants in the "financial resources." The financial resource category is further divided into three dimensions, such as lack of financial resources, lack of financial awareness, and lack of financial support. The first dimension being the lack of funds to start the business was a significant hurdle faced by the transgender entrepreneurs as PAR 14 said, "the first challenge which I faced while starting a business was financialproblems."

After establishing the business, another challenge faced by the transgender entrepreneurs were lack of funds for the expansion of business as PAR 7 said "If I have to set up an office, I have to spend around two to three lakhs, and I do not have sufficient funds to do it. I need to concentrate on my family, my life, and also my business. I do not know anyone who will provide me any kind of help. There is still much talent within me if I have to bring out that talent, I need a lot of investment. Since there is no proper investment, I am still not able to achieve anything". Since transgender individuals are the ostracized section in the society, there is less financial awareness among the transgender entrepreneurs, as PAR 2 said, "To start the business for the hostel I

require Rs 5, 00, 000. I don't know how to fund that money, and I do not know about the bank process of giving aloan."Alongside this, the third dimension being, to those participants who knew the financial support provided by financial institutions did not receive the funds as PAR 6 mentioned, "Bank loan is a pain, as the system does not understand who we are in the first place even though I do have all my documents ready which identifies myself but, (long pause) it is really difficult because you need to go around and convince a lot of people on what you want to do, they have a mindset which is very prejudice and the idea that a transgender individual is into begging and sex work, so I am not reaching out to the bank as I do not have any mortgage or anysecurity."

Human Resources:

During the interview, it was expressed that human resources were a hurdle that the participants in the study had to face. Employee attrition was mentioned during the interview as the employees had to leave due to the discrimination faced fromthe customers as PAR 1 said "Initially, the individuals I had employed, quit the job as they said that the customers did not react and they discriminated them." another challenge is due to the shortage of employees the transgender entrepreneur was not able to expand the business, as PAR 2 mentioned "we are planning to extend our business in the night as well. Since I have a shortage of labor, I am not able to set up the hotel at night". The participants in the study attempted to employ the transgender individuals from the community. However, the transgender individuals rejected the offer saying that they would earn much more in begging and commercial sex work when compared to other employment opportunities, as the following quote illustrates that "I tried calling three of my trans sisters, but they were already too busy with their other work such as begging and that they would earn a higher income in begging and could pay their guru."Alongside this, participants also mentioned that employees cheated them while they were working in the business, as PAR 3 said: "I started two years ago, I underwent a huge loss because the employees whom I had employed cheated me and went away, as they had taken away all the money from the business and then I had stopped the business for some time."(PAR9)

Natural Calamities:

Some of the participants expressed that natural calamity was also another challenging factor for transgender entrepreneurs. The Kerala Floods in 2018 was a significant concern for the transgender entrepreneur while PAR 14 said: "to earn my income I started the business, my business is a seasonal business and during the rainy seasons I would not be able to set my juice shop, as people would prefer drinking juice during summer and floods which had come in 2018 had destroyed my business, and I was not able to do anything." Alongside this, Covid-19 was a hurdle for the participants as PAR 15 said: "Now because of the Coronavirus issue, business is not happening smoothly, it has been over six months that our business has started and the customers had reacted very well, they came and ate the traditional food, and they were very happy, and at the time we were going to have loyal customers, and now COVID 19 has started, and we do not know how to plan next, our minds are very blanknow."

Product Awareness:

The "product awareness" category encompasses the issues related to the awareness of the product. At the same time, some of the participants mentioned that the customers were not aware of products such as, PAR 4 who is

selling handmade jewelry, and along with selling insurance products to the transgender community said that the community individuals were not aware of the insurance policies which were in existence. It was challenging to convince the transgender community to buy the policy as PAR 4 said, "Another challenge I am facing even today is that in our transgender community until today no one has taken an insurance policy. Theproblemis,theydonotunderstandtheimportanceofaninsurance policy and how it works. They think that they earn our livelihood through begging and commercial sex work and what is the importance of an insurance policy in their lives, and so they do not know the importance of insurance policy." PAR 8 mentioned that "There are less educated people on the marine vessels, and the fishermen are not aware that their boats can be repaired and thus, they abandon their boats near the seashore, so we are facing difficulties to improve our business."

Technological Problems:

The technological problem category explains the challenges faced by the participants who were not able to upgrade themselves to new developments in the markets due to a lack of resources and knowledge in technology. As transgender individuals lack education due to the discontinuation of their studies, they would not be aware of the technological developments which are in existence, which makes it more challenging. As PAR 11 mentioned: "since I left my home at a very young age and had to discontinue my studies, due to lack of education, we are not aware of the technological developments which are taking place outside, technology has been growing at a speedy rate, and so the business is going down."

5. Discussion

The purpose of this study report is to uncover the entrepreneurial hurdles that transgender entrepreneurs confront. The study's underlying assumption was that there is a paucity of research on the problems faced by transgender individual entrepreneurs. The seven areas included in the results section were the transgender individual entrepreneurs' entrepreneurial hurdles. These findings back up previous research on the barriers that women entrepreneurs confront. According to the analysis of research, the problems experienced by transgender individuals are far greater than those faced by women entrepreneurs, because transgender people are marginalized in society and thus lack access to education and employment possibilities. At a broad level, the problems experienced by women entrepreneurs were similar to those faced by transgender individuals. The presence of competitors in a business is a common source of difficulty for any company, but for a transgender person, gender identification is required, making it more difficult to obtain an opportunity.

Another major challenge that the transgender entrepreneurs had to face was the discrimination and gender bias, which are consistent with the challenges faced by the women entrepreneurs (Ganesan et al., 2002), (Chinomona&Maziriri, 2015). From the landlords, vendors, and customers, as the cisgender individuals carry a stigma that the transgender individual would only take up commercial sex work and begging to earn their livelihood and while most of theothertransgender individuals who were involved in begging would have misbehaved with the cisgender individuals thus, judging the participant in the study the same way.

Access to financial resources was the critical challenge that an entrepreneur faces. However, for a transgender individual due to ostracism and lack of networking with mainstream society, the participants had a lack of knowledge and where awareness of the financial resources been given. This finding was also similar to the studies on women entrepreneurs who had to face financial constraints, and also male entrepreneurs were given

higher preference when compared to women entrepreneurs. Alongside the transgender individuals also had to face challenges related to human resources, as few employees had to leave due to the discrimination showed by customers as well as there was lack of employees, which made it difficult for the transgender entrepreneur to expand the business. Thus, these were the significant challenges faced by transgender entrepreneurs.

The intervention to eradicate the challenges faced by the transgender entrepreneurs is through the intrusion of government policies and regulations as there is a strong recognition that the stereotypical role of transgender people is thwarting transgender entrepreneurship. Several measures and policy interventions can be extended to bring in-depth gender awareness training programs in the society, gender proofing at the public campaigns, and undertaking gender impact assessment regularly in order to analyze the gender bias. Also, championing successful transgender entrepreneurs who have achieved and have overcome gender inequality can be portrayed as role models for the transgender community. Along with this, inducing policies offering the right funding opportunities for transgender individuals will show a drastic growth of transgender individuals choosing entrepreneurship as their career. If the future objective of a policy is to increase the transgender entrepreneurs, particularly amid the financial crisis and increased unemployment rate, it is fundamental to take into account the challenges faced by the transgender entrepreneurs.

6.   Conclusion

Transgender people can use entrepreneurship to get around the barriers they face (for example, gender inequalities). Discrimination and stereotypes, however, persist. The purpose of this study was to learn about the entrepreneurial challenges faced by transgender people. To that end, 20 transgender people were interviewed individually to learn about their challenges. Qualitative research aids in the untangling of various experiences and responses, something that the positivist approach fails to do (Kirkwood, 2009). Overall, the participants in this survey identified seven entrepreneurial problems experienced by transgender entrepreneurs, some of which overlap with those faced by men and women entrepreneurs.

Every study has its limitations, attempts were made to include participants whose business has been set up for more than five years, but few participants companies were set up for three to four years. Therefore, there is a potential for the inaccuracy of data, as the number of years business is, the higher the chances of the entrepreneurs' facing challenges. The country context is also another limitation as the findings of this study will not apply to other countries as the societal acceptance of the transgender individuals differ according to each country.

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