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Nasir, Mishal; Iqbal, Rimsha; Akhtar, Ch. Shoaib

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# Factors Affecting Growth of Women Entrepreneurs in Pakistan

## Mishal Nasir

Graduate Student  
Department of Public Administration  
Fatima Jinnah Women University  
Rawalpindi, Pakistan  
mishal.nasir.13@gmail.com

## Rimsha Iqbal

Associate Lecturer  
Department of Public Administration  
Fatima Jinnah Women University,  
Rawalpindi, Pakistan.  
rimshaiqbal@fjwu.edu.pk

## Chaudhry Shoaib Akhtar\*

Department of Public Administration  
Fatima Jinnah Women University  
Rawalpindi, Pakistan  
[csakhtar@gmail.com](mailto:csakhtar@gmail.com)

**Abstract:** Entrepreneurship plays a significant role in socio-economic growth of a country and is a major concern to both scholars and policy makers. Within entrepreneurial ecosystem, women entrepreneurs are also regarded as new growth engine of socio-economic development. Therefore, based on liberal feminist theory the present study intends to examine those factors that affect the growth of women entrepreneurs in Pakistan. The study adopts qualitative research design and data was collected through semi-structured interviews from sample of fifteen women entrepreneurs, who work behind the veil due to different issues in Rawalpindi, Punjab Pakistan. The interviews were content analyzed. The result of content analysis reveal that socio-cultural, education, experience, personal, and financial factors influence the growth of women entrepreneurs in Pakistan. The findings of this study have clear implications for policy makers in making policies to address women's entrepreneurial issues.

**Keywords:** *Women Entrepreneurs, Socio-cultural, Education and Experience, Personal, financial factors, Feminism.*

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## 1. Introduction

Entrepreneurship is the activity to establish, develop, and run a new business, while facing all the risk for generating profit and it is gender free (Ismail, 2016). Across the world, entrepreneurship is considered as an essential source to end unemployment, poverty and poor economy. The establishment of new business ventures and rapid growth in existing businesses are significant input in the economy (Vasudevan & Prasad, 2016). It has been observed that the economic development of a nation cannot be possible without the development of women. Women empowerment and participation is considered as an essential tool for the development of a country and to achieve this end, entrepreneurship is considered the most viable option (Ismail, 2016). Woman entrepreneur means a woman facing all the risk in order to fulfill her needs and to become financially independent (Nagarajan, 2016; Anjum, et al., 2012). Kumar and Bhuvaneshwari (2016) define women entrepreneur in terms of women who initiate and run a business enterprise and drive through experiencing innovation, risk taking, coordination and leadership.

The concept of entrepreneurs was first introduced by a French economist, Richard Cantillon in the 18<sup>th</sup> century and since then numerous economists such as Adam Smith, David Ricardo, and John Stuart Mill etc. have touched upon the area (Burnett, 2000). Islam also teaches Muslims to contribute in entrepreneurial practice. There is an interesting difference between Islamic entrepreneurship concept and western concept of entrepreneurship, western concept measures success in terms of profit whereas Islamic concept focuses on entrepreneurial, socio-economic/ethical and religio-spiritual aspects with emphasis on maximum output but with the fulfillment of religious goals (Muhammad, McElwee, & Dana, 2017).

Women entrepreneurship is not a new concept, before 20<sup>th</sup> century women have owned and operated their businesses for decades in order to avoid poverty and to increase their income (Sathya & Vithyapriya, 2016). Women entrepreneurs not only settle themselves but also create job opportunities for other women and motivate them to change their living standards (OECD, 2004). Furthermore, it plays an essential role in eradication of poverty and act as a better half for the society (Vinothini, 2016). In Pakistan, which is predominantly male dominated society, restricts women inside the house, which prevents them to get education, enter into job market etc., thus, gender biasness is another barrier for women entrepreneurs (Goheer, 2003).

According to World Bank, Pakistan ranks at 37<sup>th</sup> position in terms of women participation in labour force among 46 Asian economies (Table 1) and ranks at 165<sup>th</sup> position among 191 world economies (Global Economy, 2018).

**Table 1:** *Female Labor Force Participation Rate in Asia*

	<b>Country</b>	<b>Percentage (%)</b>		<b>Country</b>	<b>Percentage (%)</b>
1	Nepal	82.69	24	Indonesia	50.70
2	Cambodia	81.19	25	Japan	50.42
3	Laos	76.97	26	Philippines	49.76
4	North Korea	74.38	27	Kyrgyzstan	47.98
5	Vietnam	73.21	28	Kuwait	46.90
6	Macao	65.97	29	Tajikistan	45.41
7	Kazakhstan	65.22	30	Bahrain	44.21
8	Azerbaijan	62.79	31	Maldives	43.33
9	China	60.87	32	UA Emirates	40.61
10	Singapore	60.31	33	Sri Lanka	34.90
11	Thailand	60.28	34	Bangladesh	33.19

12	Israel	59.32	35	Oman	30.05
13	Bhutan	58.48	36	India	26.97
14	Georgia	57.96	37	Pakistan	25.12
15	Qatar	57.84	38	Lebanon	23.26
16	Hong Kong	53.82	39	Saudi Arabia	22.31
17	Uzbekistan	53.82	40	Palestine	19.79
18	Turkmenistan	53.25	41	Afghanistan	19.52
19	Mongolia	52.72	42	Iraq	18.96
20	South Korea	52.18	43	Iran	16.58
21	Armenia	51.61	44	Jordan	14.02
22	Burma	51.09	45	Syria	11.60
23	Malaysia	50.98	46	Yemen	5.82

Source: TheGlobalEconomy.com, The World Bank

Pakistan is a developing country having an estimated population of 207 million in 2017. Women make up almost 49% of the population. Unfortunately, there is a low percentage of women (28.85%) who get formal education with fewer of them attaining higher education (1.18%). Formal education relates to getting enrolled in the school system and completing it. Women constitute approximately 22% (both urban and rural) of labor force in Pakistan (PBS, 2014). However, according to World Bank data the percentage of women labour force participation in Pakistan has increased from 14 percent in 1990 to 25.12 percent in 2018 ([www.theglobaleconomy.com](http://www.theglobaleconomy.com)). Overall the labour participation rate for Pakistan stands at 54.51 percent (male and female). This shows that there is a problem of unemployment in the country. Unemployment is one of the main causes of poverty, homelessness and different domestic problems that plague Pakistan. In Pakistan, women have higher unemployment rate than men mainly because the business environment of Pakistan is not easy for women due to many socio cultural factors. They mostly face difficulties because of male dominance as well as cultural and religious aspects do not allow them to be financially independent (Goheer, 2003).

Higher unemployment among Pakistani females requires that country should focus more on developing entrepreneurship in the country especially women entrepreneurship. Pakistan Labour Policy 2010, also emphasized on tackling and solving issues of female labour force. Furthermore, many government initiatives such as technical courses for women (Rehman & Roomi, 2012) and financial assistance for females to start their businesses under Ten Year Perspective Development Plan (2001-11) (Goheer, 2003) have been developed to make them more productive element of the society. In addition, many programs such as Pakistan Poverty Alleviation Fund, Rural Support Programs, National Productivity Organization and Karandaz etc. have been developed and both public and private sectors are collaborating to develop women entrepreneurship in Pakistan. However, despite all the efforts of government and private sector, the development of women entrepreneurship in Pakistan is a far cry.

There are many factors that intervene in the process of entrepreneurship from initial setting up of a business to its running. Raj and Radha (2016) have pointed out that there are many factors hindering growth of women entrepreneurs especially in India such as lack of financial capital, limited mobility, culture constraints etc. Similarly, Naser, Mohammed and Nuseibeh (2009) have identified that culture is an important factor that may affect the process of entrepreneurship within different societies. Women entrepreneurs are influenced by many cultural factors such as their religious constraints, family values etc. Socio-cultural factors also play a major role in making decisions to become an entrepreneur.

The present study attempts to identify factors that affect Pakistani women in the process of entrepreneurship. Various researchers have also called for identifying factors and barriers that hinder the growth and success of women entrepreneurs (Ali, Alam & Lodhi, 2014; Jamali, 2009; Mohamad, 2017). The theoretical framework of this research is based on feminist perspective as outlined by Butler (2003). The major objective of the research is to determine and explore challenges faced by female entrepreneurs in Pakistan.

## 2. Literature Review

Existing literature on women entrepreneurship highlights that socio-cultural factors play a strong role in the process of entrepreneurship. Socio-cultural factors are recognized as an informal element which includes the culture of people living in a society their codes of conduct, norms, attitude and behaviour towards perceiving something (Noguera, Alvarez, & Urbano, 2013). Socio-cultural factors consist of the social system in which a person live and the culture norms they follow. This term contains those invisible elements created by man, which mainly influence one's behaviour, people's perception, and their way of living (Akhter & Sumi, 2014). Naser, et al. (2009) have pointed out that women entrepreneurs are influenced by many cultural factors such as religious, family values, marital status etc. Married women are constrained because of their family commitments to actively participate in entrepreneurial activities as compared to unmarried or single females.

Similarly, it has also been found that financial factors also play a significant role in women entrepreneurs. According to their social condition and family problems it is not easy for women entrepreneurs to arrange funds for running a business venture. Furthermore, past studies have observed that women cannot obtain loan, establish financial network and maintain better relation with financial institutes (banks) as compared to men due to their social condition while facing gender-biasness (Naser, et al., 2009). Ramadani, Hisrich and Gerguri-Rashiti (2015) have also highlighted that female entrepreneurs face hurdles in obtaining debt and equity capital mainly because banks are reluctant in providing loans to women owned startups due to risk associated with such startups.

Women entrepreneur's Personal commitments and their family issues have also been found hindering women entrepreneurs successful business life. There are very few women who are able to perform dual role while managing their household besides running business venture, and give away enough time to handle all of their duties effectively (Santhiya, 2016). Lack of time a barrier for a woman has been discussed in many previous studies as a personal factor women spend more time on their household duties and look after their children leaves less or might be no time for a woman to enhance her knowledge and skills to be an entrepreneur. Moreover, family support and especially husband's support is most important for a woman to run her business successfully (Naser, et al., 2009; Jabeen, Katsioloudes & Das, 2015). Hasan and Almubarak (2016) have also indicated work-life balance as one of the hurdles female entrepreneurs face in their businesses.

Another important barrier towards success of women entrepreneurship is education. Entrepreneurial education should not be confused with commerce and economic education. The main aim of this education is to enhance creativeness, innovativeness, self-sufficiency and developing personal characteristics which construct entrepreneurial way of thinking and behavior which includes sense of initiative, facing risk, self-determination, self-confidence, leadership, team management etc. and provide business skills and knowledge to start a business (Srivastava, 2017). Bhardwaj (2014) in his study found different constraints like illiteracy, approach to

finance, business training and education that act as barriers towards success of women entrepreneurs. Ramadani, et al. (2015) also suggests that training and management skills need to be taught to female entrepreneurs desiring to become entrepreneurs. Mehtap, Pellegrini, Caputo and Welsh (2017) are of the opinion that strong supportive educational system may reduce the perception of potential barriers for female entrepreneurs.

According to Okafor and Mardi (2010) Environmental factors include better infrastructures, training Programmes, availability of finance and strong political system. Moreover, Okafor & Mardi also describes in their study that entrepreneurial traits are mainly influenced by environmental factors such as political and economic system (Okafor & Mardi, 2010). Furthermore, Government policies may also affect the decision of women entrepreneurs. Government plays a significant role by introducing policies to support and encourage women entrepreneurs for the betterment of the economy (Naser, et al., 2009). Moreover, it is found that poor infrastructure is a major hurdle for running a business enterprise and fails to improve women entrepreneurs (Taib, 2014).

In order to study the women entrepreneurship phenomena, this study adopts feminism viewpoint. Liberal feminism focus on the gender discriminations, it describes the relationship of gender and sex to the society. In women entrepreneurship, this particular theory stresses on the discrimination based disadvantages confronted by women entrepreneurs (Morris, Miyasaki, Watters, & Coombes, 2006). Moreover, it also stresses the need to discuss theories that define the differences between male and female socialization and to define gender discrimination in entrepreneurship (Yadav & Unni, 2016). The liberal feminist theory supports the argument that the equal rights of women and men cannot be achieved because of poor legislation but these challenges can be reduced over time by government interventions (Butler, 2003). In order to protect the rights of women and empower them, liberal feminist theory struggle for women welfare, and help to improve their education and legal rights (Okafor & Amalu, 2010). The main aim of liberal feminism is to completely remove the barriers to women taking part in society as like men and regards both of them equally. There is a need to resolve the issues of women entrepreneurs that is the reason of their less participation in entrepreneurial activities (Morris, et al., 2006). Butler (2003) focuses on institutional barriers that are related to lack of education and experience, networks and proper access to finance. Education of a woman entrepreneur and the level and type of education is relevant to each other. Educational background of women entrepreneurs has been discussed in many studies. Other predictors like personal factors and experience shows a significant impact on self-employment. Facing failure in the process of taking loan is the result of gender discrimination. Butler (2003) emphasizes on removal of barriers to women's participation in labour market and in education and employment.

Marxist feminism focuses on the relationship between capitalism and patriarchy for the analysis. The domestic duties of a woman entrepreneur discourage the behaviour of entrepreneurship like the effect of being married, manage a household, look after children etc. This theory stresses on the women, who perform dual work (a house wife as an unpaid labour and as an entrepreneur), which may affect their business whereas men are free from domestic issues. This theory supported the notion that being married had a negative effect on the business life of a woman, whereas, being married had a positive effect on the business life of a man (Butler, 2003). The Marxist feminism theory suggests the relationship between women as a domestic manager and as well as a market labours, this is an area to understand the economic disadvantages faced by women as compared to men. Marxist feminism suggests two remedies for this inequity (Blasco, Brusca, Esteban, & Labrador, 2016).

There are five most influential factors that were extracted from the literature, such as socio-cultural factors, education and experience, environmental factor, personal factors and financial factors. Liberal feminism and Marxist feminism have argued about all these factors that affect women entrepreneurs in the process of entrepreneurship. These theories work for the betterment of women to strengthen their worth in the society. Liberal feminism argues about the problems faced by women in the market because of male dominance, lack of government support, lack of education, women access to financial capital etc.; whereas, Marxist feminist theory discusses the role of a woman. It argues that entrepreneurship is difficult for a woman because she has to perform dual role in terms of working in the house as well as managing business affairs.

### **3. Methodology**

To explore factors that affect the growth of women entrepreneurship in Pakistan, the present study adopts interpretivist philosophical stance by focusing on the experiences of women entrepreneurs (Creswell, 2014; Flick, 2009). Within interpretivist paradigm, the study adopts qualitative approach based on semi structured interviews. The present study explores different factors affecting the growth of women entrepreneurship in Pakistan, thus for the purpose, 15 semi structured interviews were conducted from the women entrepreneurs located in Rawalpindi, Punjab Pakistan.

The sample frame of this study consists of all women entrepreneurs working in Rawalpindi city. The sample size of fifteen interviews as suggested by Guest, Bunce and Johnson (2006) is taken into consideration. Respondents were selected through non-probability purposive sampling technique. The secondary data is based on published government and non-government organizations reports and published literature and relevant websites.

Primary data for the study was collected from women entrepreneurs in the Rawalpindi city. These women entrepreneurs were interviewed using semi structured interview technique and were tape recorded. Interviewees were approached through references and were informed about the study and their consent was taken before conducting their interviews and for tape recording them. The transcriptions were made in Urdu for the ease of use by the respondents and also to check if researcher has made true transcript of what was said during the interviews. These transcriptions were also showed to the respondents for their comments or for any additional comments.

The respondent's names and their business names are kept confidential and only pseudonyms in the form of coding have been used. Further, literature review provided various factors that were used as basis for interview questions and thus formed part of the pre-determined themes. To test whether the questions were easily understood and interpreted by the respondents, pilot study was done. The information gathered from the pilot study indicated that it satisfied the criteria set by the researcher for the present study.

Interviews were conducted during the months of November 2017 to March 2018 at the place of business and lasted approximately one hour. These interviews were scheduled keeping in view the convenience of the respondents and their comfort level at their business premises and during day time. The duration of interviews was limited as the respondents were busy in their work and took time to respond to queries put forth. The detail of interview respondents is provided in Table 2.

**Table 2: Profile of Female Entrepreneurs**

Entrepreneur	Type of Business	No. of employees	No. of Years in business	Age of Respondent	Status of Respondent	Education level
E1	Embroidery	-	4	25	Single	Bachelor
E2	Clothing (children) – online business	-	1	24	Single	Bachelor
E3	Baking	1	2	18	Single	Inter
E4	Beauty salon	2	7	38	Married	Matric
E5	Ladies clothing	3	2	32	Widow	Bachelor
E6	Painting and designing	-	3	27	Divorced	Bachelor
E7	Beauty salon	2	4	26	Married	Matric
E8	Needle woman – stitching clothes	-	10	41	Married	Matric
E9	Handicraft	-	2	19	Single	Inter
E10	Disposable cutlery	5	1	23	Married	Bachelor
E11	Catering service	4	4	41	Married	Masters
E12	Gift baskets and boxes	-	9	42	Married	Matric
E13	Event organizer	2	1	27	Married	Bachelors
E14	Needle woman – stitching clothes	-	5	20	Single	Inter
E15	Baking	1	1	28	Married	Bachelor

The semi structured interviews were transcribed for analysis purposes. Data analysis was conducted using frequencies and content analysis. Frequencies were used to indicate the percentage of respondents indicating a theme or sub-theme in their interviews. Transcribed interviews were content analyzed. For content analysis purposes, pre-defined themes were used. These themes had emerged after the extensive literature review and were used as basis for the interview questions. Table 3 indicates major themes and sub-themes.

**Table 3: Themes and Sub-themes**

Factor	Themes
Personal	Time management, Family restrictions, performing dual role, family support, travelling.
Education & Experience	Entrepreneurial Skills, entrepreneurial education, working experience.
Socio-cultural	Male dominance, cultural constraints, perception of people, Self-protection, lack of respect, social acceptance.
Financial	less access to finance, use of savings, family support in arranging finance, Lack of Finance.
Environmental	Poor economy, Political instability, utility issues, Rent and taxes.



#### 4. Results and Discussion

The present study identified five themes from the literature and interview questions revolved around these themes. In this section, the content analysis has been done based on these pre-determined themes.

##### 4.1. Socio-cultural factors and women entrepreneurs

Socio-cultural factor plays a significant role in the process of entrepreneurship. This term contains those invisible elements created by man, which mainly influence one's behavior, people's perception, and their way of living (Akhter & Sumi, 2014). Respondents were asked to share their views. Five sub-themes emerged from the interviews which are discussed below. Pakistan is a male dominated society and household is normally headed by males. This male dominance is also evident in the lives of women entrepreneurs as well. For example, Respondent E1 shared her views as *the most difficulties we as business women face is due to male dominance in market place. It becomes difficult especially when I have to go to market and buy items for my embroidery.* Another respondent E10 was of the view that *it is difficult for me to market my cutlery in the market. I don't have any means of marketing my product to restaurants where it can be of best use or even at super stores for people to buy. Whenever, I go to such places I face attitude that is discouraging for me. But I am holding on and working to be successful.*

People's perception of women working was another hurdle discussed by women entrepreneurs. For example, Respondent E6 shared that *being an artist is a problem for me as most people think that I am not doing something right and view my art work as a sin and criticize me.* Another respondent E14 shared that *the biggest problem I faced, is people's perception around me. I have a talent and I want to use it and also want to support my family but people in my community do not see it well rather they are always advancing towards me especially when I work for male tailor masters. That is why now I work from home and do stitching for surrounding female clients only.*

Self-protection is also found to be a major issue for women who want to work and be self-employed. For example, Respondent E4 was of the view that *we women face the challenge of self-protection. The working environments are not that suitable for females to go out of their homes and work in all male dominated society.* The same views have also been expressed by Respondent E14 that *when I used to work for male tailor masters, they tried to make advances towards me and because of that I have to work from home and only for female clients.*

It has been observed that societies having male dominance do not show respect to working women let alone women entrepreneurs. This was shared by Respondent E9 as follows: *I make different things at home such as plastic flowers etc. and when I go out to sell them at different stores and on roadside I see that I do not get the respect I deserve as a human being and as a woman. People stare at me with strange looks and talk to me in disgusting way. But I tolerate all this as I earn money to support my family.*

Women in entrepreneurship are not socially accepted, this view was shared by one of the respondent as *In Pakistan, society does not allow women to do business outside their homes* (Respondent E3). Another respondent also discussed that *I have more issues from my surroundings that nobody likes to see me working or being successful* (Respondent E11). The views expressed by study respondents on different socio-cultural factors are grouped in Table 4.

**Table 4: Views Regarding Socio-Cultural Factors**

<b>Socio-cultural Factors</b>	<b>Percentage</b>
Male dominance	20%
Perception of people	20%
Self-protection	7%
Lack of respect	7%
Social Acceptance	20%

Literature highlights that in developing countries socio-cultural factors influences the entrepreneurial growth (Naser, et al., 2009). Goheer (2003) have also pointed out women face challenges because the business environment is not favorable for them in male dominated societies. If theoretical lens of Liberal feminism is applied than we see a clear discriminatory pattern emerging from the interviews. Butler (2003) have also pointed out that this particular theory stresses on the discrimination based disadvantages confronted by women entrepreneurs. The views emerged from interviews indicate that in Pakistan, male dominance and the cultural setup is so strong that females are discriminated no matter in what area they pursue their interests in. This discrimination is mainly attributed to social acceptance and the societal perception regarding female entrepreneurs in Pakistan as indicated by the interviews.

#### **4.2. Financial factors and women entrepreneurs**

Financial factor is another barrier for women entrepreneur like availability of resources and utilization of funds in a better way. Respondents were asked if finance was a problem in starting their businesses. Some of the women entrepreneurs had savings which were utilized for starting their businesses. For example, *I utilized my savings, by making portraits on order and my family support me as well* (Respondent E6). Similarly, another respondent shared that *I arranged money capital by myself, I provided services at home and from that saving I opened my beauty salon* (Respondent E4). Some of the respondents were supported by their family members in arranging finance for their businesses. For example, *my father arranged money for me to start my business* (Respondent E2). Another respondent was supported by her husband *my husband was aware of my interest in organizing parties so he gave me some money for my business, which I used it to open my own event management company* (Respondent E13).

In terms of availability of finance to start business, many respondents believed that lack of resources was a major hurdle for women to start their businesses. For example, one of the respondents shared that *initially I faced problem in arranging money to start my work. But I used whatever items were at home and made bakery items and sold them to my neighbours and in this way saved some money to start my proper home based bakery products. Now I take orders and bake for my customers* (Respondent E3).

In response to access to finance, women find it hard to get loans from banks as they are considered high risk businesses. Respondents were of the view that *access to finance is a major challenge for women entrepreneurs in Pakistan as we are unable to get loans* (Respondent E6). Another respondent shared her experience as *I am very disappointed with our banks. When I started my business I went to microfinance bank to get loan and I was discouraged by the bank staff and was not given loan because I did not had any reference* (Respondent E7).

**Table 5:** Views regarding access to financial capital

Financial Capital	Percentage
Supported by Family	67%
Savings	33%
Lack of Financing	33%
Access to finance	7%

Women mostly start their business with their own savings and resources because they want to face risk by themselves. In some cases it is seen that women had the support of their families, like their husbands, who either provided them financial capital or helped them to take loan from bank (Shabbir & Gregorio, 1996). Liberal Feminism also argues that women entrepreneurs facing financial constraints like facing failure in the process loan application are the result of stereotypes society. Recent research shows gender discrimination in the process of taking loan by a woman for her business. Therefore liberal feminist is helpful in examining the barriers for women in labor market (Butler, 2003). Findings of the present study also provide evidence that either the respondents were supported by their families or used their personal savings to start their businesses. Literature also support that according to the social condition of women it is difficult for them to arrange finance. Hence the availability of finance and access to finance are the challenges encountered by women entrepreneurs.

#### **4.3. Personal factors and women entrepreneurs**

Women entrepreneur's personal commitments and their family are a great hurdle for a successful business life (Santhiya, 2016). Most of the women face difficulties due to their personal issues (family support, dual role, time management, travelling). It has been recognized that family support is important factor in the success of women entrepreneurs. The study respondents shared mixed views. Some of the respondents were supported by their families; while some of them were not supported. For example, one of the respondents was happy with the support she got from her family. In her views *my husband is my family. He supports me and he is very happy for me and sometimes helps me in my business as well* (Respondent E10). Some of the respondents who were not supported by their families shared that *no one supports me at all. I am a widow so I have to look after myself as well as my children* (Respondent E5).

Many respondents discussed about their dual performance managing business as well as household. For example, *being a woman is the main problem to run a business. It is very difficult for me to work and also look after my children at the same time. My children are neglected when I work but I have to support them* (Respondent E5). Another respondent shared that, *it is quite difficult for me to manage both business and household as my family is very demanding and my husband does not provide support to me in household chores* (Respondent E12). Dual role of women is coupled with time management issues as well. This point was shared by the respondents as *I have a family to look after as well. But my business takes away most of my time especially in days of eid when there is rush of customers* (Respondent E4). Another respondent shared her views as *I don't think time management is much of an issue for me because I have support of my husband but sometimes it does affect my household duties* (Respondent E1).

Travelling alone to market to buy things is another factor that was shared by the respondents. In Pakistan, women mostly face difficulty in travelling alone. For example, one of the respondents shared that *I face problems when I travel alone to market because there are no special transport*

available for women and also if I don't go to market I won't be able to get good supplier as well (Respondent E12). Another respondent said *for me travelling alone is a problem because my family does not allow me to go alone to market so I have to rely on my brother or father to take me to market* (Respondent E9). Majority of the families in Pakistan do not allow girls to travel alone and they have to be accompanied by one of their family members. This shows that family pressures and restrictions provide hindrances towards success of women entrepreneurs.

**Table 6: Personal factors**

<b>Personal Factor</b>	<b>Percentage</b>
Family Support	100%
Performing dual role	27%
Time Management	27%
Travelling	40%
Family Restriction	27%

Personal issues of women entrepreneurs are also a big hurdle for them to grow. Women in male dominating society are more likely to be restricted within households. These responsibilities do not allow women to participate in entrepreneurial setup. Women entrepreneurs do not have time to run a business, to attend training sessions and to visit banks (Naser, et al., 2009). Marxist feminism also stresses on those women who perform dual work as an unpaid labor and as entrepreneurs which may affect their business, whereas men are free from these issues (Butler, 2003). Women entrepreneurs face challenges in managing a business. They spend more time in performing their household duties and in raising their children, hence it leaves no time for working women to develop their skills to successfully manage and operate a business.

#### **4.4. Education and Experience**

Entrepreneurial education should not be confused with commerce and economic education. The main aim of entrepreneurial education is to enhance creativity, innovativeness and self-sufficiency, and developing personal characteristics which construct an entrepreneurial way of thinking (Srivastava, 2017). Hence, Education and experience is very much important for a woman to start a business. Education and experience play a vital role in the growth of woman business and have a positive effect on entrepreneurial performance (Ekpe, Mat, & Razak, 2011). Following are the themes extracted from Education and experience

Many of the study respondents were of the view that they faced difficulties due to lack of entrepreneurial education and knowledge for instance, one of the respondents shared that *in starting I don't have that much knowhow about business, so usually I bought things in bulk but later I realized that it's better to take orders first* (Respondent E2). Another respondent was of the view that *I think for a woman it is needed to have knowhow about the business where you find loyal suppliers and good raw material* (Respondent E11).

It is not possible for an entrepreneur to start and run business without entrepreneurial skills. Most of them learn these skills from short courses but for others it is gifted by God. Respondent women talked about their problems regarding skills, for example *most of the skills are God gifted and for baking skills I took classes* (Respondent E15) and *as a beautician you cannot learn without proper training so I go to different institutes for courses and also attend different workshops* (Respondent E4).

Experience is also of great importance. Respondents were of the view that without experience you cannot run a business successfully, for example, *I faced many difficulties at the beginning because of no experience, I don't have much experience about stuff and about products* (Respondent E5) whereas another respondent also discussed that *I don't face too much difficulty because I am well experienced and it is mainly because I worked at a local salon for about 2 years before I started my business* (Respondent E7).

**Table 7:** Education and experience

<b>Education and Experience</b>	<b>Percentage</b>
Entrepreneurial education and knowledge	27%
Entrepreneurial Skills	33%
Working Experience	13%

Woman's education and experience also influence the process of entrepreneurship. Lack of education and experience are the main hurdles to initiate their business and this is normally recognized after starting the business (Shabbir & Gregorio, 1996). Liberal Feminism also discusses about institutional barriers such as lack of education and experience, networks and proper access to finance. Education of a woman entrepreneur and the level and type of education is relevant to each other (Butler, 2003). Literature also supports this view that no entrepreneur would be successful without proper training and skills. Therefore entrepreneurial education should not be ignored in the process of entrepreneurship (Bhardwaj, 2014).

#### **4.5. Environmental Factors and women entrepreneurs**

Environmental factors include availability of better infrastructures as well as better economic and political system. It is seen that environmental factors have an influence on the growth of women entrepreneurship (Okafor & Mardi, 2010). In Pakistan, major environmental factors influencing women entrepreneurs who work from home are many especially utilities like electricity and gas, poor economic conditions, rent and taxes and political factors such as strikes, sit-ins etc. These issues were highlighted by the study respondents. For example, *I faced problems like electricity, because of the load-shedding (electricity black-outs) my food stuff go bad as I cannot freeze them or even if I freeze my product, sometimes there is no electricity for hours* (Respondent E3). Another respondent faced similar issue *I am facing problems like electricity load-shedding and in my line of work electricity is a must as I have to stitch and without electricity I cannot do much and that makes my work suffer as I cannot fulfill my orders on time* (Respondent E8).

Many of the respondents also faced economic issues. It is observed from respondent views that Pakistani people do not have much purchasing power mainly due to rise of inflation. For example, *normally we have standardized rates across salons but my clients always ask for concession as they are unable to afford the displayed rates* (Respondent E4) and *Because of financial constraints, people don't give much attention to fashion as they are satisfying their basic needs* (Respondent E7).

Furthermore, respondents were of the opinion that most of the issues in business are because of political instability. Respondents faced difficulties like strikes, sit-ins and unannounced political holidays due to political long marches etc. For example, *I do face problems when shops are*

closed due to political reasons (Respondent E9) and also due to strikes bakeries and general stores get closed because of which I am unable to sell my items and they get spoiled (Respondent E3).

Another factor that the study respondents highlighted was rent and taxes. For Example, *These days the taxes are so high on materials that I have to raise my prices as well. Though I work online but still I am paying taxes* (Respondent E2). Another respondent focused on both rent and taxes. In her words, *I started this salon from my home but when I started getting clients my family told me that I needed bigger place so I got next door shop and started it, but rent I am paying is high and also now I have to pay tax for my salon as well and the beauty products are getting more and more expensive that is making my business suffer* (Respondent E7).

**Table 8:** Environmental factors

<b>Environmental Factors</b>	<b>Percentage</b>
Utility Issues	40%
Poor Economy	3%
Political Issues	40%
Rent and Taxes	13%

It is observed that in Pakistan, women entrepreneurs are confronting different environmental issues like political instability, poor economy and utility issues. Previous studies have also observed that poor infrastructure is a major hurdle for running a business (Taib, 2014). The liberal feminist theory supports the argument that the equal rights of women and men cannot be achieved because of poor legislation, but these challenges can be reduced over time by government interventions (Butler, 2003). Existing researchers also point out that political instability and poor economic environment, cause high tax rates, corruption, and order situations are common in developing countries and due to which small and medium businesses face a lot of hurdles (Hussain & Yaqub, 2010).

## 5. Conclusion

The study was conducted to investigate factors affecting the growth of women entrepreneurs in Pakistan. For the purpose, study adopted qualitative research design with semi structured interviews, which were content analyzed. The results indicate that numerous factors from personal to economic and environmental factors affect the growth of Pakistani women entrepreneurs. However, results reveal that personal factors have been viewed as most important factors by respondents. Pakistan is a strong patriarch society that is influenced by religion and social norms. Women are normally relegated to second-rate citizenship status and are restricted to home. They are expected to obey family norms and culture and work within the confines of their home boundaries. Majority of the families do not support their females to engage in any kind of business activity. The study respondents have indicated this as well that they did not get any support from their families but due to economic issues they had to enter into business activity while staying at home. Even though numerous programs are in place to support women entrepreneurship in Pakistan, yet these programs have to bear fruit. Government and private sector programs for development of women entrepreneurship cannot alone be sufficient, these

need to be supplemented by changing the mindset of the people. If Pakistan has to develop, there is a need for a strong legislation and entrepreneurial framework that provides opportunities to women entrepreneurs as well who want to participate in the economic activity. Liberal feminism also advocates equal opportunities for women entrepreneurs. The traditional mind set of financial institutions also need to be changed so that potential women entrepreneurs can easily get loans for their startups. The study provides guidelines for the policymakers in devising framework especially for women entrepreneurs for their sustainability and growth by resolving issues faced by Pakistani women entrepreneurs.

The main limitation of the present study is concerned with sample composition located in a limited geographical area. Most of the respondents were not familiar with the factors that affect entrepreneurship due to low level of business knowledge. Another limitation is that the women entrepreneurs included in the study were all running their businesses from home. Hence, problems of those women who work in the market with a proper setup would be different. However, data gathered and discussed, contributes towards women entrepreneurship debate. Future researchers can enhance the sample size by incorporating different cities and also focusing on urban and rural women entrepreneurs that would definitely bring forth new and fruitful information for policy makers. The phenomena of women entrepreneurship requires detailed investigation of factors and barriers that support and hinder female participation as self-employed in labour force. Thus, a mixed method approach is suggested. Another possible area of research could be to focus on how education level of women entrepreneurs affects their businesses in developing networks and gaining access to financial markets.

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