

Challenges And Prospects Of Women Entrepreneurship In Pakistan: A Qualitative Inquiry

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ABSTRACT

This study examines the current challenges and issues confronting female entrepreneurs in Pakistan. The study's objective is to dissect female entrepreneurs' professional decision-making and to uncover critical impediments women confront at the start-up stage or during the ups and downs of their firms. Additionally, the study identifies the entrepreneurial motives, compulsion factors, satisfactions, and disappointments of female microbusiness owners. Qualitative data were gathered through 28 in-depth interviews with female micro entrepreneurs and analyzed using the QDA Miner Lite program. Respondents were from a variety of different company kinds, including schools, academies, saloons, street hawkers, and tailors. The study's findings indicate that female entrepreneurs face numerous hardships and hurdles, particularly during the infancy stage of micro start-ups, owing largely to Pakistan's economic, social, cultural, political, and religious contexts. The study categorizes these obstacles into two categories: those encountered prior to establishing the business and those encountered throughout its operation. The findings are contextualized within the study setting's sociopolitical and economic environment. Future directions for research, the study's shortcomings, and policy consequences are highlighted.

Keywords: Women entrepreneurship, Micro businesses, Poverty, Challenges, Cultural factors, Social factors, Pakistan

Introduction

Women entrepreneurship and its perceived relevance have grown dramatically in recent years in both developed and developing countries, despite the obstacles faced by women entrepreneurs (Isaga, 2019). However, in the Muslim world, the concepts of "Pardha" and "Izzat" are viewed as critical in discouraging female entrepreneurs (Roomi & Parrott, 2008). Muslim countries have a concept called 'Pardha,' which if strictly adhered to can result in women being discouraged from leaving the house. Roomi (2013) emphasised the cultural barriers that impede women from becoming entrepreneurs in Muslim nations. Women's entrepreneurship is viewed as a threat to family dignity and reputation in some parts of the Muslim world, where women are primarily supposed to care for their children and family (Goheer & Penksa, 2007). Due to strict religious views, men historically wielded power as head of home in feudal and patriarchal Muslim societies (Hamad, Nada, Abdel-Atty, & Kawashti, 2011; Amin, S., Safdar, M. N., & Ali, Q., 2021; Shahzad, K., Bajwa, S. U., Ali, Q., & Zia, S. 2012).

Traditionally, only men were responsible for and in charge of all domestic activities (Davidson, 2004). Women, on the other hand, now have greater flexibility and the ability to operate their own enterprises. Women are gaining more freedom as a result of education and technology. They can now fight for their rights, unlike in the past, thanks to social media networks. Women are growing more self-sufficient in Pakistan. They are capable of running their home without the assistance of a man. They generate money and meet basic needs. However, women always fight to strike a balance between job and family responsibilities (Mari, Poggese, & De Vita, 2016; Bashir, M., Saleem, A., & Ali, Q., forthcoming). Being mothers and wives, as well as owning a company, may be exceedingly difficult at times (Brush et al., 2009; Kelley et al., 2011). This study focuses on the careers of Pakistani women entrepreneurs in order to understand about the challenges they face.

The purpose of this study is to delve into the characteristics of individual female entrepreneurs, their entrepreneurial journeys, and the obstacles women entrepreneurs encounter when founding and operating enterprises in developing Muslim nations. The study examines the dynamics of female entrepreneurship and the motives and constraints experienced by female entrepreneurs through in-depth interviews with 28 female entrepreneurs in Pakistan. The findings of this study suggest that women from impoverished financial backgrounds become entrepreneurs to fulfil their basic needs, whereas young middle-class entrepreneurs wished to meet their qualification demands. Female entrepreneurs discuss their challenges, the most essential of which is finance. The industry is highly competitive, and clients pay less. Women entrepreneurs address their future goals, with the majority expressing a desire to retain their businesses. To overcome these obstacles, the study recommends that females have access to basic resources, as well as family and government aid.

The following section provides a snapshot of female entrepreneurship in Pakistan.

Women Entrepreneurship in Pakistan

Women entrepreneurship is gaining popularity in many regions of the world. Women are rapidly establishing new enterprises in Pakistan. Numerous studies suggest that the number of women entrepreneurs is increasing, yet official statistics may underestimate the number (Davidson and Burke, 2004). As a result, numerous studies indicate that women are increasingly working independently, creating enterprises, and contributing to the country's economic development. According to Cooper and Gascon (1992) and Grichnik & Hisrich (2005), factors affecting women's business aspirations include their parents' occupation, gender, age, education, and work experience. Prior to starting a business, a lack of expertise and managerial talents is also a significant concern. Depending on the female entrepreneur's mentality, these obstacles may be inspiring. According to a 2012 OECD report, attending training programmes, workshops, and conferences can assist female entrepreneurs in overcoming business challenges. According to the report, successful businesswomen should offer advice to newcomer women.

Women entrepreneurs are critical to the development of the business sector and the evolution of economies (Davidson & Burke, 2004; Lerner, Brush, & Hisrich, 1997). Pakistan, like many developing countries, recognises the critical role of female entrepreneurs in economic development (Hong, J., Gill, S. A., Javaid, H., Ali, Q., Murad, M., & Shafique, M., forthcoming). As a result of this acknowledgment, various policies and programmes aimed at encouraging women to create small and medium-sized businesses have been implemented. Despite the increasing rate of female entrepreneurship, various programmes exist to aid female entrepreneurs. Many women's involvement in business has not yet resulted in economic strength.

The government gives bank loans, lending packages, and interest-free loans for youth to encourage women to start enterprises. Young entrepreneurs are instructed in a variety of disciplines. The conditions that enable women to start and grow businesses differ by environment, and so this study assisted in identifying the factors that influence women establishing businesses locally and in developing nations (Minniti & Naudé, 2010). Pakistan's government should work to shift bottlenecks in the right direction in order to reduce economic barriers and facilitate future energy sector development. Increased exports attract international investment, which stimulates economic growth and rapid adoption among individuals under the age of 25.

Study Setting and Methods

Pakistan is a best research setting as a developing country to study emerging trends in any field of research and practice due to its amazing ethnic, religious, and cultural diversity and its distinct historical and sociopolitical conditions (Ali, Q., & Brandl, J., 2017; Ali, Q., & Brandl, J., 2018). According to the study's inclusion criteria, an entrepreneurial enterprise must be owned and managed by a woman and/or someone other than a family member. This concept is clearly more inclusive than the others because it does not require the involvement of several family members. A second reason for employing a broad definition is that this is an exploratory study and our sample comprises female-owned small and medium-sized businesses (Saddiqui, U. M. Q., Shaheen, K.,

& Ali, Q., 2021). The sample for this study is made up of women-owned and controlled small businesses in Pakistan.

The study's major objective was to establish the primary barriers/disadvantages faced by female entrepreneurs in Pakistan. The purpose of this study was to determine why women start businesses, the difficulties they face in starting and operating their firms, and their future expectations. This objective was accomplished through the use of a qualitative method based on interviews. The study's limitations include a limited sample size of female entrepreneurs, an unstructured approach to respondent selection, and a single location for respondents. The demographic part contained questions about age, gender, marital status, number of children, and amount of formal / informal technical trade expertise. The remaining open-ended questions in the first section focused on women entrepreneurs' perceptions of their interactions with family members and the local community, as well as how the local business climate affects women entrepreneurship.

To choose respondents deemed relevant to the study, the following criteria were used:

1. How did you come up with the company idea?
2. How would you define the variables that influence your entrepreneurial endeavours?
3. What has proven to be the most difficult component of your entrepreneurial journey?
4. Identify the roadblocks to your entrepreneurial ambitions.
5. What immediate requirements do you have?
6. Describe your future requirements in general terms.

Table 1: Icebreaking Session

Introduction of research and project
Ask introductory questions from interviewee
Provide the knowledge about the purpose of this research
Agreement that their information will not use for wrong purpose
Ask permission for use of tape recording
Fictitious name used for respondent's satisfaction

After the ice breaking session (Table 1), the interviewer sought the basic information of entrepreneurs (Table 2).

Table 2: Respondent Profile

Respondent No.	Age (Years)	Formal Education (Years)	Marital Status	Business Type	Experience (Years)	Family Members
R 1	45	12	Single	School	27	2
R 2	21	14	Single	Academy	4	6
R 3	22	8	Single	Stitching	8	4
R 4	42	8	Married	Salon	1	7
R 5	43	0	Married	Salon	27	4
R 6	23	12	Single	Academy	3	7
R 7	35	10	Married	Salon	19	5
R 8	24	14	Married	Salon	3.5	6
R 9	45	12	Widow	Stitching	20	4
R 10	23	18	Single	Academy	2	7
R 11	22	5	Single	Laundry	8	7
R 12	22	8	Single	Stitching	10 Years	4
R 13	33	8	Divorced	Stitching	3 Years	6
R 14	38	10	Married	Stitching	12 Years	8
R 15	25	10	Single	Academy	3 Years	5
R 16	39	8	Married	Salon	8 Years	7
R 17	39	12	Married	Salon	8 Years	5
R 18	33	10	Married	Salon	10 Years	3
R 19	35	5	Single	Laundry work	18 Years	3
R 20	35	10	Divorced	Stitching	13 Years	4
R 21	38	8	Married	Salon	2 Years	7

R 22	60	0	Married	Stitching	20 Years	8
R 23	35	12	Married	Cafe	2 Years	4
R 24	30	16	Married	Academy	12 Years	5
R 25	45	0	Married	Street hawker	25 Years	8
R 26	24	14	Married	Salon	4 Years	6
R 27	28	10	Single	Embroidery	10 Years	6
R 28	36	8	Married	Salon	12 Years	6

The following table outlines the primary features of female entrepreneurs interviewed for this study. Only three female entrepreneurs earned honors master's degrees. Four of them earned bachelor's degrees, while the remainder earned certificates below the intermediate level. Fourteen entrepreneurs have between ten and twenty years of professional experience, while the remaining fourteen female entrepreneurs have less than ten years.

Additionally, responders represented a diverse range of industries, with an equal representation of the service and manufacturing sectors.

We conducted unstructured in-depth interviews with female entrepreneurs willing to share their experiences in order to generate rich and thorough responses. Over a three-month period, twenty-eight female entrepreneurs were interviewed. Initially, it was anticipated that a sizable number of women would consent to participate (about seventy projected interviews). Despite several tries, only twenty-eight respondents agreed to give their thoughts for study reasons, demonstrating female entrepreneurs' unwillingness to disclose their perspectives. A female co-author conducted all interviews in Urdu and Punjabi. The first section detailed the respondents' personal demographic information, including age, education, and family relationships. The second section discussed the entrepreneur's opinions of the business world, entrepreneurial prospects, motivations, and environment, all of which impacted and influenced the entrepreneur's entrepreneurial behaviour with family and friends.

Results and Discussion

Few studies have been conducted on the unique characteristics of female entrepreneurship in Pakistan and the issues and motivations they encounter. By concentrating on the unique challenges faced by female entrepreneurs, this study contributes to the corpus of entrepreneurial knowledge. As a result, policymakers can use the findings of this study to analyse the future needs of female entrepreneurs and the actions necessary to overcome the barriers they encounter as entrepreneurs.

Women entrepreneurs are creating industrial and service-related businesses in Pakistan. When it comes to beginning a service-based business, women have an advantage over men due to the more fairly dispersed effort. Out of the twenty-eight women interviewed, fourteen service-based businesses, and fourteen ran manufacturing-based businesses. Table 2 contains a comprehensive list of business categories.

The study sought to learn about the obstacles women entrepreneurs face when beginning and operating their firms. Women confront a range of issues. The following is a detailed summary of the hurdles each of the 28 female entrepreneurs interviewed encountered.

Table 3: Current challenges and future intentions of women entrepreneurs in Pakistan

Respondent	Challenges	Future vision
R 1	Concurrent environment is challenging and people do not pay the children's charges.	Wants to close soon
R 2	Children's Parents Pay Less and the Academy's Small Space Makes Expansion Difficult	Desires to continue education in the form of a school or academy in a separate location, but financial constraints provide a significant obstacle.
R 3	Less payment of stitching the garments received from clients, unable to open a training center for girls due to a lack of space at home, and stomach and eye sight problems are also a problem.	Depends on future condition
R 4	Finance is very big problem to buy cosmetic products; products are expensive, negativity of people about saloon ladies and relatives comments, lack of finances to open a training center and, lack of people trust are key challenges	Wants to run and want to open training center for girls
R 5	Customer doesn't pay proper money and society thinks very badly	Wants continue with her daughter

R 6	Nil	Want to continue
R 7	Rented house was challenge, finance was issue and to attract the customer was big challenge	Wants to continue
R 8	Husband was against for this saloon, pay less by customers, and finance problem and place adjustment issue from home	Wants to continue
R 9	Ladies pay less money	Wants to continue
R 10	Rent place is challenge and mothers pay less fee	Wants to continue
R 11	Summer season is challenging because socks season is out and less payment received; one dozen press socks gave PKR 10 only	Wants to start another business of stitching.
R 12	Customer pays less; small place is challenge for opening a center and stomach and eye sight are not supporting, which is a challenge in the stitching work.	Wants to continue
R 13	Customers are in less and financial challenge	Wants to marry again
R 14	Nil	Wants to continue
R 15	Nil	Wants to be a teacher in a public school
R 16	Only rented place is a challenge	Wants to expand in own house
R 17	Nil	Wants to continue
R 18	Customers visit less and finance is a challenge	Wants to continue
R 19	Nil	Wants to continue

R 20	Space is a challenge, cannot open a center, inflation is also a challenge and customers pay less	Wants to marry again
R 21	Finance was challenge, relative and society comments are an issue and disease is a challenge	Wants to continue
R 22	Getting the experience was a challenge, due to house hold responsibilities couldn't open stitching center and now eye sight has become a challenge	Has to close
R 23	It's very difficult to go alone for procurements from the market; finance is a problem and zero support from the family is also a challenge	Wants to shift to stitching work
R 24	Competitive environment; mothers pay fewer fees and rented place is a challenge	Wants to shift to school from academy
R 25	Inflation rate is high and the earning is less	Wants to continue
R 26	Seeking permission from husband, less customers, and lack of finance are problems.	Depends on future circumstances
R 27	Nil	Wants to marry
R 28	Competition is fierce, earnings are low, and finances are a concern.	Wants to continue full-time employment and add part-time work to meet minimum necessities

The above table includes specific information about the challenges women entrepreneurs have faced or are currently facing, as well as their future plans, such as whether they intend to continue their firm or close it. The table offers additional information on the issues and the future vision. In this study, fifteen female entrepreneurs were unmarried, ten were married, one was a widow, and two were divorced.

According to the detailed profile of challenges, only four women entrepreneurs out of twenty-eight faced no obstacles in starting and operating their businesses, and the two female entrepreneurs are currently operating an academy from their homes and intend to continue doing so in the future, with no obstacles encountered.

"I have no money difficulties." Yes, it is solely the mother's enforcement, the way they regard me, trust me, admire me, and are confident that I am properly training the youngster. Mothers feel that because I teach children in school, I am familiar with and understand their psychology; I have been the director of this institution for three years and am also a government instructor."

The other two female entrepreneurs had been in the stitching business for ten years without encountering any difficulties, as her mother had previously ran it.

"I have worked here for ten years." My mum formerly ran this. Now that she is elderly and has an eyesight impairment, I am carrying on my mother's work, despite the obstacles she has encountered."

For the last eighteen years, the second one has operated a business out of their ironing shop adjacent to her residence. The ironing shop has been closed due to her father's illness. He is currently undergoing treatment for cancer, and the respondent is considering opening a salon.

Each of the twenty female entrepreneurs encountered their own set of difficulties. While some difficulties are comparable, the vast majority are distinct. Throughout the interviews, it is noticed that nearly all female entrepreneurs operated their businesses just to fulfil their basic needs, whereas unmarried female entrepreneurs operated their businesses solely to pay their personal expenses and educational requirements. It is remarkable that not a single woman in the study recognized that she was running her business to live a lavish lifestyle. One female entrepreneur response that she ran a school and was recently forced to close it due to stiff competition. She has been in charge of her school for the last two decades.

"However, the current issue is a private school in my neighbourhood and a second government school that provides free books, uniforms, and admission." Students from my school transfer to the government school. As a result, it was the sole and most significant impediment to demolish my school. "I have closed my school for the last two years,"

Respondents 2, 3, 5, 9, 10, 12, and 24 express concern about salon business women entrepreneurs, academy women entrepreneurs, and stitching female entrepreneurs receiving less money from clients and children's mothers. They view it as a test that you work hard yet receive less in return. Not only are women confronted with this obstacle, but they also face a short space constraint at home, as the stitching women entrepreneurs used a small room in their home to establish a stitching centre for girls. Respondent 10 explains her home's lack of room as follows:

"I guess that is true, however my house is quite small." It consists of a single room. As a result, I am unable to accommodate ladies in this location."

Additionally, respondent 20 is constrained by a lack of available space in her home:

"I considered it extensively, and I found it useful as well." I am unable to implement due to the sheer volume of difficulties. The first issue is location; my house is quite modest; the second is the power cost. Inflation is increasing, and electricity unit prices have increased at an alarming rate."

Respondents 10, 16, and 24 encountered difficulties with their rented space, and as a result of this difficulty, Respondent 16 is unable to expand her salon business, as the owner of the property has the right to order her to vacate at any moment. As a result, if she uses the salon's most up-to-date equipment, she is bound to break it, resulting in a waste of money.

"I want to expand my business because every woman desires to visit a salon, and it has evolved into a necessity for every lady." Additionally, I have the support of my husband. As I previously indicated, my husband lives in a different nation and sends me branded, high-quality cosmetics from there. As a result, the vast majority of the town's ladies are aware of it. However, my concern is that I am unable to operate efficiently in a leased space. I am not interested in wasting my money because the owner has repeatedly compelled me to vacate the premises. I wish I could have my own home to decorate and build my business; I am simply waiting for that moment to arrive and will continue doing what I am doing."

Additionally, respondent 10 noted that locating an appropriate rental property is a significant challenge:

"I had various issues, including the fact that my property is smaller than I anticipated for a rental unit. Second, as a woman, managing this institution outside of the home is tough for me. Then I convince my brother to collaborate with me, as I am a dual MA student who does not wish to squander his time. What is the use of studying if I am unable to do anything? I ask myself."

Entrepreneurial enterprises owned by respondents 3, 12, 21, and 22 became a disease for them. They were frustrated by their diseases. Despite the fact that they had between ten and twenty years of sewing experience. Both respondents 10 and 22 stated that they have eyesight difficulties.

"As I grew older, I developed an eye problem, but I continued sewing; I am decreased in size since my children's studies are complete, and my son has obtained a government position at a school BS-14, and my daughter will shortly."

Respondent 12 has the same eye condition as Respondent 11, but she also suffers from stomach aches as a result of sitting on the sewing machine all day and night, as she explains:

"I am suffering from a stomach ache as a result of sewing on the machine all day and sometimes all night." My vision has also deteriorated, and despite my young age of 23, I now require glasses."

Respondent 21 suffered from a severe case of Hepatitis C and struggled to maintain a standing position for extended periods of time while interacting with salon customers. However, she stated that she needed to operate her business in order for her children to attend school. She exclaims as follows;

"Future planning will begin after my children graduate from high school; until then, I will run it as efficiently as possible." After that, I am going to quit because I have Hepatitis C (which is causing me tremendous concern) and a knee problem, and I am required to stand to deal with customers. All of these scarifications are for my children alone. I wish them success in their careers and that they be ethical individuals in society."

Finance was the most significant and difficult obstacle that female entrepreneurs encountered when starting their businesses. They manage their finances in a variety of ways to run their business. Respondent 23 discusses her financial situation, stating that while she only requires a small amount of money, she is struggling to manage it. It is estimated to be in the range of Rs. 15,000 to 20,000:

"I needed money to get started and purchase the necessary items, and my father gave me some." I have a financial problem; for instance, when I go to the shop, I attempt to purchase things in bulk (for two to three months), but money is a huge issue. I borrowed money from a friend recently (return on investment was less than a week) and purchased things in bulk for a month in order to avoid paying rent (for the market) and other expenses associated with market visits. I could purchase café items for two or three months if I had more money."

Respondents 4, 7, 8, and 21 were unable to obtain cosmetic products for their businesses. They obtain financial assistance from their siblings and sisters. The respondent 21 describes her financial difficulties and how she overcomes them both prior to and throughout the course of running her business:

"I battled financially from the start to purchase the cosmetics and salon revolving chair. However, I began my business with a loan of Rs.10,000 from my sister and friends. Following that, when I earn money, say Rs. 1,000 each day, I use it to acquire additional salon products, and the salon is practically complete. I am gradually stocking up on items for my salon."

The respondent 18 describes their financial issues; she acquired finance from her father to create their business and is now managing it on her behalf. She explains:

"Numerous barriers presented themselves; finance was a huge concern for me, and as a result, I operated this business throughout a difficult period. Although my parents are elderly, they aid me and finance the cosmetic surgeries (now my father has died). As a result, I have been operating on my behalf up until today."

Respondent 28 faced similar financial issues in her pursuit of entrepreneurship, and she borrowed money from a cousin to purchase cosmetics for her salon business. She explains:

"As mentioned previously, contemporary concerns include severe rivalry and low salon earnings. I suffered financially from the start, borrowing money from a cousin to acquire cosmetics for the business. Apart from that, I had no problems."

Certain female entrepreneurs face hardship as a result of the environment's high level of competition. Respondents 1, 24, 26, and 28 are female entrepreneurs who have faced adversity in their field. If I turn to respondent 1, who ran a school for 27 years but was forced to close it owing to high competition, she describes her battles with harsh competition as follows:

"It has operated flawlessly for the last two decades. However, the current conflict is between private schools that operate on a street-by-street basis and second government schools that provide free books, uniforms, and admission. Students from my school transfer to the Government School. Thus, it was the solitary and primary impediment to eliminating my School. My school has been closed for the last two years."

As with respondent 1, respondent 24 faced tough competition from neighbourhood academy centres. She describes the stumbling block she encountered:

"Now, teaching children is really difficult for me because teaching was my passion and, as previously indicated, I have three children who act as hurdles to my teaching. I do not tutor children in the manner in which I wish. Second, it is the beginning, which is also a struggle with fewer students. Our country is facing an existential crisis: we lack trained instructors, the bright and skilled have gravitated into engineering and business, and our children are on the point of extinction. You may prove this by looking at government and private school teachers who have little knowledge of the subject but hold incredibly high positions. I am analysing these criteria because a child in grade II has the ability to write (alif, bay) and is enrolled in a grade-II class (O my God). I would like to encourage teachers to be forthright about their obligations and to share their expertise with their students; do not conceal it."

The four female entrepreneurs debate the rising inflation rate in Pakistan. Respondent 22 had a deep dislike for the prime minister. She is merely blaming him for Pakistan's high inflation rate, alleging that he is the single perpetrator.

Respondent 26 highlights the challenges of balancing domestic responsibilities and her salon business. She admits that combining work and life has been a challenge for her due to her in-laws and children. My husband first hesitated to let me run this salon, but she forced and assisted him.

"Numerous hurdles presented themselves; first, my husband was upset; he did not want me to open a salon since I have a family and children, and he believed that managing the salon's job would be hard with all of my responsibilities. Second, financial constraints hampered the purchase of salon products. The final task on the list was to organise the house's space. My husband's pay is fairly restricted, which makes managing all of the household bills incredibly difficult. Due to the fact that I have a household, I selected to aid my spouse."

The remaining responders they encountered varied according to location. Due to a lack of family support, Respondent 23 was unable to run her business. Diverse female entrepreneurs held contrasting views on how society thinks. Some female entrepreneurs possessed negative attitudes, while others possessed positive ones, while still others possessed neutral ones. The female entrepreneurs who ran the salon had extremely negative sentiments toward society and their salon business. Respondent 4 shares her emotions about the society and how others perceive her in the following manner:

"Society's perspective on the world is very narrow. The people is ignorant and believes in the existence of a male-dominated society. They believe that only men are capable of earning money and that women are incapable of doing it. The low-level and narrow-minded have a negative attitude toward females. Now that the future generation has been educated, they may not hold such restricted beliefs. There will be those who believe in the positive."

Only a small fraction of girls believe society views them favourably. Respondent 1 explains her views on society; indeed, she pays scant attention to the way society thinks:

"If I refer to society, then (people do not exist in any scenario), but I must progress in order to escape society. I am unconcerned about society because I am already dealing with a lot of issues."

Respondent 25 had a favourable view of society and, given the public's favourable perception of her, she states:

"They see us with pity. They claimed to be destitute women who work incredibly hard to make ends meet. They never make erroneous judgments about us. They had nothing but good things to say about us, as I visited different households during the day and never took anything. Your mother is also aware of me and treats me with deference."

The remaining ladies encountered a lack of family support, and some female entrepreneurs experience backlash from relatives and in-laws. Each female entrepreneur encountered various hurdles as a result of their circumstances.

The table above contains detailed information about female entrepreneurs who are currently operating their businesses. The data above indicates that nine ladies are young and self-employed. The majority of female entrepreneurs in this study were perceived as young. The difficulty encountered during this research was that the majority of women conceal their ages. Only three or four female entrepreneurs disclosed their true ages, whereas the majority of female entrepreneurs conceal their ages. There were three or four ladies, and while interviewer was aware of their ages, they also conceal their ages. As a result, this circumstance complicates the analysis of the data.

Findings and Conclusion.

The purpose of this study was to highlight the barriers that Pakistani women entrepreneurs face when beginning and operating their firms. According to the conclusions of this study, Pakistani women are highly impoverished, and they operate companies solely to support their own and fundamental needs. Female entrepreneurs who are young and unmarried run their firms to provide for their families' basic and educational requirements. Most of the women entrepreneurs in Pakistan operate their enterprises from their homes, as they are not permitted to go out. Pakistan's culture is not fully supportive, and fanatic faction of society prohibits women from conducting commerce beyond the four walls of the home.

Females, however, are moving outside the four walls of the home and establishing domestic companies as a result of modernisation. If you operate in a thriving market, it may appear as though there is a significant disparity between labour and profit. However, there are so many restrictions on how women can conduct business in a market that some are simply prohibited from conducting business at all. Regrettably, qualified women have been unable to get good work. Pakistan's existing culture mandates that they hire only those with a proven track record and the ability to pay bribes. As a result of this sad condition, qualified candidates are held at home, while unqualified candidates are promoted to senior positions.

Finance is the second-largest barrier to entrance for female entrepreneurs. This study discovered and recognised that there is no simple way for a woman to receive a loan from a bank or any other institution without paying interest. While there are various institutes dedicated to female progress, they are all governed by stringent laws and restrictions. In case an individual takes a loan from a bank for PKR. 200,000, the total amount repaid nearly quadruples to PKR. 800,000. The government has implemented a number of programmes targeted at enhancing the lives of children and women. However, it is quite discouraging to find that this application is now unimplemented. Finances were a point of contention for every woman interviewed for this study. Each lady begins her enterprise by borrowing money from a friend or relative. Entrepreneurial women have all worked exceedingly hard for very little compensation, whether they own manufacturing enterprises or provide services. Customers are not reimbursed for their efforts, and entrepreneurs accept lower wages in order to operate their firms and meet basic needs. Due to the intense competition, women entrepreneurs did not refuse labour because the consumer might easily find another source of

employment. There is no equality in Pakistan, which is why we are not progressing; by comparison, other nations have achieved gender equality and their countries have developed. Around 80% of women run their businesses under duress to satisfy basic needs.

Female entrepreneurs presented issues due to their reluctance to provide precise information during the recording process and their misrepresentation of their ages. Analyzing the data presented a challenge for because it affects the outcomes and findings of the study. Female entrepreneurs and business owners should be aided and assisted. There would be a simple method of obtaining funding on favourable terms and conditions. The government should take the necessary efforts to fulfil this aim in order to keep the economy growing and flourishing.

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