

INTERPLAY OF GENDER AND CULTURE IN THE LIFE OF WOMEN ENTREPRENEURS IN PAKISTAN



Mehwish Zahid

**Quaid-i-Azam University
Department of Anthropology
Islamabad – Pakistan
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Mehwish Zahid

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Department of Anthropology
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Mehwish Zahid

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Quaid-i-Azam University
Department of Anthropology
Islamabad - Pakistan

This is to certify that we have read the thesis submitted by Mehwish Zahid. It is our judgment that this thesis is of sufficient standard to warrant its acceptance by Quaid-i-Azam University, Islamabad for the award of the degree of “MSc in Anthropology”.

Committee

Supervisor:

Dr. Rao Nadeem Alam – Assistant Professor

External Examiner:

Incharge:

Dr. Aneela Sultana – Departmental In Charge

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ABSTRACT

The number of women entrepreneurs is increasing globally. This trend is also growing in Pakistan. This research is conducted to explore the motivational factors that cause them to enter in the field, Moreover, to find their entrepreneurial experiences. The main objective was to collect stories from woman entrepreneurs about their strategizing entrepreneurial policies and resource management. To gather the sentiments about cultural hurdles that has gendered expressions to constrain the female entrepreneurs. Qualitative method was used; the data for the study comes from in-depth interviews with 15 respondents from Islamabad and Gujranwala. The respondents were selected through purposive sampling and snow ball sampling technique. Mostly women entrepreneurs step in the field because of pull factors. In addition, they mostly share the obstacles and hurdles they face during setup and managing their venture. These constraints include finance, male dependency, and family responsibility. Most women came up with the response that fortunately their family is very much supportive in their carrier.

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1. INTRODUCTION

The role of gender is segregated by the cultural variables all around the world. In the patriarchal societies, woman is appreciated as a housekeeper, a caretaker, or something related to domestic chores. In Pakistan, the status of women is not different than any other male-dominated society. Women did not enjoy the same leisure as men do. They are also offered with fewer opportunities than men although they have a lot of determination. The position of women in Pakistan also varies extensively across classes, regions and the rural/urban divide because of the irregular socioeconomic development and the influence of tribal and feudal social formations on lives of women in Pakistan. The status and role of Pakistani women has been highly demoralized in all walks of life. To take part in the economic activity is not associated with women. According to the 2018 report of World Bank, Pakistan ranks second lowest for the women participation in the economic activity (The World Bank Annual Report 2018 (English). Washington, D.C.: World Bank Group). Working of woman outside the home-based environment was not appreciated widely because of several socio-cultural factors.

Women in Pakistan are rarely inclined towards entrepreneurship as the women have to face a lot of issues and challenges in the field. In addition, they have to meet the dual responsibility of the family and business as it is the cultural responsibility of female to look after their house and family, and the negligence towards family is not acceptable. Moreover, Entrepreneurship is predominantly perceived as the men's job as it requires masculine characteristics to excel in this field while women are expected to be kinder, fragile and sensitive than men. Research widely confirms that entrepreneurship is one such male-typed activity. In a look at of enterprise students inside the United States, India, and Turkey, Gupta et al. (2009) verified that respondents in all three contexts strongly associate entrepreneurship with stereotypically masculine traits. Buttner and

Rosen (1988) further observed that American loan officials rated females as notably much less like "successful" businesspersons on the aspect of leadership, autonomy, threat taking, readiness for change, staying power, lack of emotionalism, and occasional want for support while compared to the corresponding men.

More commonly, scholars have argued that entrepreneurship is an activity that involves a feel of dominance tied to notions of masculinity inside modern capitalist cultures (Attila, Gherardi, Poggio, & Bruni, 2004). Further, Studies advocate that males are broadly thought to be more successful (Williams, Satterwhite, & Best, 1999) and more able (Correll & J, 2002) than females. For instance, Fiske et al. (2002) discovered that various samples of respondents from one-of-a-kind regions of the USA consistently rated the class "men" higher than the category "women" on a multi-dimensional scale of competence, irrespective of their age. Specifically, members have been requested: "As considered by means of society, how [competent, confident, capable, efficient, intelligent, skillful] are the contributors of this institution?" (Correll & J, 2002). Experimental research substantiates this finding: People have a tendency to assume more competent task performances from men than from ladies, except in cases wherein the undertaking being carried out is particularly "female", such as a nurturing venture (THÉBAUD, 2010). Women who step forward towards entrepreneurship also have to deal with this stereotypical thinking of the society. To step into the field, is it a challenge for the female in Pakistan.

During the past few decades, the attention towards female entrepreneurship has been advanced. Entrepreneur is an individual who aims and take steps to make and run a business or businesses. An individual who invest and run an enterprise and is a "boss of his own" is an entrepreneur. The inclination towards entrepreneur results in the female-owned businesses and the creation of employment and also come up with the development of economies. Females are becoming more and more active in Pakistan's economy and arrive on the market of employment and the struggle for salary oriented

employments in order to become liberal or independent and to get the same prestige and status as men (Shabbir, 1996).

Women entrepreneurs are playing a significant role to support development and growth of the economy all over the globe. Entrepreneurial women define woman or a group of woman who starts and run a business on micro and macro level around the world. Entrepreneur women are contributing to improving the quality of industrial development as to contribute in economy. Women entrepreneurial activities are not only a means of their monetary survival but also have a positive influence on women themselves and their social condition. Gainful business and entrepreneurial opportunity also empower women to battle destitution. But there are certain socio-cultural variables that affect the work of women in Pakistani society. There are also certain barriers and hurdles that prevail a woman to work in the environment out of their houses.

The major factor that restricts a woman to start her business is the availability of capital. Woman in Pakistan is financially dependent on the male members of her family. So it is difficult for her to arrange the capital. Financial institution and banks also prefer male over the female candidate for the loans. Or if they favor female than she has to give collateral security which is also not possible for her as the property is mostly male owned or require a male sponsor. According to the recent statistics, only 5% women have a bank account and only 13% women in Pakistan are eligible to apply for microfinance and loans.

Another barrier is the lack of training and knowledge about the market. To arrange a location, site and labor is also a great deal. Moreover, mobility is also an issue. Women cannot move freely from one place to another. Public or private transportation is needed which is not very common for woman in Pakistan. In entrepreneurship, network of contacts is especially important for women entrepreneurs in order to connect to equity capital markets which mostly Pakistani women lack.

Work-home conflict is also a problem which is faced by the most women entrepreneurs as women have multiple roles e.g., mother, daughter, wife. Home is the first priority for Pakistani women. Negligence towards home cannot be accepted by their family members. In addition, female didn't get enough support from their family or spouse/husband in order to start their business. The lack of support makes it difficult for female entrepreneurs to start and grow a business as it reduces the financial, emotional and instrumental support received from the family and/or spouse (Bhola, R, Verheul, Thurik, R., & Grilo, 2006). Lack of support for women's entrepreneurship is also demonstrated through their exclusion from informal networks (Hattab & H., 2012). Further, women who start their own business have to be liberal and broad minded to withstand in the male-dominated society which is not culturally acceptable. They also have to face harassment, foul sentences and abusive language.

1.1. The problem

The main focus of the study is to find out the economic, social and cultural experiences that women entrepreneur faces in their entrepreneurial journey. This study will collect the responses from the women about the hurdles and obstacles they dealt with. This will provide insights into the logical pathways of their success.

1.2. Statement of the problem

It is an exploratory as well as descriptive research that will examine the social, cultural and economic experiences of the women entrepreneur on the road to success. Women in Pakistani society face many problems in their carrier, mainly from their family than from

the society. This study tries to find out the motivational factors that provoke women to pursue their entrepreneurial carrier despite of all the fences they are exposed to.

In the male-dominated society, women are more likely to be engaged in the household activities. Home is their first priority. This study will explore that how these women balance their business and family life. To what extent their family and/or spouses are supportive in their journey. Similarly, current study examines the problems of the women who operate their business. The women who come out of their houses to pursue their carrier have to deal with the opposite gender in every step. This study explores about their struggles they made to sustain in the male dominating society.

As we live in a patriarchal society, female is dependent on the male member of the family, to gain financial aid is also challenging. This study will attempt to investigate that how they are able to arrange the capital for their enterprise as it is the basic need to initiate a business.

1.3. Research question

- What are the economic, social and cultural experiences in the journey of a female entrepreneur?

1.4. Objectives

- To collect narratives from female entrepreneurs about their strategizing entrepreneurial plans and management of resources.

- To collect the opinions about cultural hurdles that has gendered expressions to restrict the female entrepreneurs.
- To understand the social and cultural dynamics of entrepreneurial space for female entrepreneurs.

1.5. Significance of the study

This study helps to improve the government policies that will facilitate the women entrepreneurs. The comfortable environment will be provided to the women so that they will work effectively, ultimately results in the growth of the country's economy. Moreover, the women who wanted to enter in the field gets motivation from the research and may find the pathways from others' struggle.

1.6. Research locale

I selected two locales for my research i.e. Islamabad and Gujranwala. As I live in Islamabad, I know many women who had started their own venture. It was easily approachable for me to take interviews from them. In Gujranwala, I took the help of my relative, who is also in the same field, to locate the business women who are willing to share their entrepreneurial experiences.

2. LITERATURE REVIEW

Women entrepreneurship has become an increasing trend in the developing countries. This trend aids in the economic growth of the country and also creates the job opportunities for the counterparts. Female entrepreneurs, in particular, are recognized as a new engine for economic growth and prosperity in a country as entrepreneurial activity became an essential source of employment for females across the world (Reichborn-Kjennerud, K., Svare, & H., 2014) Consequently, this advanced crusade of females has germinated employment opportunities for others since they became frontrunners, innovators and initiators in their entrepreneurial activities (Sarfaraz, Faghieh, & Majid, 2014).

Kamal Singh said –A woman entrepreneur can be defined as a confident pioneering and creative woman capable of achieving self-financial independence individually or in collaboration generates employment opportunities for others through initiating establishing and running the enterprise by keeping pace with her personal, family and social life” (Guelich, Bullough, Manolova, & Schjoedt, 2020). Entrepreneurial women are the best source of contribution to the economic development of the country. By brush and cooper, businesswomen are one of the quickest development sources in the world they contribute to innovation, employment and the creation of wealth in all over the world (Belwal, Belwal, & Saidi, 2014). According to the Global Entrepreneurship Monitor (GEM), 231 million females launched or operated businesses inside the 59 economies around the globe that were studied in the modern-day 2018/2019 document on women’s entrepreneurship (Zhang & Zhang, 2019).

Women entrepreneurs can play crucial roles in the process of economic progress if they have the same opportunity and access to resources. Despite of the increasing number of female entrepreneurs, the part of female entrepreneurship is still significantly low paralleled to their participation rate. Particularly in Less Developed Countries with high

female unemployment rate, for some women who need to work at home, entrepreneurship can be a concrete solution to make income and lessen their unemployment rate and poverty (Sarfaraz, Faghieh, & Majd, 2014). Gender equality is predictable to surge the support for female entrepreneurship. Entrepreneurship often provides women the flexibility to grip their domestic responsibilities at home, whereas also providing economic support for their family (Sarfaraz, Faghieh, & Majd, 2014).

Motivation is an important element for the startup of own business. According to Bergström & Martinez (2016) motivation refers to the need or desires that strengthens the behavior of an individual and direct it towards the goal. Entrepreneurial motivation reveals the ins and outs of an entrepreneur for starting new business ventures or remains in existing ones (Cesaroni, Pediconi, & Sentuti, 2018). Entrepreneurial motivation refers to the desire or tendency to organize, manipulate and master organizations, human beings or ideas as quickly and independently as possible, as well as an incentive to start own business (Shmailan, 2016). Preceding research recommends that there is a strong and positive link between entrepreneurial motivation and the verdict to become an entrepreneur and the succeeding entrepreneurial action (Belwal, Belwal, & Saidi, 2014).

Kirkwood (2009) suggest that entrepreneurial motivation are categorized into two classes i.e. ~~in~~“internal” and ~~ex~~“external” factors and can also be called as ~~p~~“pull” or “push” factors. Push factors include the reasons that convince an individual to initiate a new business venture for instance dissatisfaction from the current job (Solesvik, Iakovleva, & Trifilova, 2019). Amit & Muller (2013) categorized the entrepreneurs according to their motivation towards entrepreneurship. ~~P~~“Push” entrepreneurs are those who are displeased from their current employment and they are forced towards entrepreneurship unrelated to their entrepreneurial characteristics. Meanwhile, ~~p~~“pull” entrepreneurs are those who are brightened by their groundbreaking venture ideas and who start venture activities for the sake of the attractiveness of their business ideas and their individual implications. According to the findings of Moore & Buttner (1997) women are mostly driven by survival stress, unfavorable circumstances and loss of jobs. In addition, yearning for

independence, desire to be the boss of one's own self and self-fulfillment, while independence is the peak quoted factor for the entrepreneurial motivation (Solesvik, Iakovleva, & Trifilova, 2019). Several researches explain that push factors for the female entrepreneur consists of divorce, unemployment while pull factors consist of self-dependence, social status and aim achievement etc. (Ismail, Shamsudin, & Chowdhury, 2012).

According to Schumpeter (2000), motivational variables affecting lady to join the main gathering of business visionaries are of two sorts. One is business by decision, and the other is an enterprise in need. Brunstein and Maier (2005) explained three influencing factors of women entrepreneurs. These are forced, created and chance factors. He said that chance means women start her business without any plans, forced means women start her business due to some conditional factors and in creating factors women fulfilled her hobbies and interest.

As a woman, it is impossible to easily stand on their feet in a society. In the journey women have to face a lot of problems and difficulties that will negatively affect their performance and working experience. Many barriers and constraints that women entrepreneurs experience are gender specific and stem from cultural values, norms, and customs (Shabbir, 1996). According to the report of United Nation and Industrial Development Organization (UNIDO, 2003) the amount of business women is increasing every day, but women also faced many issues and challenges in contrast to man (UNIDO, 2003).

Traditionally defined gender roles within the household put domestic and family responsibilities largely on female, while male provide economically for the family by working outside (Williams, Satterwhite, & Best, 1999). These gender role expectations have customarily limited women's access to economic opportunities (Belwal, Belwal, & Saidi, 2014). The limitations faced by women might be financial, family, competition etc.

Barriers to female entrepreneurship that are impacted by cultural factors include the lack of family support, access to informal networks, motherhood, self-confidence and access to financing. Mayoux (1995) documented the barriers faced by women entrepreneurs are the access to bank credits, lack of training and knowledge. Kibas (2006) recognized lack of openings management training, financial management, marketing and people management, to be the curbs; women were exposed to in entrepreneurship. Missal Dilip explores financial problems, shortage of raw material, and lack of training and male dominant society as a huge challenge to women entrepreneurs. He said woman also accept challenges to her personal need and to become financially dependent (Guelich, Bullough, Manolova, & Schjoedt, 2020). According to the gender equality report of 2016, gender inequality, gaining start-up funds, lack of entrepreneurial skills and education and training are the leading factors of the dawdling growth of women entrepreneur in underdeveloped countries.

Researchers argued that the reasons for becoming an entrepreneur differ by gender (Bardasi, Elena, Sabarwal, & Katherine , 2011) Differences persevere in the levels of new firm creation across genders, with international studies demonstrating that the number of women involved in beginning a business is significantly and systematically inferior to that of men (Urban, 2010). Small and medium-sized establishments run through women face a substantial hole in financing and credit, which the International Finance Corporation (IFC) estimates at over 300 billion US dollars. In phrases of commercial enterprise characteristics, female marketers had been determined to generally tend to installation their ventures with lower begin-up capital than have males and the ventures involved have typically been located to be smaller in length in assessment with those ventures which might be owned by way of males (Imbaya, 2012). With regard to financing, preceding research indicates that female-owned companies generally tend to begin with each decrease levels of typical capitalization and lower ratios of debt finance than do males-owned groups (Attila, Gherardi, Poggio, & Bruni, 2004).

Being a woman in patriarchal society, access to capital is a major challenge. They lack the credibility needed by the banks and financial institutions at the time of gaining the loan. Verheul and Thurik (2001) also finds that women face more difficulties than men in gaining loan from the financial institutions and banks. Women entrepreneurs frequently reported that perceived lack of credibility by investors due to their gender disadvantages them in their searches for credit (THÉBAUD, 2010). Women entrepreneurs in the United States and Europe also report that they often perceive that they lack credibility because of their gender when they seek funding (THÉBAUD, 2010). Several studies also have the same findings that raising capital is more difficult for women than for men. (Cesaroni, Pediconi, & Sentuti, 2018). Ganesan et al. (2002) findings are also in the favor of the argument that working capital, equity finance, and marketing products are the most difficult areas for women entrepreneurs. Bardasi and Getahun (2009) investigated that female entrepreneurs' performance is negatively influenced by the access to and cost of finance. Studies also suggest that men are widely thought to be more capable and more competent (Correll & J, 2002) than women. This also makes them less credible for attaining the loans for their business.

Due to the adverse government and financial institutions policies, women seek financial support from their family and/or spouse. Through the findings of Mari et al. (2016) and Welsh et al. (2016) in Italy, Morocco and Turkey, it's far found that women entrepreneurs in less economically developed countries (e.g. Morocco) may additionally advantage greater from own family financial help in comparison to their counterparts within the extra advanced nations (Turkey). Financial support from family in much less-evolved countries can also enhance women entrepreneurs' performance in much less-developed country greater as compared to the developed countries (Welsh, Kaciak, Memili, & Minialai, 2018). Ayudrai defined that financial issue is affixed with the status of the woman in society. A woman cannot give her part of inheritance that is why she faced many issues in contrast to men (Ayadurai, 1985).

According to Mazlena Mazlan, a major barrier for the women entrepreneur is the lack of knowledge or training to develop their own business. According to Chimucheka (2014), entrepreneurial training or education can be defined as the association of a coach or a mentor with the person that will aid them to develop vital skills to grow in entrepreneurial journey.

The basic purpose of the education or training is to ripen particular knowledge and skills concerning to entrepreneurship (Meyer & Hamilton, 2020). There is also the absence of confidence in women because of a minute knowledge they have. They need proper training to start a business. Numerous studies suggest that entrepreneurial training and education give birth to new entrepreneurs and business ventures and, to a certain extent, familiarize entrepreneurs with the business environment (Bhola, R, Verheul, Thurik, R., & Grilo, 2006). Human capital theory advocates that education and training imparts useful knowledge and skills to workers, which in turn increase their productivity and incomes. The Consortium of Entrepreneurship Education (2013) explicitly emphasized that entrepreneurship education can support in the training of an individuals, mainly females and the youth. De Bruin et al. (2007) suggested that women were strongly affected by the entrepreneurial training than men.

Research by the National Women's Business Council in the US showed that the right advisors can help women business owners develop confidence and become less risk averse. The study also found that women who are more risk tolerant have higher expectations of their businesses, and as a result, are more likely to see their businesses grow. What these women need is a bridge to help them transition to formality. Mazlena Mazlan (2014) pointed out that public policy can help build this bridge (Mazlan, 2014). Syed Z. Ahmed (2011) states that finding relevant business information, securing investment, organizational processes and procedures, and employing workers are the most important problems encountered by women during startups in Saudi Arabia. Loscocco et al (1991) finds that women mostly have less work place and managerial experience, which is relevant for the successful startup. Women entrepreneurs tend to be

concentrated in low profitability, female-dominated industries such as retail, food service, and interpersonal care (THÉBAUD, 2010).

As Pakistani society is male-dominated society, the primary role and status of women is bounded by domestic boundaries, a woman is thought to be a mother, a wife or a care giver. (Welsh, Kaciak, Memili, & Minialai, 2018). Cross and Linehan (2006) suggest that the unbalance in the division of family work prevails many women to seek their career and attain professional achievements. According to Njeru and Njoka (1998) the socially constructed authority models place women in secondary positions. Society does not think of women to be go-getters, determined or liberated. Kamal (1997) suggests in his findings that the contribution of female in the family is seen as social responsibility despite of an economic responsibility. The economic activity of women is taken as secondary. So they have to take their house as first priority and then their work or business. Numerous researchers argued that the family and household state of affairs is the possible barrier to entrepreneurial activity among women (Rønsen & Marit, 2012).

As highlighted with the aid of Ahl (2006), some researchers verify that family may be an obstacle for a female inclined to begin and control an enterprise, and interestingly, at the same time as others verify that own family is an inspirational supply for ladies entrepreneurs, because it's miles exactly within the family surroundings that they increase their bizarre abilities of democratic management, networking and relational marketing. Sometimes it becomes difficult for a woman to manage their business and family life. Wilmerding (2006) findings are in the favor of this opinion that managing entrepreneurship with family responsibilities are often —a difficult position for most women especially those with children. Several others researchers define that the women may have to face the negative consequences because of the collective stresses of family and work (Jabeen & Ahmad, 2018). Shelton (2006) findings also demonstrate that high conflict between business and family negatively affects the business performance as their quality of life is disturbed and as a result, obstruct their work. Preceding researches also

documented that women were exposed to greater conflict between work and family roles than men (Shelton, 2006).

Further women enter in entrepreneurship as it offers them the flexible timings. Because of the family responsibilities it is difficult for the women to exercise 9 to 5 jobs. According to Boden, women require flexible work timings so that they manage their family and business life effectively. It is not the case in jobs so they start their own business and self-employed.

According to Cetindamar et al (2012) developing countries have adverse supportive policies and there is a dire need of improving their basic and social frame. In such circumstances, family financial support for the woman entrepreneurs is not less than a blessing. Moreover, family moral support may be considered a part of family social capital, which is a special type of capital that is inherent in family relationships (D., Gupta, & Cetindamar, 2012). Eddleston and Powell (2012) findings were also in the support that family members' moral or emotional support might boosts women to start off their own business and help them in dealing with business problems. Family moral support gives women entrepreneur confidence that she can manage her business and family life may result in the growth of the business.

Apart from the positive influence of family support, too much involvement of family in women entrepreneurs' affairs may also negatively affect their performance (Kaciak, Kim, Memili, & Welsh, 2014). Preceding research proposes that female administrators feel frazzled and guilty since they are sandwiched between their professional and family roles (Ruderman, N., & et al. , 2002).

Prior researchers concluded that the social support provided by the spouse is comparatively different and often superior to other forms of social support (LeLoarne, 2015). It has been found that the support given by the spouses shrinkages the chance of

work-family conflict for the women entrepreneurs (LeLoarne, 2015). Women, particularly in the developing countries ultimately need the support of their spouses as their traditional role of “housewives or caretakers” within the family structure is a hurdle to self-employment (Guelich, Bullough, Manolova, & Schjoedt, 2020).

Various other reasons women entrepreneur need their spousal support are; first, cultural ethics clash with women entrepreneurs' necessity for freedom of movement and socializing with men; second, family errands may be involved; third, females often lack the confidence in functioning a business, and fourth, financial institutions are not usually receptive to the idea of giving support to womenfolk (Guelich, Bullough, Manolova, & Schjoedt, 2020). Both Sigle-Rushton (2010) and Välimäki et al., (2009) found that the husband's support in household chores is noteworthy to the wife, with Sigle-Rushton (2010) concluding that the husband's domestic support expressively contributes to marriage stability (LeLoarne, 2015)

Mobility is also a huge barrier for the women in Pakistani society. They cannot travel from one place to another easily. They have to use either public or private transport. Both are not very common for women. So they have to face difficulty. Roomi and Parrot (2008), suggest that those who allows their women to go out and educate themselves and contribute economically, lack of transportation, both public and private, emerges as a genuine constraint on their physical movement.

Moreover, entrepreneurship is perceived as male job. The qualities commonly thought as being essential for entrepreneurship, such as independence and aggressiveness, are seen as masculine (Tlaiss, 2014), while women are considered to be kind and fragile. Research widely confirms that entrepreneurship is one such male-typed activity. In a look at of enterprise students inside the United States, India, and Turkey, Gupta et al. (2009) verified that respondents in all three contexts strongly associate entrepreneurship with stereotypically masculine traits. More commonly, scholars have argued that entrepreneur

ship is an activity that involves a feel of dominance tied to notions of masculinity inside modern capitalist cultures (THÉBAUD, 2010). Further, Studies advocate that males are broadly thought to be more successful (Williams, Satterwhite, & Best, 1999) and more able (Correll & J, 2002) than females.

3. AREA PROFILE

This chapter comprises a detailed description of locale where the research was conducted. In order to conduct a good research the locale matters a lot and it should be pre-planned. The researcher selected suitable place for this field work to collect the actual data. The locale of my study was Islamabad and Gujranwala city where I as a researcher visited various parts of the cities to conduct interviews from the women entrepreneur. The locale of my research falls in Federal and Punjab district of Pakistan.

3.1. Islamabad

3.1.1. Introduction of Locale

Islamabad is the capital city of Pakistan and literal meaning of Islamabad is "The adobe of Islam". True to the meaning of its name, it embodies the Islamic values and the aspirations of the Muslims of South Asia which culminated in the establishment of Pakistan in 1947. It refreshes and beauty symbolizes the hopes and aspirations of the people of Pakistan to revive in a modern context of the glory and grandeur of the Muslims rules in South Asia.

Islamabad Federal Capital lies between 33° - 28' and 33° - 48' north latitude and 72° - 48' and 73° - 22'. East longitudes. It is bounded by Haripur district of Khyber Pakhtunkhwa to North and by Rawalpindi district of Punjab on all other sides.

This area has momentous in olden times for being the part of junction of the Rawalpindi and the Khyber Pakhtunkhwa. The city was established in 1960 to switch the Karachi as the Pakistan's capital. It has been since 1963. Compared to the other cities of the Pakistan, Islamabad is a clean, airy and noiseless city with lots of foliage. To the north of the city you will find the Margalla Hills, burning summers, heavy rains, and cold winters with light snowfall in the hills almost summarizes the environment of this area.

The region of Islamabad's capital in the Potohar Platform in the northern Punjab region is thought one of the first places people have settled in Asia. Some of the oldest Stone Age relic found in the world date back 100,000 to 500,000 years. The early stone recovered from the roofs of the Swan River bear witness to the efforts of the early man in the ice age. Pottery and utensils items found from pre history.

The Indus valley civilization grew up in this region between the 23rd and 18th centuries AD. Later, the year was an early settlement of the Aryan community, which moved from Central Asia to the region. Many great armies, such as Zahiruddin Babar, Genghis Khan, Timur and Ahmed Shah Durrani, crossed the region during the attack on the Indian subcontinent.

In 2015 - 2016, the Federal department of Archeology and Museum, funded by the National fund of cultural Heritage, excavated the earliest archeological excavation in which the remains of a Buddhist stupa were discovered in Ban Fakiran near the Shah Allah Dita Caves, dating from the 2nd to 5th century AD.



3.1.2. Climate

Islamabad has a humid subtropical climate, with five seasons: Winter (November-February), Spring (March-April), summer (May and June), Rainy Moonsoon (July and August) and Autumn (September and October). The hottest month is June, where average high routinely exceeds 38°C 100.4°F. The wettest month is July, with heavy rainfalls and evening thunderstorm with the possibility of cloudburst and flooding. The coolest month is January.

The microclimate of Islamabad is regulated from three artificial reservoirs Rawal, Simly and Khanpur Dams. The latter is located on the Haro River near Khanpur City, about 40 km 25 miles from Islamabad. The Simly Dam is 30 km north of Islamabad. The city's 220 acre Margalla hills National Park consist of the Louis Bheer forest is located along the Islamabad Highway, covering an area of 1087 acres.

The highest monthly rainfall of 743.3mm was recorded during July 1995. In winter, there is usually dense fog in the morning and in sunny afternoons. The temperature in the city remains light, with high altitude snow at nearby hill stations especially Murree and Nathia Gali. The temperature in January ranges from 13°C to 38°C in June.

3.1.3. Geographical Location

Islamabad is located at the northern tip of the Pothohar Plateau and at the foot of Margalla Hills in the Capital Islamabad area at 33.43°N 73.04°E. It is 540 meters (1770 feet) high. The modern Capital and the ancient town of Rawalpindi, Gakhar, form a great a gathering and are commonly called the twin cities.

To the northeast of the city is the hill station of the colonial era of Murree and to the north is Haripur district of Khyber Pakhtunkhwa. Kahuta is located on the south east Taxila, Wah cant and the district of Attock in the north west, Gujjar Khan, Rawat and Mandra in the southeast and Rawalpindi city in the south and Southwest.

Islamabad is located 120 km 75 miles East of SSW Muzaffrabad, Peshawar at 185km 115 miles NW, and 300 km 190miles of Srinagar, the Capital of Jammu and Kashmir.

3.1.4. Demography

Islamabad had an estimated population of 1,014,825 according to the 2017 Census

Language:

According to the 1998 census, the mother tongue of the majority of the population is Punjabi at 68% and the big dialect is Potohari, 15% of population is Pashto Speaking while 18% speak other languages. Similarly, according to the 1998 census the total migrant population of the city is million, the majority of which comes from Punjab 691,977.

About 210, 614 of the migrating population came from Sindh and the rest came from the Khyber Pakhtunkhwa and Azad Kashmir. Small population migrated from Balochistan and Gilgit-Baltistan.

Literacy:

The majority of the population is in the age - old age of 15 to 64 years, which is about 59.38%. Only 2.73% of the population is over 65; 37.90% is under 15 years of age. Islamabad has the highest literacy rate in Pakistan which is 88%. 9.8% of the population has received intermediate education. 10.26% have bachelor's or equivalent degree while 5.2% have master's or equivalent degree. Islamabad's labour force is 185,213 and unemployment rate is 15.79%.

Religion:

Islam is the largest religion in the city, with 95.43% of its population after that. Christianity is the second largest religion, with 4.34% of the population follows. Christians are mainly concentrated in urban areas. According to the 2017 census Hinduism is followed by 0.04% of the population.

3.1.5. Culture

Islamabad is home to many migrants from others parts of Pakistan and has cultural and religious diversity of ancient times. Due to its location on the Potohar Plateau, the remain of ancient cultures are civilization such as Aryan, Swanian and Indus Valley civilization can still be found in the region. A 15th century Gakhar Fort, Farwala Fort is located near Islamabad. The Rawat Fort in this region was by the Gakhars in the 16th century and contains the tomb of Gakhar Sardar Sultan Sarang Khan.

Saidpur village is believed to be named after Sarang Khan's son Syed Khan. The 500 year old village was converted into a Hindu synagogue by Raja Man Singh, A Mughal commander. He built many small ponds: Ramkanda, Sita Kanda, Laxman Kanda and Hanuman Kanda. There is a small Hindu temple in the region that is safe, showing the presence of Hindus in the region.

The shrine of Sufi Pir Mehr Ali Shah is located in Golra Sharif which has a rich cultural heritage of the pre-islam era. Archeological remains of the Buddhist era can still be found in the region. The shrine of Bari Imam was built by Mughal Emperor Aurangzeb. Thousands of devotees from across Pakistan participate in the annual urs of Bari Imam.

The event is one of the largest religious gatherings in Islamabad. In 2004, more than 1.2 million people participated in Urs

The Lork Virsa Museum in Islamabad preserves a wide variety of expression of Pakistan's folk traditional cultural heritage. It is located near the Shakarpariyan Hills and has a large display of embroidered garments, jewellery, musical instruments, woodwork, utensils and folk objects from other parts of Pakistan.

3.1.6. Education

Islamabad boasts the highest literacy rate in Pakistan at 98%, and has some of the most advanced educational institutes in the country. A large number of public and private sector educational institutes are present here. The higher education institutes in the capital are either federally chartered or administered by private organizations and almost all them are recognized by the Higher Education Commission of Pakistan.

The gender equality index in Islamabad is 0.93 against the 0.95 national averages. Islamabad has only 178 boys, only 175 girls and 551 mixed institutions. The total enrollment of students in all categories is 267,992; for 138,272 boys and 129,720 for girls. There are 16 recognised universities in Islamabad, with total of 372,974 students and 30,144 teachers registered.

3.1.7. Medical Facilities

Islamabad has the lowest rate of infant mortality in the country at 38 deaths per thousand compared to the national average of 78 deaths per thousand. Islamabad has both public

and private medical centers. The largest hospital in the Islamabad is Pakistan Institute of Medical Sciences (PIMS) hospital. It was founded in 1985 as a teaching and physician training institute. PIMS functions as a National Reference Center and provides specialized diagnostic and healing services. The hospital has 30 major medical departments. PIMS are divided into five administrative branches. Islamabad Hospital is the main component with 592 bed facility and 22 medical and surgical specialties.

The Children's Hospital is a 230 bed hospital completed in 1985. It contains six major facilities; Surgical and Allied Specialties, Diagnostic Facilities, Operation Theatre, Critical care and a blood bank. The Maternal and Child Health Care Centre is a training institute with a 125 bedded attached hospital offering various clinical and operational services. PIMS consists of five educational institutions: Quaid e Azam Postgraduate Medical College, College of Nursing, College of Medical Technology, School of Nursing and Mother and Child Health Centre.

3.2. Gujranwala

3.2.1. Introduction of Locale

Gujranwala is a city and capital of Gujranwala Division located in Punjab, Pakistan. It is also known as "City of Wrestlers" and is quite famous for its food. The city is Pakistan's 5th most populous metropolitan area, as well as the most populous city. Founded in the 18th century, Gujranwala is a relatively modern town compared to the many nearby millennia old cities of northern Punjab. The city served as the capital of the Sukerchakia Misl state between 1763 and 1799, and is the birthplace of the founder of the Sikh Empire, Maharaja Ranjit Singh. Gujranwala is now Pakistan's third largest center after Karachi and Faisalabad, and contributes 5% of Pakistan's national GDP. The city is part of a network of large urban centers in north-east Punjab province that forms one of

Pakistan's mostly highly industrialized regions. Along with the nearby cities of Sialkot and Gujrat, Gujranwala forms part of the so-called "Golden Triangle" of industrial cities with export- oriented economies

Gujranwala's name means "Adobe of the Gujjars" in Punjabi, and was named in reference to the Gujjar tribe that lives in northern Punjab. One local narrative suggests that town was named in reference to a specific Gujjar, Choudary Gujjar, owner of the town's Persian wheel that supplied water to the town. Evidence suggests, however, that the city derives its name from Serai Gujran (meaning inn of Gujjars) a village once located near what is now Gujranwala's Khiyali gate.

Gujranwala was founded by Gujjars in the eighteenth century however the exact origins of Gujranwala are unclear. Unlike the ancient nearby cities of Lahore, Sialkot, and Eminabad, Gujranwala is a relatively modern city. It may have been established as a village in the middle of the 16th century. Local traditionally believe that Gujranwala's original name was Khanpur Sansi, though recent scholarship suggests that the village was possibly Serai Gujran instead- a village once located near what is now Gujranwala's Khiyali Gate that was mentioned by several sources during the 18th century invasion of Ahmed Shah Abdali.

In 1707, with the death of the last great Mughal emperor Aurangzeb, Mughal power began to rapidly weaken especially following Nader Shah's invasion in 1739 and then completely dissipated from the Punjab region due to the invasions of Ahmed Shah Abdali who raided Punjab many times between 1747 and 1772 causing much devastation and chaos.

Abdali control over the region began to weaken in the latter part of the 18th century with the rise of the Sikh Misls who overran Punjab. Charat Singh, ruler of the Sukerchakia Misl, established himself in a fort which he had built in the area of Gujranwala between

1756 and 1758. Nurrudin, a jammu-based Afghan general, was ordered by Abdali to subdue the Sikhs but was driven back at Sialkot by Sikh soldiers led by Charat Singh. In 1761, Kawaja Abed Khan, Abdali's governor in Lahore, tried to besiege Charat Singh's base in Gujranwala but the bid misfired. The Sikh misls rallied to his support by attacking Afghan officer wherever they were found. A fleeing Abed Khan was pursued by Sikh contingents led by the Aluwalia misl into Lahore, where he was killed. Charat Singh made Gujranwala the capitak of his misl in 1763.

In a 1774 battle waged in Jammu, Charat Singh of the Sukerchakia misl and Jhanda Singg of the Powerful Bhangi misl, fighting in opposite sides, were both killed. Before his death, Charat Singh had become master of large and contiguous territories in the three doabs between the Indus and the Ravi. He was succeeded by his son Maha Singh who added to the lands that Charat Singh had not only captured but also capably administered.

In the Gujranwala area in the 1770s, the Jat Chathas of Wazirabad and Rajput Bhattis of Hafizabad offered 'fierce resistance' to the Sukerchakias, whose attack was aided by Sahib Singh of the Bhangi misl. Describing the conflict, the writer of the Gujranwala Gazetteer wrote that, besieged for weeks in his fortress, Ghulam Muhammad Chatha eventually surrendered after Maha Singh assured him safe passage to Mecca, but the promise was 'basely broken' when Ghulam Muhammad was shot and his fortress razed to the ground Rasoolnagar which belong to the Chathas was renamed Ramnagar to

humiliate the Muslims.



3.2.2. Climate

Gujranwala has a hot semi-arid climate according to the Koppen- Geiger system, and changes throughout the year. During summer (June to September), the temperature reaches 36 - 42°C (97 - 108 °F). The coolest months are usually November to February, when the Temperature can drop to an average of 7°C (45°F). The highest - precipitation months are usually July and August when the monsoon reaches the Punjab. During the other months, the average rainfall is about 25 millimeters (0.98). October to May have little rainfall.

3.2.3. Geographical Location

Lying between 32° 9' 24"N and 74°11' 24" E. Gujranwala sits at the heart of the Rechna Doab- a strip of land between the Chenab in the north, and Ravi River in the south. Gujranwala is also part of the Majha - a historical region of Northern Punjab Gujranwala is 226 meters 744ft above sea level, sharing borders with Ghakar Mandi and several towns and villages. About 80 kilometers 50miles south in the provincial capital, Lahore. Sailkot and Gujrat lie to its north. Gujrat connects Gujranwala with Bhimber, Azad Kashmir, and Sailkot connects it with Jammu. About 160 kilometers 99 miles southwest is Faislabad. To its west are Hafizabad and Pindi Bhattian, which connect Gujranwala to Jhang, Chiniot and Sargodha.

3.2.4. Demography

Gujranwala's population in 2021 is estimated at 2,290,461. In 1950, Gujranwala had a population of 117,880 Gujranwala has grown by 61,241 since 2015, representing an annual change of 2.75%. These estimates and population projections come from the latest review of United Nations projection of global cities. These estimates represent the urban cluster of Gujranwala, which usually includes the population of Gujranwala, as well as neighboring suburban areas.

3.2.5. Culture and Festival of Gujranwala

Gujranwala is a historic and cultural center in the northeastern region of Punjab province. It offers a number of attractions and measures. The city hosts bodybuilding tournament, kabaddi matches and weightlifting games. Another well- known type of barbecue food has been developed in the city of Gujranwala.

Gujranwala has a lot of attraction and places of interest. There are many shopping malls where visitors can enjoy shopping in a controlled environment and buy local and international brands. There is an officers club with swimming pool and squash.

3.2.6. Architecture

Gujranwala has many historic buildings such as Brandreth Gate, The Lahori Gate, and Khiyali Gate in the Bazaar area, the main railway station was built in 1881 which has a clock tower history since 1906. One of the largest Churches is St. Paul's Presbyterian, which opened in 2010.

3.2.7. Economy

Gujranwala is Pakistan third largest industrial production center after Faisalabad and Karachi. Gujranwala, along with the industrial cities near Sialkot and Gujarat, are sometimes referred to as the Golden triangle in reference to their relative prosperity and export-oriented industrial base. The city's industries employ up to 500,000 people, while the City's GDP account for 5% of Pakistan's economy as a whole.

An estimated 6500 small and medium-sized companies, 25000 local units, some large factories, located in and around the city by 2002, are involved in the manufacture of a wide range of goods. The city is a manufacturing and export center for cleaning equipment in Pakistan, with more than 200 product based in Gujranwala. There are more than auto arts in the city. The city is well known as a production centre for electrical fans with 150 SMEs in Gujranwala linked to the electric fan industry. The city is Pakistan's third largest iron and steel production center reflecting Gujranwala's historical association

with mineral work since the Luhar clan migrated from back smiths to the city during the colonial era.

3.2.8. Transportation

Road: Gujranwala is situated along the historic Grand Trunk Road connecting Peshawar with Islamabad and Lahore. The Grand Trunk Road also provides access to the Afghan border through Khyber, which has link to Kabul and Central Asia through the Slang Pass

Rail: The Gujranwala railway station serves as a station with Pakistan 1687 km 1048 miles long main line and one railway connecting the city with the coastal city of Karachi to Peshawar.

The entire Main one Rail Line between Karachi and Peshawar will be repaired at a cost of \$3.65 billion for the first phase of the project and will be completed by 2021.

Modernization of railways allows rain travel at a speed of 160 kmph, while the average speed on the current route is currently 60 to 105 Kmph.

Air: Gujranwala has no airport of its own. The city is instead served by airports in nearby cities, including the Allama Iqbal International Airport in Lahore that offers nonstop flight to Canada, Europe, Central Asia, East Asia and Southeast Asia.

Gujranwala is also serviced by the nearby Sialkot International Airport. Pakistan first privately owned commercial airport. Built in 2007, the airport offers nonstop service to the Middle East, as well as a domestic location.

3.2.9. Gujranwala as Educational Hub

Gujranwala city's adult literacy rate in 2008 was 73%, which rose to 87% in the 15 - 24 age group throughout Gujranwala District, including rural areas. The city is also home to the Gujranwala Theological Seminary which was established in Sialkot in 1877, and moved to Gujranwala in 1912. The Army Aviation School of the Pakistan Air Force was moved to Gujranwala in 1987 from Dhamial. Many institutions are established for higher education such as:

University of Sargodha, Gujranwala Campus

University of central Punjab, Gujranwala Campus

GIFT University, Gujranwala

University of Punjab, Gujranwala Campus.

4. RESEARCH METHODOLOGY

Every scientific discipline has conventional rules and procedures, which should be followed for conducting an effective research. Anthropology is a discipline which has multiple instruments to perform research. Research methodology consists of the research technique, which are used for data collection.

The anthropological field worker must have a number of tools in his/her field kit. The research instruments and various methods of investigation or alternate techniques are helpful for objectifying and standardizing the field workers perception. For data series, the researcher uses each quantitative in addition to qualitative technique to acquire information.

The following anthropological methods, tools, and techniques were used during my field to collect the data.

4.1. Participant Observation

Participant observation is the form of observation in which the researcher becomes the member of the group being studied and participates in the activities. Sometimes (not always) other group members are unaware that the observer is conducting research.

Participant observation, which is used in an informal setting, is important in anthropology. It gives the researcher an opportunity to become part of the community. Since, participation in a community lowers social and communicatory barriers between

the researcher and the researched; it allows the former to obtain valid data. Kawulich while discussing it states that:

–Participant observation is the process, enabling researcher to learn about the activities of the people under study in the natural setting through observing and participating in those activities. It provides the context for development of sampling guidelines and interview guides. The process of learning through exposure to or involvement in the day-to-day routine activities of participants in the research setting”

I worked in the field as a participant. I spent some of the time with the female entrepreneurs observing their work and the problems they faced during their work. As a participant-observer, researcher used this technique where (s)he became a part of the community and (s)he observed them as being their member. This was a direct way for researcher to get information from them. It helped him/her in getting close to people and making them feels comfortable enough with his/her presence so that researcher observed and record information about their lives.

4.2. Sampling

–Sampling is a ratio from a larger group known as population”, said Fink.

A sample was taken because it was very difficult to handle and get information from the larger population. A sample is obviously a smaller representation of the larger population. There are different sampling techniques available in the anthropological literature that could be used to get data. The sample size for my research study was 15.

4.2.1. Purposive Sampling

The reason for choosing this technique was that, through this technique the researcher found the people who were relevant for research purpose as they were having the relevant information about the research problem.

4.2.2. Snowball Sampling

Snowball sampling is also used in the research as it makes the access of the respondents easier to the researcher. The participant respondents assist the researcher in identifying other potential respondents.

4.3. Key Informant

Key informants are another major source of information, especially regarding the various institutions of the community. Selection of the key informant is important. They should be chosen carefully and the researcher should take his or her time while choosing his/her key informants. It is essential that the researcher must explain the objectives of his/her study to the key informants so that they can help him/her to obtain valid and reliable data. Key informants also act as a researcher's sponsors in his/her research issues and legitimize his/her reliability, accessibility and their own acceptance to his respondents. Good informants are people, who talk easily, understand the information you need, and who are glad to give you information or get it for you.

Key informants are those people who have sound knowledge about the topic of research. Being a researcher, it is very difficult to understand the attitude of the respondents and such kind of initial difficulties are overcome with the help of key informants. The

researcher selected those people as key informants who socially recognized and those who were involved in social activities as well as they had relatively more information.

My key informants were two; one in each locale. They are involved in the social activities of the locale and had extensive knowledge about the research topic. They helped me a lot throughout my fieldwork

4.4. Socio-economic forms

The socio-economic form was used to find out socio-economic condition which includes financial status of the family, facilities from government, castes, religion, marital status, social status; income family system, education, occupation, sects and these helped the researcher in providing information about people of the community.

The advantages of socioeconomic forms are that they are helpful in getting better results. The socio-economic survey enabled the researcher to collect data about respondents. The question in these survey forms was mostly close-ended type. It also made the respondents to identify the key informants in the locale.

No.	Age	Marital Status	Education	Type of Business	City
1.	34	Married	Masters	Ladies Gym	Islamabad
2.	42	Married	Bachelors	Ladies Gym	Gujranwala
3.	34	Unmarried	Bachelors	Beauty Salon	Islamabad
4.	40	Married	MPhil	Montessori School	Islamabad
5.	31	Married	Masters	Institution of innovation and development courses, Café	Islamabad
6.	37	Married	Bachelors	Restaurant	Islamabad
7.	23	Unmarried	Bachelors	Restaurant	Gujranwala
8.	46	Married	Masters	Catering and Food Business	Gujranwala
9.	38	Married	Bachelors	Fast Food Restaurant	Gujranwala

10.	42	Married	Masters	Tourism Company	Islamabad
11.	31	Married	MBBS	Hospital	Islamabad
12.	34	Unmarried	Masters	Advertising company	Islamabad
13.	68	Married	PhD	Skills Teaching Institution	Islamabad
14.	28	Unmarried	Bachelors	Boutique	Islamabad
15.	31	unmarried	Bachelors	Bakery	Gujranwala

4.5. In-depth interviews

It is basically used for collecting information from the selected sample. They are some prepared questions that are designed by the researcher or interviewer. The interview may be useful to investigate information and responses.

Different types of interviews were conducted by the researcher during the stay in the field. Informal or in-depth interviews were conducted by the researcher during the fieldwork. The main benefit of these interviews is that the researcher got useful data from the respondent, and the interview also helps the respondents in group discussions. The interview guide was developed by keeping in mind about the objectives of the research.

In-depth interviews are a useful research tool in anthropology for the collection of qualitative data. I had taken in-depth interviews from the entrepreneurs who are working in different fields. I asked the respondents open ended questions regarding their experience in entrepreneurship.

4.6. Informal interviews

Throughout the field, the researcher did informal interviews. These include daily chit chat with the respondents. Informal interviews helped the researcher to build rapport at the initial stage of the research. It also helped the researcher to know about their true feeling regarding the research objective.

4.7. Daily diaries

One of the important tools of fieldwork is the daily diary which is used by the researcher during fieldwork. It helped the researcher to record the behavior of respondents at a specific time. It also helped the researcher in remembering the event which happened in the selected locale. During the research, the researcher also maintained his diary. In daily diary, the researcher not only wrote observations and interviews but also wrote his experiences in the field.

4.8. Audio recording

The method of audio recording was used by the researcher during the stay in the field and conducting the interviews with the respondents, it was difficult to write each and everything in detail in insufficient time. So, to secure time and get data, the method of audio recording was used. Audio recording helped to cover all information that was answered by the respondent during interviews.

4.9. Field notes and field jotting

Field notes were written by the researcher during fieldwork to write the experience of the day and the researcher also did field jotting in order to not miss any information. The researcher observed and noted the daily routine of respondents, their certain behavior towards a situation and scenarios happened in the research area. So, by using these methods, the researcher has collected valuable and reliable data from respondents during work in the field.

4.10. Ethical Issues

The concept of informed consent emphasizes the researcher's obligation to fully educate participants of all relevant features of the research in a language that they can understand before they agree to participate.

Before starting any discussion participants were informed about the purpose of the study and all what was required of them as respondents, such as the reason for them to stay to the end of the discussion. They were told that they reserve all the rights to participate or not to participate. Permission was taken from the respondents. I made sure about the Privacy of the respondents and privacy of their data as well. Their names are kept secret to safeguard their privacy.

4.11. Secondary Sources

I collected the data not only from the primary source from the locale of the study but also the relevant information available in various secondary sources relevant to topic like books, journals and newspapers etc. were also utilized for collecting valuable information with regards to my topic.

5. DATA ANALYSIS

5.1. Motivation for business venture

Motivation is a desire or need that forces an individual towards a goal or to achieve an aim. Entrepreneurial motivation refers to the aspiration that drives an individual to start or initiate his/her own business or businesses. Motivation can be divided into two factors i.e. pull factors and push factors. Pull factors include self-dependency, desire to be the boss of one own self or an aim achievement. While push factors include individual's dissatisfaction from the current job, lack of flexible timing, divorce or any other factor which forces an individual towards entrepreneurship irrespective of the fact that an individual lack entrepreneurial characteristics.

I took the interviews of 15 business women. Out of which, a single woman is found to be an entrepreneur by push factors. She is married and have four children said, –Doing a job didn't offer me flexible timings as I also have to give time to my children and home”.

The above statement showed that she is not satisfied with her previous job. In doing a job, a woman is bound in a strict schedule. Being a woman means to play multiple roles. So, the role of mother drives her to start own business venture that offers flexible timings. She is pushed or forced towards entrepreneurship because of aforesaid circumstances.

Further it is found that 14 out of 15 women came in entrepreneurship because of pull factors. They are drive towards entrepreneurship as they have to attain independence, to fulfill their hobbies and interest and to seek social status. A married woman and have 2 children said –My husband lived in another city because of his job. I was bored from my routine. To kill my boredom, I decided to transform my interest into profession”. Another

respondent said –It is in my blood to perform creative activities. I set an aim for myself to initiate a fitness center as I want to create my leisure time productive”. Another respondent said –In doing a job, there are many margins and limitations. I cannot work under these restrictions; I want to be the boss of my own self”.

Above responses showed that these women enter in the field by choice. There is a certain plan and procedure behind this decision. They are not pushed towards entrepreneurship regardless of their entrepreneurial traits or characteristics. They are pulled because of their passion and a desire to become self-dependent.

Example 1

Miss JE is 34 years old, a married woman, with two children. She had done MSc in psychology and now running a successful lady’s gym in Islamabad. In her childhood, her father trained her in swimming, horse riding and other outdoor activities. After marriage, she moved to Singapore where she got the training of yoga. She said that it was in her blood to perform creative activities.

After some time, she returned to Pakistan, and set an aim to make a fitness center and make people aware about their physical condition and health.

Example 2

Miss SM is 31 years old, married lady with 2 kids. She had done masters in electrical engineering from London. Today she owns four businesses. One of them is the private institution of co-innovation space that offers co-working and co-innovation space. The

second one is the institution that offers digital skills and skill development courses. The third one is the car repair and maintenance shop, and also different DIY products are made and sold under its banner. The fourth one is the café.

The journey begins from the university life when she was doing BSc electrical engineering. She had courage to do something creative. She liked to do glass painting. Once she had a university trip to kewra mines. There she is exposed to different products and decoration pieces made up of salt. From there, an idea of making the lamps clicked in her mind. When she came back, she started making and selling of lamps. It was the very first business of her but now her that business is obsolete.

When she completed her masters, she started lectureship in the university. There she served for 3 years as a lecturer. After observing her, the university administration ranked her on the post of HOD. When she became an HOD, the male faculty started conspiracies against her. That typical environment is totally different from her nature and personality. She cannot bear that environment, so she resigned from the job.

Meanwhile she got married. But there was still an urge to do something. Her younger brother motivated to spread her knowledge to the people. She was already a fond of doing something and also had an ample time. So, a little support from her brother made her able to create an innovation center. And with the passage of time she started other businesses as well.

Motivational factors	No. of Respondents
Push	1
Pull	14

5.2. Arranging the Capital

To start any business venture, huge capital is required. As, Pakistan has patriarchal society, women have to look forward towards man for the finance. To seek bank loans is also problematic for the woman as it requires the collateral security. The property is mostly owned by the male members in Pakistani society thus women also have to look forward towards male for the collateral security. Moreover, government policies towards this matter are also not very much supportive. Out of 15 respondents, 1 respondent attain bank loan, 5 respondents sold their jewellery and the remaining women seek financial help from their family (husband/father) and friends. During the research, two of the respondents were found who apply for the bank loan. From which only one woman attained the loan, other's proposal was rejected. She said –I constantly struggle for 6 months to attain bank loan but my proposal was rejected on the basis of fewer quotas”.

The remaining respondents claimed that they are not inclined towards bank loans because of collateral security, premium/interest factor as well as long and difficult process. They used their own savings and jewelry and sometimes they seek financial aid from their family (father/husband). One of the respondents told –arranging a capital was the biggest challenge in initiating a business. I took loan from my father and some other female members from my family which I returned after the success of my business”. Another respondent said –my husband was against to seek loan from the bank, so I used my savings and my husband also supported me financially in the startup”.

The above responses showed the women seek family financial support instead of bank loans. Moreover, the jewellery of woman which is given to them on their marriage in the form of dowry is usually the only property owned by the Pakistani woman. They also

have emotional attachment with the jewellery as it is a gift from her father on her special day. This jewellery aided the woman to initiate their business.

Example 1

Miss SM is 31 years old, married lady with 2 kids. When she was going to start her own business, huge amount of capital is required. For the purpose she made a proposal and sent it to different banks for the attainment of loan. As there is a small quota for the women entrepreneurs in Pakistan, her loan request was not approved. She consistently tried for 6 months but in vain. So, she and her husband assembled all their savings and started the creation of innovation center.

Example 2

Miss TP is 34 years old unmarried woman, and had done graduation. She is an owner of beauty salon. The first challenge she faced in entrepreneurial journey was the access to capital. She was not interested to take a loan from anyone. And the bank gives loans on the condition of premium which is prohibited in Islam. So, it was not an option for her. Her mother financially supported her by selling the jewels of her wedding. It was quite difficult as there was uncertainty in the success of business but both the ladies took the risk and invest to initiate a business venture.

Source of start-up Capital	No. of Respondents
Bank Loan	1
Jewellery	5
Family/Friends	9

5.3. Male Dependency

Pakistan possesses a patriarchal society. When woman take her step out of the house, she is confronted with the males in every matter and in every step. Women entrepreneurs in Pakistan have to face this additional challenge in their carrier. They no doubt needed a male support to excel in the field. From attaining bank loans to arrange the resources for the business, female required the male counterpart. During the research, only 1 out of 15 women claim that she setup an entire business without the support of any male member. Remaining 14 women claim that their husband, father or a male friend helped them in arranging the resources as females are taken for granted in the purchase market. A respondent who was an owner of the fitness center, once gone to purchase machinery for her gym. She said –the seller was taking me for granted and befooling me by selling his machinery on high rates. Then next day I took my husband with me to deal with them”.

The above response shows that business women are dependent on their male counterparts to excel in their journey. Moreover Male support is required to resist in the male dominating society. Otherwise along with other problems, they may face harassment.

Example 1

Miss HW is a Montessori school proprietor. She is 40 years old, married lady with 2 children. She had done MPhil in Human Resource Management. She was married at the age of 21 when she had taken admission in MSc. During her first semester, she became pregnant. So, she left her studies. She made herself busy in the upbringing of her children. Meanwhile she was not satisfied by her studies. There was an urge to gain education. When her children were school going then she continued her study. After doing MPhil, her husband offered her to join his consultant company to bring her

education in practice. She accepted and joined the company, but her children were neglected during her job as this job required a lot of time.

Then she decided to do a job in school in which she had to give her five to six hours in the first half of the day. During that time, her children were also attending their schools. She joined a renowned school chain. She served there almost six years and not satisfied. Then she resigned from the job and thought of initiating her own school.

At first, the decision seemed difficult to be executed. But she stepped forward and begun to work. First step was to manage the location where the school would be founded. She thought of turning her house into a school, but it was not on the mainstream. Then she shifted her house and started arranging the staff, furniture, and other resources. She did not give advertisements for the teachers instead she hired the walking teachers. Her husband helped her in every matter, from shifting the house to arranging the furniture and other resources. So, she did not have much male interaction in that phase. She exclaimed that male support is of very much important to survive in the male dominant society. Even whenever she faced any difficulty in her carrier, she looked forward towards her husband to deal with it. She believed that a female must be confident to face every situation, have male support, good communication skills, and educated to run a business.

Example 2

Miss KS is 34 years old, an unmarried lady; she had done Masters in Finance. Today she runs an advertising company. She lived in a small town and has a conservative family background. She said, “I’ve been good at creativity since I was a kid and I always wanted to make a career out of this domain. During my school days, I was fascinated by TV commercials, and I was always fascinated by their ideas and their way of conveying that idea in a short period of time. I discussed with my father my ambitions for a career in the

creative field. To which he said = ‘ you can pursue a career in any field after earning a bachelor’s degree in business administration, which will help you in any profession‘. Unfortunately, that night my father died. From that day on, I followed his advice to make my dream come true”.

She came from Bhimber, a small town near Kharian. Her home town offered very limited career option and that is why so many young people like her move to the cities for better employment opportunities. After completing her Master degree in finance, she decided to move to the city. For her Islamabad seemed as an ideal place to pursue the dream of making a career in advertising world.

Through one of her friend, she met Mr. AK. He has 11 years of experience in Graphic Designing and planned to start his own advertising company. He was looking for a business partner with an experience in the field who could share his work and responsibilities. To meet Mr. AK is not less than a miracle or can be said as blessing in disguise for her. The same thought process and purpose helped them in opening their advertisement company.

They have an idea of initiating a business but of course it needed a huge capital. So, it was decided that both of them arrange it. Miss KS took out her father’s savings that he spared for her daughter’s marriage. Her mother halted her not to use the savings as it was for her marriage. But Miss KS convinced her and eventually, she gave her consent. As the capital was arranged then the next step of managing the office and other resources was the part of Mr. AK, as the male can easily manage the location and resources. Then on, hiring the staff, gaining the project was a mutual work.

5.4. Family support

In male dominating society, women are observed to be the caretakers and house makers. If women come into the economic activities, they mostly move towards the job sector. The woman who headed for entrepreneurship need full support of the family; whether it is financial, moral or psychological. Lack of family support may negatively affect their performance and ultimately the business venture. During the research, 13 out of 15 women came up with the response that their families (husband/father) were very much supportive. They support them financially as well as morally. Some of their husband also helps them in managing their household chores and children responsibilities. One of the respondent exclaimed with joy ~~my~~ husband support me in every matter. My husband even entertains the guests in my absence. He never called me to come home for the purpose”. Another respondent said ~~my~~ father completely supported me in initiating a business irrespective of the fact that most of our relatives pressurize my father not to support your daughter in her carrier as she is a girl”.

Above responses indicates that not only the financial support but also the moral support from the family encouraged woman in initiating their business. In addition they also perform well as their family is lenient towards their other responsibilities. It also shows that these women are really hard working and determined as they balance their business and family life.

The remaining two respondents came up with the response that their family didn't support them in their entrepreneurial journey. These women succeed without their family support. One of the respondent said ~~not~~ even a single person from my family and friends supported me in initiating a business. This makes my journey very difficult and tiresome”. Another respondent said ~~nobody~~ from my family neither supported me nor discouraged me in my carrier as I live independently since adulthood”.

Example 1

Mrs. FH is 28 years old, unmarried lady; complete her BS in Biology, also a scientific author currently published as an author at international journal, MDPI. She is now running a boutique in Islamabad. Along with her studies, she has been working in her father's organization which is mainly based on technical courses. From the very first semester of her university, she was working as in-charge at the organization, as she was eldest of all her siblings and it is her responsibility. The organization has different technical courses in which they also offer stitching and beautician courses.

–Alhamdulillah, I am working because of my parents only”, she exclaimed. Though there are some relatives who thought that females are not capable of becoming entrepreneurs but her father is a well-educated and broad minded person who knows that it is very necessary for females to be independent so that in future there could be no problem for them.

She told that her father is the only person who supported and guided her throughout the journey. Family support is so necessary in any start-up project. Her father had done all the setup for her, the industrial machines and heavy machinery was purchased by him, but the fabric for boutique and all the accessories was arranged by her. She believed that it is all about your family support. She thinks at these times, the society is no more a –male dominating”. She knew many female entrepreneurs who are working potentially in their respective fields and they are flourishing day by day. She thought if families are supportive, females can do everything.

Example 2

Miss HB is 46 years old, married lady with 3 children. She had done masters in English literature. She owns a catering and food business in Gujranwala. Her husband is also in this field which became a plus point for her career.

To start off business, her husband steered her in every matter. He was in contradiction of the bank loans. She used her savings and jewellery. And her husband also sponsored her business.

She told that sometimes, males took female for granted mostly in the give and take of the payment. When she felt such situation, her husband came forward to help her. She always used private car for mobility. Furthermore, she thought that sometimes the contacts are very important for a business. She said –one has to face challenges in every field but the art is to deal them with patience”.

She believed that patience, family support and an innovative mind helped a woman to be a successful entrepreneur. Without patience a woman cannot manage business and family life. Unavailability of family support is the major obstacle for a woman to initiate her business.

Example 3

Miss EP is 38 years old, married woman with 3 children, live in a joint family. She had done Bachelor in Science. Today she is an owner of fast food restaurant (an international brand’s franchise).

She set up an entire restaurant with the consistent collaboration of her husband. From purchasing a franchise to buying the means, her husband assisted her. Her mother-in-law took care of her children with the help of a maid. If both or even one of them would be unavailable, then it became difficult for her to manage both family and business.

5.5. Entrepreneurship as a Secondary Job

Women in Pakistani society have to play multiple roles; a mother, a wife, a daughter. Usually they are brought up in the way they think they are house makers and caretakers. Home should be their first priority. To participate in the economic activity is not the part of their upbringing.

But the gender discrimination in the economic activity is gradually minimizing from the society. The trend of participating women in the economic activity is increasing day by day. Women are coming towards job sectors and entrepreneurship in large number. The working women have the rough and tough routine as they have to balance both their business and family life.

When a man comes home from the work after their tiring day, women serve him food and water. Meanwhile, when a woman comes home after the duty, there is no one who serves her even water; she had to do it by herself. Along with the outdoor duty, she had to manage the home as well. If they had to choose one between them, they will choose their homes without even thinking for a second. During the research, I found that all the respondents took entrepreneurship as a secondary job. They prioritized their other roles of being a mother, a wife, a daughter.

Example 1

Miss JE is 34 years old, married with two children. She had done MSc in psychology and now running a successful lady's gym in Islamabad.

She spent two hours a day in a gym where she performs training activities. In addition, she also did counseling and therapy sessions of the clients who come up with the psychological issues. In today's world, every second person is the victim of psychological problems like anxiety and depression. Depression during pregnancy is very common these days. She utilizes her master's degree, helping the patients to cope up with these problems. The positive response from the client became the source of internal happiness and satisfaction for her.

She cannot give too much time to the gym as she had to look after her two kids. Upon asking she told that when her children will grow up, she will open her clinic as a psychologist. She did not have enough time yet as she prioritized her other roles of mother and wife.

Example 2

Miss HW is a Montessori school proprietor. She is 40 years old, married lady with 2 children. She had done MPhil in Human Resource Management. She was married at the age of 21 when she had taken admission in MSc. During her first semester, she became pregnant. So, she left her studies. She made herself busy in the upbringing of her children. Meanwhile she was not satisfied by her studies. There was an urge to gain education. When her children were school going then she continued her study. After doing MPhil, her husband offered her to join his consultant company to bring her

education in practice. She accepted and joined the company, but her children were neglected during her job as this job required a lot of time.

Then she decided to do a job in school in which she had to give her five to six hours in the first half of the day. During that time, her children were also attending their schools. She joined a renowned school chain. She served there almost six years and not satisfied. Then she resigned from the job and thought of initiating her own school. It has been 2 years, but her school is still in the surviving position because of the COVID-19. She said that the positive response of the clients halts her to end up the school.

Although she is satisfied with her married life; her husband is very much supportive. But she is not satisfied with her carrier. She feels regret that she got married at an early age; otherwise she can have a successful carrier. She had to give priority to her children over the business. She stated with a little sorrow that in our society, the female is groomed in a way that they have to compromise in every position. So, as she is compromising.

6. SUMMARY AND CONCLUSION

In the past, female involvement in the economic activity is not very common in Pakistan. Their participation in the society was often perceived as the caretakers and house makers. They never thought out of that pursuit. The training and nurture of the females was in such a way that they thought themselves to be capable of just the domestic activities, while the economic activity was perceived as male domain.

But due to the changing trend of education and awareness among the females, make them realize their true potential. They are moving forward towards economic activity to become independent, to support themselves and their families and ultimately to uplift their status in this patriarchal society.

Economic progress cannot be attained without active contribution of women in all phases of life. Women in Pakistan are actively participating in the economic activity for the betterment of their position in society. They are heading towards job sector and entrepreneurship. The society did not accept the woman as front runners or go getters. There are lots of challenges that woman face when she stepped out for the job or entrepreneurship. And these were might be the reasons that prevails many women to come into the field.

Entrepreneurship refers to the concept of setting up a business or businesses, taking on financial risk in the hope of gaining a profit; while entrepreneur is an individual who invest to initiate and run a business or businesses. These individuals are ready to take risk and use their creative and innovative mind to setup a business venture. Although women are heading towards entrepreneurship but still their portion was less than that of their male counterparts. Males are still dominant in this field.

Every woman who entered the field has different motivational factors. This study discloses the bases that cause a woman to start their own business. What motivates them to enter in the field? The study reveals that most of the women enter in the field by pull factors. They were enthusiastic to be the boss of their own selves, to fulfill their interest and hobbies; some wanted independence, while others did not work under the restrictions and limitations. One of them told that her husband lives in another city, so she has much free time. To kill her boredom, she transformed her passion into business. Another respondent said that since childhood, she was fond of doing makeup, so her interest in makeup pulls her towards initiating a beauty salon.

While there is only one woman who was entrepreneur by push factor. She was displeased from her previous job as it has strict schedule. Being a mother, she had to give time to her children so she turns towards entrepreneurship despite of the lack of entrepreneurial characteristics and skills.

The findings of motivational factors of this study followed the findings that women enter in entrepreneurship because of the yearning for independence, desire to be the boss of one's own self and self-fulfillment, while independence is the peak quoted factor for the entrepreneurial motivation.

When women enter in entrepreneurship, each one of them has different experiences in the field. To arrange the capital is a huge challenge for a woman. As Pakistan possesses a patriarchal society, the property is mostly owned by the male members of society. In addition, bank loans required a collateral security. So it is a troublesome situation for a woman to have easy access to finance. In Pakistan, a woman owns Jewellery which is given to her on her marriage. It is the only asset owned by her without any share. She often used this Jewellery in the time of need.

The study reveals that women hardly seek economic support from the banks and financial institutions. As the bank gives loan on premium/interest which is prohibited in Islam, also the bank needs collateral security which became difficult for a female to provide. Moreover, the process of attaining a loan from the banks requires a lot of time and the process is also very problematic. The respondent who applied for the loan tried consistently for 6 months but in vein. She said that the government policies are adverse in this matter.

The women mostly seek financial aid from their family and friends. Women have easy access to family financial support. There isn't need of any type of security. The women could not have to go through a long process. Most of my respondents seek startup capital from their family. Remaining sold their Jewellery for the purpose.

The woman who became economically independent is thought to be self-dependent. The study reveals that these business women were although economically independent but still they need the male support to work in the male dominant society. They are still dependent on males to arrange the location and other resources for their business. The society took advantage of the females if they are not followed by the male member. The male member could be their father, husband or a friend.

Family support plays a huge role in initiating, managing and success of a female owned business venture. A woman who had a back of their family works conveniently for their business, ultimately results in the progress of the economy. Family moral support gives women entrepreneur confidence that she can manage her business and family life may result in the growth of the business. The women who lack the family support hardly thought of initiating a business and if they do, then they did not work efficiently as their mind and energy are distracted because of the work-home conflict.

The study disclosed that majority of the women who came forward in entrepreneurship have the family support. Their husband and father financially as well as morally supported them in initiating their business. They help them whenever they needed. That support makes them confident to survive in the male dominating society.

Women have to play multiple roles in society. Although they are increasingly involving in the economic activity of the country, but their role of being a caretaker and house makers are still seen as their first priority. They have to prioritize their roles of being a mother, a wife, a daughter. Negligence towards their domestic responsibilities is not acceptable at any cost. The study unveiled that women took entrepreneurship as a secondary job. They prioritize family over business. They give less time to their business as they have to perform household chores and take care of the children.

The experiences shared by the women entrepreneurs are basically the barriers and limitations in their entrepreneurial journey. They shared their obstacles which they are confronted through the entire career. Women face difficulty in starting up their own ventures due to numerous challenges, together with lack of training, level in and education, and sociocultural regulations. Further, ladies appear to be beaten by way of household responsibilities, limited spatial mobility and confined access to sources, which makes entrepreneurship the entire greater tough for them.

To encourage and permit ladies to initiate and become successful in own business ventures, the obstacles noted in this have a look and have to be removed via increasing recognition, offering vocational education and skill development no longer only to girls however additionally behavioral education to men so they understand and acknowledge the importance of girls turning into entrepreneurs, and respect them for it. The casting off boundaries to female entrepreneurship might involve an alternate mindset inside the society—one which encourages and permits girls willingly. Such a mindset may be fostered through joint efforts by using government bodies and the majority. The educated

and liberal minded must volunteer with nearby government our bodies to behavior programs and campaigns to train humans on the importance of female entrepreneurship, and the benefits it might bestow to the family, network and country. Such an approach might root lifelong changes for the advancement of society.

7. INTERVIEW GUIDE

Name: _____

Age: _____

Marital status: _____

Qualification: _____

City: _____

Type of business: _____

- What is the basic idea in the mind to start the business? Or what motivates them towards entrepreneurship?
- How the female entrepreneurs balance their business and family life?
- How they survive in the male dominating society as an entrepreneur?
- How do they cope with the societal criticism?
- How they arrange the capital for the business as the females are mostly dependent on the males in Pakistani society?
- Who help them in initiating and arranging the location and resources? Or do they make all that on their own?
- What are the advantages they take as a female in entrepreneurship?
- Do they have a family support in their carrier?
- Does mobility is an issue for them?
- What are the barriers you feel in starting a business (social, cultural or economic)?

- What are the fair practices do an entrepreneur have to follow for the successful business?
- How do individuals come to recognize that starting a business might be a viable option for work in the first place?

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