

**ANALYTICAL COMPARISON RURAL AND
URBAN WOMEN ENTREPRENEURSHIP IN
GUJRAT, PANJAB PAKISTAN**



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PANJAB PAKISTAN**



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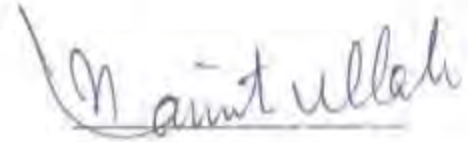
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FINAL APPROVAL OF THESIS

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Abstract

Entrepreneurship performs an essential purpose in social and financial progress for the nation plus primary attention for both policymakers and scholars. In entrepreneurial activities, women entrepreneurs are more considered as the current development engine of social and economic advancement. The objectives of this study to analyze and examine the social/ cultural, financial, personal, educational, and environmental/ Political factors that affect women entrepreneurship in Pakistan.

Accordingly, grounded on a theory of liberal feminism, current research proposes towards investigating individuals' circumstances influence development of women entrepreneurs in Pakistan. This research opted for a qualitative study method and data were obtained by semi-structured interviews of a sample of ten urban and rural women entrepreneurs, who work due to various problems in Gujrat, Punjab Pakistan.

The outcomes of the content examination reveal that social/cultural, financial, personal, educational, and environmental/ governmental factors disrupt the development of female entrepreneurs in Pakistan. The conclusions of this study have obvious associations for policymakers in establishing strategies to direct women's entrepreneurial problems.

Keywords: *entrepreneurship, Women Entrepreneurs, Socio-cultural, financial factors, Educational, and Experience, Personal, financial factors, environmental/ governmental factors.*

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CHAPTER # 1

INTRODUCTION

1. INTRODUCTION

1.1 INTRODUCTION

The concept of merchants begins with antiquities of society. This notion of business and the market persisted before the concept of Business Visionary (Entrepreneurship), entitled French Literature, was initially employed as a segment of the mid eighteenth century. Ahl (2007) explained risk taking individuals (industrialists), buy goods from several place and market in alternative communities to financial gain, remained deprived of the distrustful car business of time because they were new. Recognize open access and have the opportunity to turn it into an opportunity.

"According to Shane (2003) investigation, German Scholar proposed the idea of "entrepreneurship". Moreover, researchers declared how to improve business ventures, and new features are required for better improvement. the study also reported it as a development or starting a business, and relationship with the governmental system have existed. The whole system should be improved, it needs change in it (Shane 2003).

Consequently, to remain with societal expectations, women accepted sufficient responsibilities together. Best and successful trade with working while perfect family mother and best caregiver. Hence, females favor free enterprise towards achieves higher success to execute the commitments with contradiction with a certain profession is an axiomatic business function.

Though practicing so many duties the performance of women in entrepreneurship activities seems not satisfactory. Fels (2004) commends that women continue to be recognized as being providers or caregivers for families. Here study concentrating on women entrepreneurs, improving the intelligence of entrepreneurial management associated with comparing with particular duties, and obtaining professional goals (Shelton 2006). This representation of the dual responsibilities of women while the main caregiver shows the challenge for women in entrepreneurial efforts (Ahl 2007). Further, the researcher places an appropriate point that the unfair management of home activities affect women entrepreneurship. women cannot fairly compete like men in business areas. according to the social mentality for a female's professional considers being inferior to this woman.

Female entrepreneurs meet obstacles to getting money plus funds because banks are unwilling to give debt to women-owned enterprises due to risk correlated among such business start-ups. Personal commitments of entrepreneur women including their family problems have further stopped women entrepreneurs' prosperous business growth. Female entrepreneurs meet obstacles in arranging money and funds because banks are unwilling to give finances to females-owned businesses because of threat-related to such business start-ups, highlighted by (Ramadani et al. 2015).

There are quite a few women who can deliver a binary function while handling their family besides operating a business venture, also carry away sufficient time to manage all functions completely (Sathya 2016). Also said that there are quite a few women who perform a binary function while handling their family besides operating a business venture, also

carry away sufficient time to manage all functions completely. (Mehtap et al. 2017).

A strong supportive academic status may overcome the possible restrictions for female entrepreneurs. Therefore, it is necessary to investigate those constraining circumstances faced by women entrepreneurs also recognize the consequence of those circumstances to a woman entrepreneur pretending attention (Nasir et al. 2019).

1.2 PROBLEM STATEMENT

Nasir et al. (2019) purpose that in Pakistan, women make up about 50% of the nation, but their status in the country's economic participation is poor than that of men. Pakistan is an under developing country, and according to recent census results, it has a female population (49.2%) and a male population (50.8%). Furthermore, the economic development of females in Pakistan has been largely undermined. The status of female entrepreneurs in Pakistan is insufficient. There is just 1% of the country's economic community.

Females, entrepreneurship is very essential on behalf of the beneficial improvement of a nation and can be one of the important elements. For women, there are fewer motivations such as lack of family support, poor education, friend's inspiration, determination to do something extraordinary, and purpose of economic power behind conveying on entrepreneurship as a profession (Manzoor and Jalil 2014). There are only several researchers who examined and discovered the hindrances bound the women in the adoption of business as an alternative to the job for future culture.

women's business is being seen as a fundamental component of legal rights, access to learning, internal family leave policies, and cultural and religious beliefs. The well-connected standards of women's trained community and cultural patterns in Pakistan do not give them more consideration and opportunities than the opposite gender. This research has been roused to investigate the effect of the societal and ethnic, financial, environmental, personal, governmental barriers to women entrepreneurship in Pakistan. This investigation investigates the major obstacles which are faced by women who serve to be entrepreneurs in Pakistan.

1.3 RESEARCH QUESTIONS

- How socio-economic background impact on rural and urban women entrepreneurship?
- How financial access influence in rural and urban women entrepreneurship?
- How personal factors can effect on rural and urban women entrepreneurship?
- How education and experience impact on rural and urban women entrepreneurship?
- How environmental factors can affect rural and urban women entrepreneurship?

1.3.1 RESEARCH OBJECTIVES

- To examine the socio-economic background of the rural and urban on women entrepreneurship.'

- To analyze the financial access influence in rural and urban in women entrepreneurship.
- To explore the impact of personal factor in rural and urban women entrepreneurship.
- To identify the relationship between education and women entrepreneurship in rural and urban.
- To study the impact environmental factor of the rural and urban women entrepreneurship.

1.4 SIGNIFICANCE OF STUDY

In Pakistan, women make up about 50% of the entire state, but their position in the country's financial contribution is much worse than that of men. Pakistan is a developing country, and according to current records, it has a female population (49.2%) and a male population (50.8%). Furthermore, the economic development of women in Pakistan has been largely neglected. The direction of women entrepreneurs in Pakistan is insufficient. This is 1% of the country's economic community (Nasir et al. 2019).

Theoretical Statement:

Lack of access to financial support is one of the major purposes of why women are left behind in business. The status of women in Pakistan is not stable due to gender segregation in society, financial factors, personal problems, lack of government support.

Practical Statement:

The socio-economic development of Pakistan is possible with the enhancement of females' entrepreneurship also good for betterment of society. This examination analysis would deliver parameters to the conceivable and present woman entrepreneurs to increase the presentation in business.

This study would generate consciousness between society also in the business world about the obstacles and restrictions remaining met by the women entrepreneurs. This research, holding unique, includes the function of educational importance by adding a unique source of information. Women participation in entrepreneurship activities are very helpful in the economy of Pakistan. Because each individual not only serve his/herself even contributes to national economy.

1.5 CAPABILITY OF THE STUDY

The capacity of study women entrepreneurship as the comparative analysis in urban and rural areas of Pakistan:

- ❖ Recognizing the key circumstances that inspiration business functioning female's entrepreneurship on rural and, urban areas of Pakistan.
- ❖ To promote women entrepreneurship by providing them the accurate direction to improve business performance.
- ❖ Giving recommendations to overcome the difficulties being suffered by women entrepreneurs working in rural and urban areas.
- ❖ Identifying the social, financial, individual, educational, and political factors and its impact on women entrepreneurship performance in urban and rural areas of Pakistan.

- ❖ Encourage women entrepreneurs for the growth of entrepreneurial culture in rural and urban areas of Pakistan.

CHAPTER # 2

REVIEW LITERATURE

2. REVIEW LITERATURE

2.1 ORIGIN AND HISTORY OF ENTREPRENEURSHIP

ILO (2006) mentioned, that in the past women entrepreneurship compared to businesspeople was not fair in developing nations like Pakistan. In other words, the use of a woman's entrepreneurship is a current approach. Before the 1980s, the focus was on men business rather than study woman's entrepreneurship. Study also purposed that of a cleared skirmish with a woman's business tries to improve in the 1980s.

Ahmad and Seymour (2008) claimed that there was also a need for "development and barrier" to solving business till the mid-decades of the better (entrepreneurship) century. Furthermore, they explored fictional scholars described it "the chance of purchasing something at a particular price and then sell it on ambiguous rates". Advanced definitions of "entrepreneurship" organized the impression of bonding the components that create modern things. Better definitions of (business personality) include "disclosure and barrier" ideas for the definition of business personality.

During the 21st century, a woman's business is growing all over the world, while a businesswoman is also facing some financial difficulties around the world. Woman's business is spreading all over the universe in the 21st century (Ahmad and Seymour 2008). Investigation also proposed that women entrepreneurs have a high-emerging intellectual resource to bridge the financial barrier to a global panorama. Furthermore, claimed that a country could not play better without promoting its business development activities plans to help its women reduce their business practices.

All beginner needs knowledge about the history of the business before they become bogged down in it. It will support them to know the character of what they are seeking to come up with unique concepts for their future endeavors (Sathya 2016). Extraordinary definitions of "entrepreneurship" include the idea of combining the components of putting something into practice (Nawaz et al. 2018).

French businessman Richard Cantelin coined the concept of the entrepreneurial principal in the eighteenth century after the emergence of the best economists such as David Ricardo, Adam Smith, and John Stuart Mill (Nasir et al. 2019). An individual thinking about business has played a valuable part in business antiquities. Although, in the early era of the twentieth century, several historians have also developed institutional attitudes to indicate the firm's mindset regarding entrepreneurship during the process of economic transformation.

Furthermore, mentioned that German historians examine the role of religion and world participation in promoting the direction of economic stability and business opportunities (Hubert and Albert 2019). Moreover, research said economic and business historians have been committed to investigate and recognize the foundations for support of the Industrial Revolution. The theoretical work of Joseph Schumpeter has aroused the growing interest of people in business as a historical developer (Hubert and Albert 2019).

The opinion of Australian economists has helped to link business theory to economic theory as a crucial area of historical research. They further explore that during 1940s, several historians were committed to a comprehensive approach to the business for economic change, By the

1960s, however, American business and economic historians had separated them from "business history" and that era of ideological environment. Then during the 1970s, American economists rapidly adjusted their analysis to Orthodox neoclassical economic theory and quantitative perspective, ignoring the notion of "business history" (Hubert & Albert, 2019).

It is not a modern concept for women to run a business before recognizing 20th-century women. Although the latest entrepreneurship intentions are continuously growing. The improved version of entrepreneurship is just a progression of ancient concepts.

2.2 ENTREPRENEURSHIP

Additionally, Shane (2003) defined two independent firms and the formation of new values is primarily characteristic of entrepreneurship. Also define business intentions as the state of mind of any individual and the individual decision that will attract them to the business. We define business intentions as a conscious state and a person's personal preference in business. It describes an individual and a group of people to create a new business / idea. Such intent is a deliberate ability that guides the process and takes the form of passion and leads to the goal of starting a new business.

Arnold et al. (2003) concentrates on institutional obstacles that are associated with to need for knowledge and expertise, regularities, and financial access.

Entrepreneurial intentions are essential variables for business trends, but researchers do not have a specific definition of entrepreneurial intentions. On the one hand, individual entrepreneurial intent refers to career orientation (Peng et al. 2013). Something similar about entrepreneurial intentions such as mental inclinations, desires, hopes and individual choices that affect entrepreneurial ability (Zheng et al. 2012). "Entrepreneurship" can similarly designate as a method of moving, possibly implementing, and moving forward. Although entrepreneurship is associated generally with an excellent economic condition. At present, it is associated with non-money, for example, individual prosperity and liberty. Further, the compressive and visual aspects of entrepreneurship (Yadav and Unni 2016).

The Marxist feminism approach recommends the correlation among women as a family supervisor like marketplace works, this is a part to recognize the financial difficulties suffered by females as competed to males. Marxist feminism suggests two solutions for this inequity (Blasco-Burriel et al. 2016). On the other hand, according to Jose Alberto Martinez, business intent is defined as effort or creating new business (Gonzalez 2019). Entrepreneur women's behavior discourages by domestic chores being married, maintain house tasks, developing of children, etc.

2.3 THE IMPORTANCE OF WOMEN'S ENTREPRENEURSHIP

Uncertain forms of investigation into the "absence of a power context" and "Woman's rights". Besides, women in both rural and urban center were found to be completely unaware of the financial services available to them. Just as the situation challenges women to enter the business world. women faced challenges that hinder their economic autonomy.

and fear of incompetence. Researchers, meanwhile, began investigating why women became frustrated as entrepreneurs in the early '80s. The analysis was based on comparisons of attributes such as age, attitude and education, as men were naturally entrepreneurs. Women entrepreneurs have received a lot of attention from the media and academia for achieving a key role in the country's prosperity (Carter and Shaw 2006). Businessmen who are influenced by their families they have more access to business practice (McIntosh 2010).

Baughn et al. (2006) proposed that this situation began in the mid-1800s, although it was considered a "muscle profession" while woman's business was rarely accepted until the 1970s, further reported that support of woman's entrepreneurship is significantly less than men. A report by the FSB, Federation of Small Business (2016) found "dissimilar men, females feeling they have failed in their ability to start their own business and are more likely to fail. " In this research investigated 22% of women found absence of trust is one of the biggest task while beginning a business.

Living in a nuclear family in Pakistan promotes the possibility of business because women in living separate families are less related to the previous generation and, thus, less responsible by social / cultural forces (Goheer and Abrar 2016). In many modern and developing countries, women are not experts either, or are they the proper exercise to run a business.

2.4 WOMEN ENTREPRENEURSHIP IN PAKISTAN

Women Entrepreneurship is very low percentage in Pakistan. Women's business activity rate it is also 3.43% less which is 4.2 times fewer than their masculine counterparts (GEM 1, 2010). We use entrepreneurial intentions in the term women here because women are the main engine for

economic expansion in developing countries. In a populated society like Pakistan, women's interests have intensified (Roomi and Parrott 2008).

Researchers also examine the barriers to Women entrepreneurship in Pakistan and the particular forces of Islamic mores, but their studies also support further development through essential knowledge or policy-based education (Roomi and Parrott 2008). Mostly research referred to above are adopting from the western prospect. Although limited literature has shown its consideration towards the work-life conflict among urban-rural cultural perspectives of Pakistan, they only provide the view of organizationally engaged persons (Noor and Maad 2008; Nadeem and Abbas 2009).

There is a curtain, between social progress and women entrepreneurship, and the need for institutions improvement to put women's technical skills into practice. Women entrepreneurs in Pakistan, still struggling. A team from the United Nations Development Program (UNDP) has tried to promote besides provide Pakistan women with the development opportunity. The development requirements focused on women and economic benefit schemes have been developed for women. For example, Pakistan Poverty Alleviation Fund, First Women Bank Limited and SME Bank Women's Chamber of Commerce and Industry. An essential organization that reflects women in business (Syed et al. 2010).

The status and appearance of Pakistani women in all walks of life has declined drastically. Moreover, it has been observed that majority of Pakistani women are from agriculture sector who work in urban and field of manufacturing. It seems the majority of women uneducated and unsustainable, living life with physical suffering and hardship, including long-term tedious and unpleasant duties for which there is no credibility

and no benefit. In Pakistan, women are not granted. out of 134 countries, Pakistan has 132 more places where women have business opportunities (Haider et al. 2018).

2.5 BARRIERS AND FACTOR EFFECTING GROWTH OF WOMEN ENTREPRENEURSHIP

2.5.1 SOCIO-CULTURAL FACTOR

It shows that especially in backward countries, women need the help of their husbands because their family structure and normal work are obstacles to self-employment (ILO, 2006).

Socio/cultural circumstances show a fundamental part in mechanism of business activities. This sentence contains man-made dimensions that affect women's actions, people's attention, and their lifestyle. Pakistan is a male-dominated culture, and this man governance is visible in lives of females business (Akhter and Sumi 2014). Furthermore, in Pakistan, male domination and the social system are so effective that women are being ignored regardless of their concerns. This difference is mainly due to cultural acceptance and the social outlook of women entrepreneurs in Pakistan. Cultural support for businesswomen in Pakistan also inevitably points to ladies' involvement in workforce (Sarkis et al. 2009).

Other reasons for helping women entrepreneurs are: First, the aesthetic conditions conflict with the freedom of development of women entrepreneurs and the need to be social with men. Another should be included in the duties. Third, women need a commitment to running a business. And last but not least, economic organizations are generally irresponsible with the intention of promoting women. One needs family

support and business training to achieve and develop a business personality (Bignotti and le Roux 2016).

There are religious directions, secular practices, social standards, and customs associated with the status and performance of women, and there is often conflict between them (Haider et al. 2018). Also, feudalists and social upliftment limited the activities of businesswomen. Literature has shown that socio-cultural conditions in developing countries affect women business expansion. According to the societal standards, the commercial atmosphere not suitable for them in male dominated civilizations (Goheer 2003; Nasir et al. 2019). Appropriate ideology emphasizes the barriers to discrimination faced by women entrepreneurs (Marlow et al. 2003; Akhtar 2019).

In many South Asian countries, gender bias and segregation of women are common. The *burqa*, which is commonly used by Muslim women, has been described as a source of privacy. Since women are considered to be the source of their family's integrity and their honor, women entrepreneurs also need to understand the concept of honor, is acknowledged and praised by (Shaheed and Mumtaz 1990; Rehman 2012).

2.5.2 FINANCIAL FACTOR

It is difficult for women to borrow from banks because they are seen as a high-risk business. Most women turn their commercial with their investments also reserves aimed at they have deal with the nightmares on their own.

The study by Nasir et al. (2019) examined that financial access resources, capitalization, including the initial plan are the circumstances for effective execution also the growth of women-owned ventures. Research also

confirms that women end up managing their finances according to their social status (Marlow et al. 2003). In the case of Pakistani women entrepreneurs, a similar condition is recognized. USAID (USAID Web-blog) is so engaged and serving women in backward regions of Pakistan, finance access continues one of the central blockades met by women entrepreneurs (Carter and Shaw 2006).

Growing Women in Pakistan Difficulties opposing any other part of the World and an Extraordinary Probability, A business depends on economic stability. female don't have enough money to promote a business due to the unavailability of easy financial access (ILO, 2006). In developing societies, females are usually restrained to adopt entrepreneurial responsibilities. A woman's head is ever restrained in such a male-dominated nation moreover she meets many obstacles to improve and progress ahead. Lack of funds and financial access by researchers is the main blockade to female entrepreneurs (Jamil 2009).

The research investigated by Wube (2010) was directed to estimate the circumstances concerning the execution of women entrepreneurs, that investigators discovered the individual, constitutional, cultural, and financial circumstances absence of its premises (property), high competition, economic access, poor technology access, and raw supplies) are the barriers affect the performance of women entrepreneurship.

Finance access serves out a business to operate effectively. The research observes that financial access accessible to entrepreneurs to obtain economic for their activities begins to enhance performance moreover progress. Women get tough challenges while they come to obtain capital to begin and support businesses. Furthermore, lack of entrepreneurial

resources is the main reason behind poor female entrepreneurial exercise moreover gradual growth of the businesses (Brush and Cooper 2012).

To recognize the obstacles concerning the performance that social-economic factors affecting the achievement of SMEs are finance access (resources of finance, convenience to loans), furthermore accessibility of expertise and skills (Kamunge et al. 2014).

Financial access is primarily for women empowerment, but it is not enough. Overall scenario it is not enough for just 13% of women to reach out to financial aid. Only 87% of men are free (Nasir et al. 2019). The amount of debt distributed to men is much higher than to women. Some women entrepreneurs save a lot of money to use in business. In terms of accessibility of funding to lead a professional, numerous accused manipulated by absence of capitals was a main obstacle for females to begin their businesses (Akhtar 2019).

According to a recent study, a source of gender bias in the process of obtaining a loan for a business through a woman, liberal feminists study the limits of women in the labor market. Therefore, the convenience of funding and economic difficulties are major problems faced by women entrepreneurs. Furthermore, house or land ownership is a key component of women's economic empowerment. Yet only 2% of women own land. Women's literacy and employment are significant factors in keeping land in Pakistan (Iqbal et al. 2019). Numerous research accept that it is a tough challenge for a female to raise-up resources /economic for their business ownership also she meets reliability dilemmas while dealing with bankers.

2.5.3 PERSONAL FACTOR

Entrepreneur motivation is an essential part of beginning a new enterprise. Various causes can affect men and women to build innovative business plans, to achieve individual success, to gain strength and money to grow an entrepreneur. The motive relies on the rules established for the success of the business. The study states that motivational factors give efficient outcomes. An increasing number of scholar's opinion that the growth of a venture is prepared by the entrepreneur's motivation (Shane 2003).

Family is an important part of one's life. One challenge for all business people is to be cared for by their families. As a result, a woman's professional development depends on the support she receives from her family. ILO, (2003) The biggest motivators for females to start their establishments; help of family, be independent, and be self-employed.

Psychological reasons (freedom, self-righteousness, and encouraging conservation circumstances influence women financiers to exercise themselves hooked on the business (Nordin et al. 2005). The research revealed that circumstances like motivation (success, freedom, and financial requirement), network alliance, social capital, and environmental circumstances influence the achievement of businesses (Teoh and Chong 2007).

Irrational obstacles are one of the main parts that abstain from women entrepreneurs from achieving. The worry of breakdown hinders them from going forward. Conferring to the 2nd International Conference on Business Management Pakistan, the fear aspect is very extreme amongst women capitalists in Pakistan (Okpara et al. 2011. The individual fear of failure is also a major obstacle in their businesses. In male-dominated

cultures, women tend to be confined to more in households' activities. This responsibility does not permit ladies to contribute in the business plan. Females entrepreneurs do not have time to run businesses, join coaching gatherings, or even visit banks (Arnold et al. 2003; Khan et al. 2012).

Ali and Mahamud (2013) considered a correlation between motivational dynamics and the functioning of female financiers in Somalia. Mahmood states that the best authentic roots for female entrepreneurs are being encouraged by family and individual savings (Mohammed and Obeleagu-Nzelibe 2014).

The responsibilities of women entrepreneurs and their families are a major obstacle to strong business. Maximum ladies faced complications just because of their problems (support of family, binary function, time management, travel). It realized that intimate provision is an influential element in the starting business (Sathya 2016).

In investigation research conducted by GEM, the concern of failure holds both men and females to get initiatives. Hence, 27.7% of enterprise ventures are not taken into attention in Pakistan (Raheem 2019). The five hurdles influence the execution of entrepreneurs and which are Personal qualities, objects, and motivations, orientation, Administration manners, networking.

Several studies declare that motivation in female heads towards better representation and successful enterprise. motivations of individual and objectives or goals like revenues, advantage, and business extension are associated with performance in women-owned enterprises. Similarly, women are involved, motivation an essential analytical obstacle to the

firm's performance (Nasir et al. 2019). Motivations and purposes of person are related to performing of women-owned businesses as an outcome, motivation describes a great connection among achievement.

2.5.4 EDUCATION AND EXPERIENCE

Women's literacy and knowledge also affect business governance. Deficiency of education and information are the leading obstructions in creating their business and it is generally supported after the business flourishes. Liberal feminism also addresses institutional barriers such as lack of knowledge and skills, adequate access to management and funding (Nasir et al. 2019)

Research by Patel and Fiet (2010) explained that practical difficulties are greatest factors that disturb the performance of Pakistani females in enterprise.

Women entrepreneurship experience and education level and type are related. Literature also helps in the sense that no business will be successful without proper exercise and skills. Providing report, Lahore and Peshawar financiers' capitals practice severe individual and public problems, like bad marketplace requirements, requirements of education and abilities, lack of knowledge, and drought of social support (Rehman and Roomi 2012).

Zahra et al. (2013) The author believes the Pakistani government should help the above circumstances for the development of female entrepreneurs.

Bhardwaj (2014) demonstrated that business education should not be neglected in the process of business education. The majority of women in

Pakistan have fewer opportunities to gain vocational and professional experiences. The added purpose of a barrier for women is a limited requirement of education support.

On the opposite, study explains that main glitches encountered by females entrepreneurs in Pakistani regions are gender based discrimination, shortage of enough time to maintaining businesses owing to household duties and family help (Williams and Shahid 2016).

Accordingly, education and skills are required for a woman to begin a business. Education and expertise serve a necessary role in women's business growth and have had a great effect on business resolution (Razak 2011; Srivastava and Misra 2017). Literature demonstrates that the absence of enough experience in selecting employees to run enterprise and marketing dilemmas are normal business concerns faced by the female in Pakistan.

2.5.5 ENVIRONMENTAL AND POLITICAL FACTOR

Mensah and Benedict (2010) demonstrate that entrepreneurship education has the potential to improve the ability of micro and small businesses particularly female entrepreneurs for job creation and increase. The study more states that entrepreneurial training will be more useful for enterprise achievement. The study described that the administrative circumstances including (government assistance, constitutional rights, and practice foundation) are the important positive predictors of enterprise fulfillment.

Environmental issues comprise the accessibility of reliable infrastructure also favorable financial and state systems. (Okpara et al. 2011) observed that environmental conditions affect women's professional development. In Pakistan, the basic environmental conditions affecting home-based

businesswomen mainly include strikes and sit-ins, such as energy and gas, weak financial conditions, rents and overtaxes, and constitutional conditions.

Furthermore, most of the difficulties in business are due to political uncertainty, such as walkouts, protests, and undeclared administrative addresses. It is noted that women entrepreneurs in Pakistan face environmental issues such as political uncertainty, developed economy and service concerns. An earlier study also remarked that poor infrastructure is a major barrier to business growth (Hayat and Riaz 2011). political change and weak economic conditions generalize the situation of tax allowances, corruption, and discipline in growing countries, and that small and medium-sized businesses face many obstacles (Ali and Mahamud 2013).

CHAPTER # 3

THEORITICAL FRAMEWORK

3. THEORITICAL FRAMEWORK

From a women's point of view, business ideas have shifted from men's matches to winning. Many of the most accessible business theories in history have given rise to many attitudes towards exploring the dangers of women's entrepreneurship.

3.1 FAMILY PLACEMENT THEORY

This concept declares the circumstances such as household history and placement are causes for business features and evolution of industrialists. This approach highlighted performance of the family people in promoting the innovative attitude. It is considered that the home environment and values of an entrepreneurial family can give an excellent chance of nourishing and advocate for the development of entrepreneurial character or personality (Kuratko 1989; Raheem 2019).

The family environment of a person is a great impact on his purposes and nature and hence helps as an influential. “This argumentation encourages the idea that individual features built moreover established primary in life will influence finally business evolution and prosperity (Raheem 2019)

3.1.1 APPLICATION OF FAMILY ORIENTATION ON WOMEN ENTREPRENEURSHIP

According to theory family is an essential part of everyone's life. One challenge for all entrepreneurs' peoples is to be considered by their families and communities. As a consequence, a woman's expert improvement depends on the assistance she takes from her family. The most important motivation for a female to starts their businesses, Support from family. The duties of female entrepreneurs and their families are the main barrier to a powerful business career. Constraint does not permit

females to engage in the business. female entrepreneurs do not have the freedom to operate businesses, visit coaching meetings, or visit banks.

3.2 SOCIAL LEARNING THEORY

Researcher discovered that appearance of a parental in a commercial function affiliated to raised literacy also practice purposes, responsibility self-efficiency, and anticipation for commercial career. The research similarly explained that those people parental operating a capitalist performance usually extraordinary active and considerably distinctive other people deprived of role-models, low performers. Furthermore, Canadian research observed 33% of the entrepreneur's females in this sample described their ancestors were capitalists (Raheem 2019).

3.2.1 APPLICATION OF LEARNING THEORY ON WOMEN ENTREPRENEURSHIP

The theoretical proposal stresses the performance of risk-taking socialization, which secured in social learning model as an illustration of industrial role also professional development. Social learning happens within the perception of performance in others, usually related to as role models. The individual's socialization rule, which happens in domestic environment, gives cultural standards, literature, scholastic goals, then develops business choices by observational education and demonstrating.

The advantage of this theory to describe commercial profession decisions was examined in numerous findings. The impacts of observational learning through observed paternal capitalist role model.

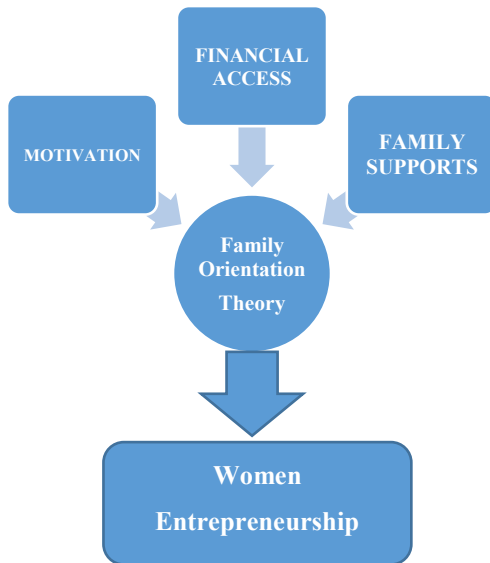


Figure 3. 1 Application of Family Orientation theory on Women Entrepreneurship

3.3 EDUCATIONAL INCUBATION THEORY

The educational incubation theory purposed by Kuratko in his research, he explained that institutional improvement supports entrepreneurial development by the foundation of knowledge also unique direction and education. It is contested that organizations with a high-pitched literacy direct provides further capitalists than cultures with poorly educated people. The progressive nations quoted instances of such cultures. besides it is for this purpose that institutional advancement has invited improvement importance in various nations (Raheem 2019).

3.3.1 APPLICATION OF EDUCATION INCUBATION THEORY ON WOMEN ENTREPRENEURSHIP

The central purpose of enterprise schooling is to promote inspiration, discovery, and self-support, and the increasing individual qualities that

develop considering marketing practices. Accordingly, literacy and experiences are required for a female to originate a business. Education and expertise serve an essential function for female business growth and have had a great impact on business progress.

Female literacy and awareness also influence enterprise governance. poor learning and knowledge are the central barriers in beginning their business also it is generally approved after the business development. institutional barriers such as the absence of education and expertise, unsatisfactory access to administration, and funding.

The main goal of business training is to improve creativity, innovation, and self-sufficiency and the growing human traits that shape thinking business practices Theories say that women are required for business training and experience. An entrepreneur cannot start a money-making without innovative assistances. Greatest of them acquire these skills through short sessions but for others, it is a gift from God. Experience is also important. Without practice, they can't move a business successfully.

3.4 SOCIAL/CULTURAL THEORIES OF ENTREPRENEURIAL APPEARANCE

Completed the years, considerable perspectives and theories have been applied to reflect the influence of the social and cultural environment on business evolution. The ideology decided to showcase cultural and social aspects that motivate people not to become entrepreneurs. Max Weber's initial view of the impact of socio-cultural perspectives on business activity was German economist.

According to Theory, Weber revealed that society plays an important role in promoting entrepreneurs. This is because it draws on the cultural values, the possibilities, and the strengths of the institutional structure within which they live (van de Ven 1993; Raheem 2019). Moreover, he claims that society has a strong influence on people's role and their role in work and life. And of course, whether an individual builds and builds a business will depend on his or her inclinations and values. He cited religion as a part of society that directly affects people's behavior with merchants. Such religious characters as labor, economy and the intense life of self-infidelity are all formulas of business.

However, there is a divided view among scholars about these conditions. Earlier, the debate was overrun by the possibility that people who appear as business people are usually people with a poor history, often with little knowledge, but high cultural talent and attention. With the "burning" spirit. Although this theory represents ancient and erroneous, it has some meanings, with concerns about improving social conditions in the construction There is a great difference between the religious and refined prescriptions, secular practices, standards, and manners associated with the status and performance of women, and these are often in conflict (Haider et al. 2018).

Besides, businessmen, feudal and social uplift limited to women in the activities of businesspeople involved in their operational lives. In many South Asian countries, gender bias and segregation of women are common. The *burqa*, which is usually worn by Muslim women, has been interpreted as a separate or soft source of privacy. Since women are considered to be the source of their family's integrity and their honor, female's entrepreneurs also necessity to recognize the concept of honor,

especially their honorable nature. It is acknowledged and praised of businesspeople (Shaheed and Mumtaz 1990; Rehman 2012).

3.4.1 APPLICATION OF MAX WEBER THEORY

Weber's theory aims at the social and cultural behavior in which one presents a set of existing values based on individual states and people's beliefs, and that is, people's choice. Definitely influences or negatively influences entrepreneurship, i.e., whether or not to be businesspeople. The cultural system, institutional structure, educational values, family bound, and concept of honor and society influenced development of entrepreneurial skills and demotivated by displaying values that either improve business relationships or restrict them.

Weber's theory aims at the social and cultural behavior in which one presents a set of existing values based on individual states and people's beliefs, and that is, people's choice. Definitely influences or negatively influences entrepreneurship, i.e., whether or not to be businesspeople. Cultural system and society is influenced by the development of entrepreneurial skills and motivation by displaying values that either improve business relationships or restrict them.

People Since Max Weber's theory, the study of business development has dragged a great opportunity for ideologues to come up with an ideology that seeks to recognize and justify the way in which entrepreneurs thrive. The common belief is that the development of entrepreneurs is due to number of stimuli.

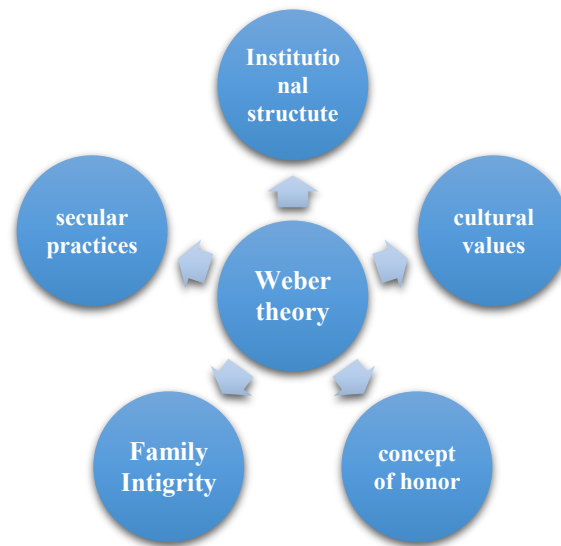


Figure 3. 2 Application of Weber Theory on Women Entrepreneurship

3.5 FEMINIST THEORY

Arnold et al. (2003) Liberal feminist theory supports the evidence that secondary law enforcement does not provide equal justice for men and women, but that state intervention can remove these barriers over time. The feminist perspective recognizes that women deserve similar civil and constitutional freedoms (Beauchamp et al. 2004).

The core goal of liberal feminism is to eliminate the blocks for females becoming part of culture comparable males and considers equally of them fairly. Here is a necessary to solve them problems for females' sponsors that are the cause of their limited contribution in commercial exercises (Morris et al. 2006). The rise of feminist theories, proof of prevention, declares that societal beliefs deny women's literacy, business acumen, networking connections, and even access to financial resources (Cron et al. 2006).

To investigate women's entrepreneurship perspectives, the study estimates a feminism perspective. Liberal feminism focuses on gender differences, it explains association of sex and gender to society. The appropriate theory emphasizes the difference-based obstacles faced by women entrepreneurs (Hisrich et al. 2007). Furthermore, it further emphasizes the necessity to explain theories that define the variations among female and male socialization also to determine gender bias in entrepreneurship. Also, the principles of the entrepreneurial cultural ideology suggest that men are involved in culture practices., women are limited advances in business based on social inequality. Therefore, women's participation in the business world makes them less developed as entrepreneurs (Cohen et al. 2008) .

Lack of certain possibilities can lead to less empowerment of women, including poor business success. The theory of human capital declares that women's literacy and cheap finances in less exercise summarize the prospects for women to grow in business (Nasir et al. 2019).

The bank loan officer had instructed women to rank significantly cheaper than the characteristics of men generally associated with successful business people (Nasir et al. 2019). It has also been observed that bankers have segregated themselves from women entrepreneurs therefore, more frustration was expressed by women entrepreneurs related to banking. Their affordable ability to apply for multiple financing applications.

3.5.1 APPLICATION OF FEMINIST THEORY ON WOMEN ENTREPRENEURSHIP

Analytical and experimental literature helps in the view that the status of women is multifaceted because the situation of a woman includes different

characteristics of a woman and she interacts with others. It seems impossible to understand the position of women in isolation. It is important to maintain a balance between economic and non-financial resources, decision-making autonomy and gender relations, freedom from fear and pressure, and its relationship with its partner. Which is maintained through the business-loss model. Evidence suggests that in most societies and civilizations, there is no excuse for dismissing other women from their duties as entrepreneurs.

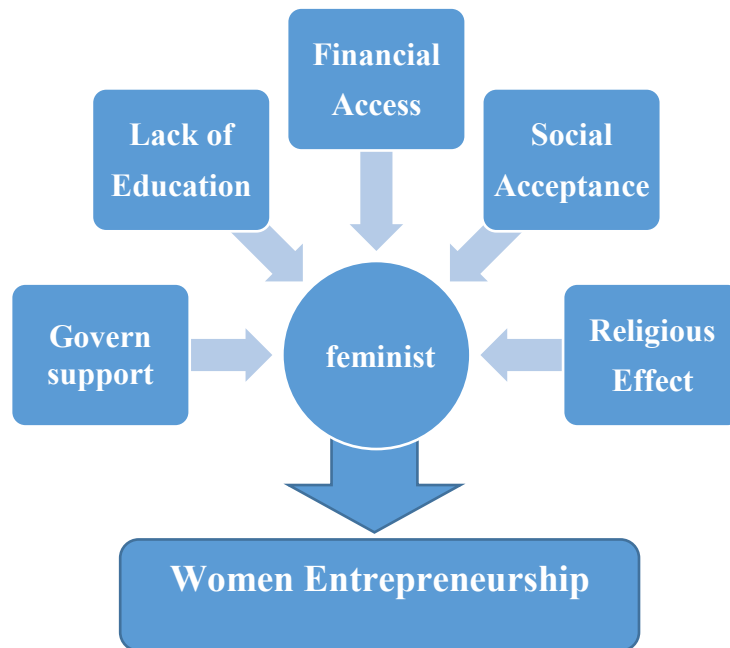


Figure 3. 3 Application of Feminist theory on Women Entrepreneurship

3.6 THEORETICAL FRAMEWORK

A theoretical design is a depiction of how a particular framework functions also the theoretical framework that explains the association among independent variable and dependent variables and their sub-variables.

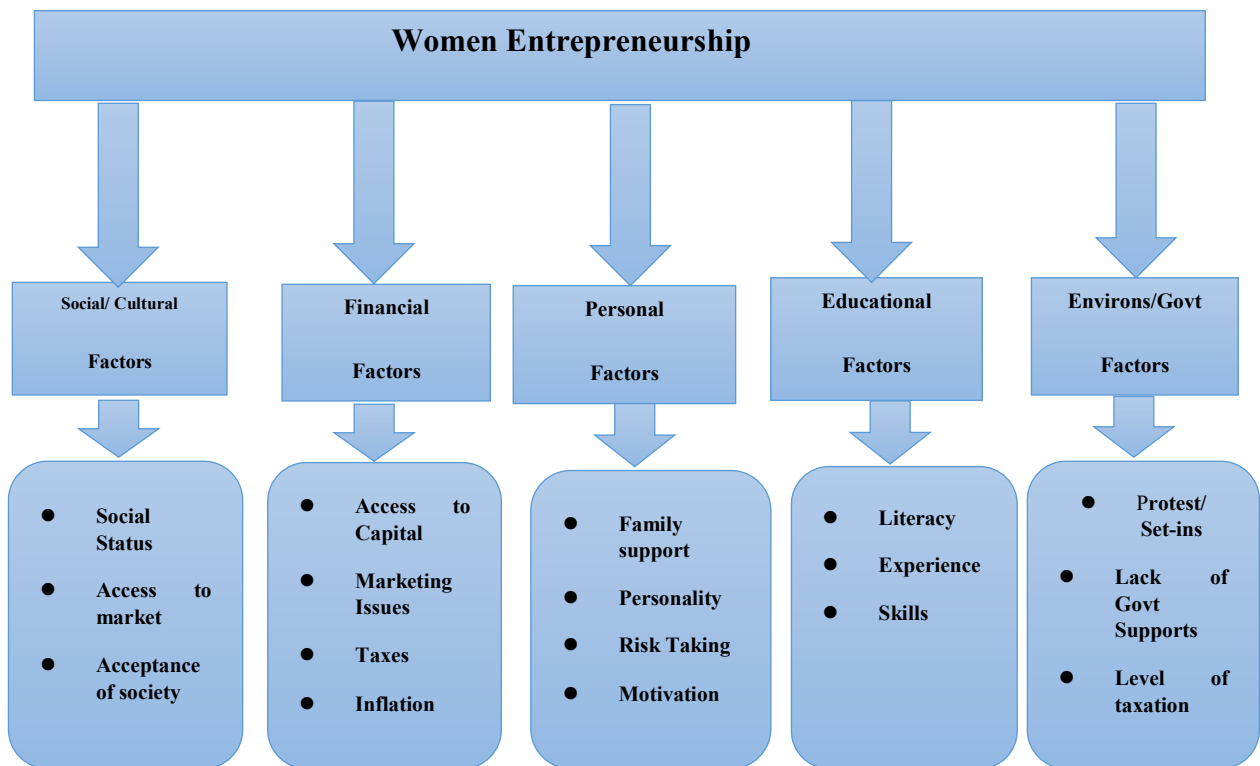


Figure 3. 4 Theoretical Framework of Women Entrepreneurship

CHAPTER 4

CONCEPTUALIZATION & OPERATIONALISATION

4. CONCEPTUALIZATION & OPERATIONALIZATION

4.1 CONCEPTUALIZATION

A method of clarifying a problem by providing a suitable concept as well as a theoretical explanation to provide ways to the research (Neuman 2016).

4.1.1 SOCIO/CULTURAL FACTOR

Socio-cultural obstacles known as casual factor that involves in the background societies of individuals in which culture they live and there standards, norms, philosophy, and behavior towards understanding something (Noguera et al. 2013).

Social and cultural constituents involve in the cultural practice in which people living and the social standards people obey. This expression includes the hidden factors designed by man, which largely control individual behavior, people's way of living, and their understanding A female entrepreneur is guided by social circumstances such as marital status religious beliefs, family norms, etc. Marital women are restrained in homes for household responsibilities and they less engaged in entrepreneurial exercises as contrasted to single or single women (Akhter and Sumi 2014; Khan et al. 2012).

4.1.2 FINANCIAL FACTOR

Financial circumstances also play an important part in women entrepreneurs. social status of women and family obstacles, not obvious for females entrepreneurs to manage capitals for operating business. Moreover, earlier research has noted that women cannot get a loan, make a financial arrangement, and keep a better relationship with business

foundations (banks) while opposed to males due to their cultural status while confronting masculinity biases. Women entrepreneurs meet with difficulties in getting the loan because banks are unwilling in giving loans to women-owned (Khan et al. 2012; Ramadani et al. 2015).

4.1.3 PERSONAL FACTORS

There are quite a few females who performing a double role while running their business also managing family responsibilities and carry away sufficient time to supervise all of their obligations completely (Sathya 2016). Furthermore, family support and particularly husband's encouragement is very necessary for female to operate a business happily (Jabeen et al. 2015; Khan et al. 2012). Work-life stability is another barriers for women industrialists to meet in their businesses (Hasan et al. 2016). The five hurdles influence the execution of entrepreneurs and which are Personal qualities, objects, and motivations, orientation, Administration manners, networking examined by (Teoh and Chong 2007). The research carried by Hisrich and Brush (1985) revealed that circumstances like motivation (success, freedom, and financial requirement), network alliance, social capital, and environmental circumstances influence the achievement of businesses.

4.1.4 EDUCATIONAL FACTOR

Education another major factor for the success of female entrepreneurship in business. The central purpose of the education is to improve self-sufficiency, innovation, creativeness, and improving individual characteristics which create an entrepreneurial mode of rational also action which contains a awareness of ambition, independence, challenging, risk-taking, self-assurance, management, group administration, etc. and give business talents and education to raise a business (Srivastava &

Misra, 2017). Poor education, access to economics, business coaching, and illiteracy that serve as obstacles concerning the success of women capitalists discovered by (Bhardwaj 2014). Education and administration abilities require to be prepared for women entrepreneurs seeking to enhance entrepreneurs and a great supportive institutional system may overcome the attention of possible difficulties for women entrepreneurs (Ramadani et al. 2015; Mehtap et al. 2017).

4.1.5 ENVIRONMENTAL/GOVERNMENTAL FACTOR

Environmental factors hold good infrastructures, coaching Programs, finance availability, and a powerful political system. Moreover, the entrepreneurial characteristics are mostly controlled through environmental reasons such as economic system and political. Government schemes also influence the resolution of female entrepreneurs. Government performs an important function by offering strategies to promote besides support women industrialists for the improvement of the economy (Khan et al. 2012; Mordi et al. 2010). Furthermore, it is observed that inadequate foundation is the main barrier for operating a business activity and decays to promote female entrepreneurs (Taib 2014).

4.2 OPERATIONALIZATION

Operationalization is a procedure in which a investigator clarifies the perception of their research and links the definition and measures it with the best method and procedures.

4.2.1 SOCIO/CULTURAL FACTOR

Socio-cultural circumstances perform a great function in Women's entrepreneurship. This sentence contains man-made proportions that primarily affect one's actions, people's attention, and their lifestyle.

Pakistan is a male dominated culture and usually the family manages it. Male domination is also manifest in the subsists of women businesspersons. Socio/ cultural support is very important for women entrepreneurship. In Pakistan most of women don't stop any business just because of social/ cultural hindrance. Majority women respond that they faced difficulty and struggled hard to start business. Some women respond that society support them to do any business. They helped financially and morally.

4.2.2 FINANCIAL FACTOR

Financial circumstances also play an important part in women entrepreneurs. social status of women and family obstacles, not obvious for women entrepreneurs to manage resources for operating a business. Growing women in Pakistan difficulties opposing any other part of the World and an Extraordinary Probability, a business depends on economic stability. Financial access is primarily for women empowerment, but it is not enough. Some women entrepreneurs respond that they saved a lot of money to use in business. Some of them respond that they had needed family and spouse financial help in business because they depend on family. In standings of the accessibility of funding to begin a business many respondents felt that lack of resources was a major obstacle for women to start their businesses.

4.2.3 PERSONAL FACTORS

Women entrepreneur's engagements with their family problems have also been observed in women entrepreneurs for strong business growth. The responsibilities of women entrepreneurs and their families are a major obstacle to strong business life. Most women face complications due to their problems (family support, binary function, time executives, travel).

Personal factors involve entrepreneurial (family support, characteristics of personality, chance-taking, education, self-esteem, also motivation).

Majority women told that they faced lack of family support, lack of education and experience affect their business. Some women are motivated to be independent so and they wanted to run their business and family was didn't agree with them. Furthermore, they start their business and struggled hard in beginning.

EDUCATIONAL FACTOR

The main goal of business training is to improve creativity, innovation, and self-sufficiency and the growing human traits that shape thinking business practices. Therefore, education and skills are essential to the woman to operate a commerce. Knowledge and expertise represent an important role for women's business growth and have had a profound effect on business success.

Skills, experience, education is very important to start their business. Women respond during interview that they get proper education and skills from different institutions. Other women told that they didn't get any education to start their business like vegetable seller, milkmaid, street hooker.

4.2.4 ENVIRONMENTAL/GOVERNMENTAL FACTOR

Women may not be conscious of the constitutional problems that they require to discuss to begin a venture, and they get it challenging to operate the complicated design of rules and laws. Therefore, masculinity arrangements of business processes are maintained by six foundations: the function of a female (wife) in domestic chores, the partition of labor inside the home, the division of strength possession involving tradition, the

distribution of family expenses, distribution of educational possibilities, infrastructure, and political support. Few women respond that infrastructure, and taxation rate affect their business. Others are not conscious to governmental factors.

CHAPTER 5

RESEARCH METHODOLOGY

5. RESEARCH METHODOLOGY

5.1 METHODOLOGY

This part of our study illustrates the techniques and methods adopted aimed at information gathering correspondingly describes the sample size and population applied for assembling statistics.

5.2 UNIVERSE

The present analysis concentrations on rural and urban women industrialists in selected places in Gujrat. The particular places with its suitable infrastructural capability, deals healthy outlooks for manufacturing maturities. the study encompasses rural and urban women entrepreneurs in Gujrat and the complications encountered by women entrepreneurs are employed in affirming a new business in rural and urban areas of Gujrat and Narowali. The research is restricted only to the rural and urban women entrepreneurs of certain groups in Gujrat.

5.3 RESEARCH STRATEGY

The study design that decided near practice was qualitative study to perceive the detailed and deep knowledge through discussions because it requires to investigate the inside of the matter. The qualitative study design is more preferable to explain aspect of free enterprise as it provides an considered examination of the aspect and is further analyzed grounded (Neergaard and Ulhoi 2006).

5.4 TOOLS FOR DATA COLLECTION

The study questions we practiced for this research were exploratory. This research aims of obtaining penetrations of the aspects of practice or difficulties encountered by female entrepreneurs in Gujrat. Several investigators who served in the area of free enterprise in Pakistan,

likewise, the connection of female business is inadequate to obtain consideration for the research, particularly in Pakistan. To gain a go thorough conclusion of why females require to grow entrepreneurs also what are the social and cultural forces we carried open-ended discussions.

5.5 RESEARCH METHOD

We applied semi-structured interviews to understand the starting viewpoints and answers while gathering data for that study. Quinlan (2011) declared that this approach encourages the researcher to explore the opinions and views of the respondents in the same setting. For this study, this data gathering method from respondent's start-up and section their practices in detail, difficulties. Although, that procedure is very time-taking, but provides helpful and beneficial information.

5.6 SOURCES OF DATA AND SAMPLE SIZE

The following are the sources of data used by the researcher

5.6.1 PRIMARY DATA:

The Primary collected using survey as a mode of data collection. To conduct surveys, Structured interview schedule prepared for rural and urban women entrepreneurs.

5.6.2 SECONDARY DATA

The secondary data have gathered from numerous Articles, Reports, and websites for review of literature.

5.7 DATA ANALYSIS

Examine the views and opinions of the defendants all the conversations conveyed were written on a notepad so nobody of the related data is

avoided. First transliterated the transcripts, though this procedure is much time-taking it was very necessary to take rich records.

Examining the data in qualitative study obey a few measures,

- First is to record the interviews
- Organize data
- Categories data into significant themes

In literature, this step is known as “Coding” (Lapan, Quartaroli, & Riemer 2012).

5.8 SAMPLE DESIGN

In qualitative examination approach, it is actual hard to categorize the huge data, because conversations interviews are also time taking, hence we established sampling. We used snowball sampling. In snowball sampling, the author or assistant discovers some related respondents to his/her research and then these participants suggest to additional member (Bryman & Bell, 2011).

5.9 SAMPLE SIZE

Though keeping in concentration that there is limited time of study, we designed to take ten interviews .5 interviews from main city Gujrat and other 5 interviews from rural area of Gujrat called Narowali.

5.10 TECHNIQUES FOR DATA COLLECTION

All interviews were directed face-to-face and all respondents were based in Gujrat. The participants were from different businesses such as boutique, beauty parlor, Trading, and Crafting, milkmaid, Ricksahw driver, street hawker, vegetable seller.

5.11 LIMITATIONS

- While keeping in mind that there is limited time for this research, we designed to conduct ten interviews. Based on this research, our all respondents were women who were engaged in entrepreneurial activities.
- It is not possible to study the entire world due to lack of time and resources. So, the study is based only on the information obtained from five respondents from rural areas and five respondents from urban areas.
- All the respondents might not give the accurate information because there is lot of difference in what they say and what they do.

5.12 ETHICAL CONCERNS

Data was collected in free, polite and friendly manner. Moreover, it was ensured that personal identification and information of the participant will not be disclosed during the research and even after research (Nawaz 2018).

5.13 RELIABILITY AND VALIDITY

Data of this research is reliable because it is first-hand data, personally collected by the researcher. Moreover, this research is valid because these problems prevail worldwide. So, any researcher can research this topic on his locality or area.

CHAPTER # 6

FINDINGS AND RESULTS

6. FINDINGS AND RESULTS

In this chapter, we have explained the results based on the answers of our individual (Analytic comparison of urban and rural Women Entrepreneurs from Gujrat) and we examined our data very carefully.

6.1 FAMILY SUPPORT

Our first theme is the support of family. family is a very important part of everyone's life. The responsibilities of family and binary functions are the major obstacles for businesswomen. Our Pakistani women depend on their family and enterprise achievement is directly linked to supporting that she received from their family.

6.2 URBAN AND RURAL WOMEN ENTREPRENEURSHIP

According to U1 support of family is a very important factor for women. Because women are not independent in our culture. They are always bound with their family culture if the family does not agree, then we will not be able to do anything.

U1: Yes, because women always depend on their families. If family support us so we can run business. If the family does not support so women are helpless to do any work.

Furthermore, according to respondent U2, his father was not obeying at all and did not help her in business even absolutely refused. And she allowed starting a business after her marriage. From this point, we can be able to understand how much family support and permission are required for women to start any business.

*U2: I belong to a **jatt** family. My father was very strict and rigid. He did not like this work at all, due to which they did not allow me to do*

this work. When I got married, then I shared with my husband and I want to open Salon. My husband is my best friend he allowed me to open Salon and motive me a lot and supported finance completely.

Additionally, according to respondent U5 that she faced lots of difficulties and struggled a lot in beginning. While her family was not agreeable about his work. The people of the in-laws were very against working women. They used to think about working women outside against the pride of men.

U5: My in-laws did not support me at all. According to the Women's to get out of the house, to do some work, to start a business, the head is deep to bow.

Respondent U3 tells me that her family had the support her in every step.

U3: My family was very supportive of me. They motivated me and helped in in every step.

Likewise, respondent U4 support of family was a big motivation for her.

U4: yes, my family is a big motivation for me. My mother and my sisters help me out in starting a business.

When I went to the village for interviews, a lady told me that her husband is a policeman and his monthly income is very low even home maintenance is impossible. Still, her husband was not agreed to work. This gives an idea that if we will be needed and work becomes a necessity of life, yet men do allow their women to do work for betterment.

R1: *Initially I did not get permission from the family. Because I have 3 children, I had to take care of them, besides I had to do other household chores, so I was not allowed to open a salon because of this. Then I convinced my husband on the head that it would help to fulfil in necessities of life.*

a village woman informs that her husband has forced her to work.

R3: *The Main factor is my husband compelled me to work to get money for a home run and for his drugs I used to work daily and earn money. my husband is not supposed to work as in our community men do not work for their home run, they compelled us to work and earn money. He forced me to work because it's common in our community.*

Another, a woman from pathan family. She was a very poor lady and mother of four children. She was a Rickshaw driver. But her family support her to do work because no one in her house to earn and raise their children. So, from this, we can understand that necessities of life compel and imperative life forcing people to come out of the house and do some work.

R4: *I belong to **pathan** family. Women in our society do not use to go outside of the home. After the death of my husband, there was no one to earn in my house. Even my old mother-in-law and father-in-law could do nothing. So I get out of the house and my family supported me.*

As seen areas don't matter, women also facing obstacles by living in cities and also getting support by staying in the village. Additionally, according

to sathya (2016) that most women faced complications in business due to (lack of family support, dual responsibilities, time management, and traveling issues) and the support of family is a very influential factor for women entrepreneurship. Women are doing binary functions like house chores and working outside.

Raheem (2019) this is so because the family environment of a person is a great impact on his purposes and nature and hence helps as an influential cause of impact whether he would be an entrepreneur or not. “This argumentation encourages the idea that individual features built and established early in life will influence finally entrepreneurial evolution and prosperity. The previous research explained that there would be a positive impression on the businesswomen if families are supporting them and there would be an adverse impact on the businesswomen when families are unsupportive (Tur-Porcar and Belso, 2016). additionally, in addition to this, McIntosh, J.C. and Islam, S. (2010) suggests that “entrepreneurs who have support from their family are successful in business practices.

6.3 CAPITAL ACQUIRING

Our second major theme is access to capital. access to economic sources is core to the start and extension of a business. This qualitative investigation explained economic difficulties remained severe in both the starting and operating business.

6.4 URBAN AND RURAL WOMEN ENTREPRENEURSHIP

In our society women are not independent they always depend on their families and spouse. They always need family or spouse help to acquire capital. My first respondent told me that she faced an economic problem in beginning but her brother helps me out to acquire money to start a

business. The gender divide in the total SBP portfolio shows that only 3% of small and medium business loans go to women, while 97% go to men. Then, in micro-finance loans, only 19% are provided to women and 87% to men. Also, prominent women in Pakistan cannot open a bank account in the form of a business spectator without mentioning the name of their father or husband.

U1: It is obvious that initially there was a financial problem, but my family supported me completely and they gave me so much money that I can open Salon.

Similarly, my second respondent said that her husband fully supports her in acquiring finance. When I ask her for bank loans, she demonstrated that the family encouraged her to avoid bank loans because according to Islamic rules considered a haram.

U2: My husband is my best friend he allowed me to open Salon and motive me a lot and supported finance completely.

Same as previous 3rd respondent told me during investigation access to capital is very difficult. She was also not aware to get loans from banks. In begging she met with lots of difficulties due to lack of access to capital.

U3: Initially I had to face a lot of difficulties because neither I had the money, nor I had the experience nor was I am educated. Then my father supported me financially and he opened a garment shop.

The females were forced to create and get solutions to defeat this obstacle preferably than replacing the encircling economic situation because they have no power or control over them.

when I went to the village for investigation than I saw over there that women start a business, which does not require much money.

According to the second respondent of the rural area, she didn't face any financial issues because her husband was ill and the people of that area helped him to run a small business.

U2: And then I started sewing the clothes in my house. So, inside the house, I opened a small shop in a corner. I did not need much money to start a business, so the Nazim of this locality helped me a lot. So, I did not have faced a financial obstacle.

Women opened sewing centres in their house and such type small didn't require much money. I saw women opened small vegetable shops outside their homes. They are earning on daily basis and according to them, it requires not much money to start.

R5: I just start with 4 thousand rupees. I purchased vegetables from the market and sell them here in the village.

I saw in a village there is no concept of a big level of business which demanded much money for which they have to go bank for a loan. I have seen a change in urban and rural areas that women are urban areas are very concerned about their business. On the other hand, women in rural areas working for which they do not need much money more important to have skills. capital access helps out the business to run efficiently.

The study recognizes that economic access to entrepreneurs to achieve finance for their projects start and to improve performance further improvement. Women take difficult challenges while they come to acquire capital to begin and support businesses. Lack of entrepreneurial support is

the main reason behind poor female entrepreneurial exercise moreover gradual growth of the businesses (Brush & Cooper, 2012).

6.5 SELF ACHIEVEMENT

Our third major theme is self-achievement. Freedom and independence is the type of motivation, linked with the demand for leadership and power in The need for strength and demand for power are associated with a personal experience and with the capability to have power over his/her particular life lifestyle, choices, and decisions. The females, in proposing for freedom and independence, showed their demand to be self-governing of many encircling obstacles and restraints. These restrictions were reported as religious and social-cultural and have been recognized as performing a prominent function in restricting females' independence.

According to respondent U1, she was very fond of being independent and beauty conscious so this thing brings her to this field.

U1: From the very beginning, I was very fond of beauty conscious so I thought that I should start this work. I wanted to be an independent woman. I don't like to study and house chores.

Then, another respondent told me that she was not interested in the study and housewife. Her father was very strict and against working ladies. After marriage, she got permission and support from her husband.

U5: my life has become very boring and I had no work to do. So I thought that I should do something that I can earn and I was very fond of being independent in the beginning.

Most women start a business just for poverty and satisfaction of life expenses. This qualitative research confirmed that women had several

motives behind their psychical demands and need for freedom, self-achievement, and being independent.

Certain objectives are associated with how they had been attended to and treated by their society and family culture. The female entrepreneurs' owners recognized encountering social-cultural and practicing suppression, freedom, individual actualization, and a lack of independence. according to Haider et al. (2018), There is religious and refined directions, cultural applications, rules, and customs correlated with the status and achievement of women.

for instance, collectivist cultural classifications recognize men as providers, and this indicates that females have negative performance in increasing revenue. This is seen as a limitation faced by women therefore, revenue enhances a tool to be self-governing, self-fulfilled, and being independent. Appelbaum, Audet, and Miller (2003); Cron, Bruton, and Slocum Jr (2006) declared that feminist theories, evidence of obstruction, argues that societal assumptions dismiss women's education, business awareness, networking associations, and even access to economic support.

6.6 ACCEPTENCE OF SOCIETY

Our fourth theme is acceptance of society. Socio-cultural circumstances perform a significant role in the mechanism of business exercise. This society holds man-made dimensions that primarily influence one's progress, people's consciousness, and their lifestyle. Pakistan is a male-dominated society. This male dominance is also visible in the lives of women entrepreneurs (Akhter & Sumi, 2014).

6.7 URBAN AND RURAL WOMEN ENTREPRENEURSHIP

According to my first respondent society affect decision making. Further, she revealed that perceptions of society affect their works because no one understands the salon work well. Moreover, she said that we should determine with our work, not with perceptions of people. Society did not suspect me in taking my decision because if people kept saying then people kept saying I had to do this work then I had to. from this point of view, Standards and norms in a particular culture play an essential role to encourage also drive entrepreneurial ventures.

U1: Yes, the expectation and perception of society affect our work. Nobody understands Salon's work well and does not support it.

Same as previous respondent U2 faced lots of difficulties while starting a business. Her family was not agreed and did not allowed to work.

U2: Society is not considered good in society, so my father did not allow me to do this thing, whereas after the resumption I did not have to face any such difficulty.

Respondent U5 told that social perception is a secondary thing major hurdle acceptance of family. If the family supports them and allows them to do work so the perception of people and society doesn't matter for women.

U5: As I have said earlier that my family members were not agreeing, so if the people of the house are not agreeing, then the people outside are also thinking that the women should stay in the house And take care of your children.

Respondent U3 didn't meet with any cultural and social obstacles. Because she is poor and destitute. Even society helps her to start work.

U3: All know is that this was my need and I had to do some work, if I started working, then I have no problem with society. I have not yet had to face any such problem on behalf of society so that I feel that I should stop this work, quit or I get fed-up.

While discussing, respondents answer inversely when we questioned them regarding cultural standards. we can assume that patterns of norms generated by society become a prominent impact on women's entrepreneurial enterprises. Respondent U4 additional stated that society influences them to decide about a particular business. She began sewing and embroidered clothes from their home because of society. She feels comfort remain at home rather than external.

U4: It is a good job to sew clothes and good work. Everyone thinks this works well as I am from a Pathan family and it is not considered good to get out of our house in our house. The perception and expectation of the society make us tough because we have to do whatever they want that they think are good for us, we cannot go outside and Nothing can work like men.

In the village, I noticed a different condition somehow identical like city area but in the rural majority of people dwelling in inflation. They are needed so women are village areas work for contributes to house expenses.

RI: It is a matter that nobody understands Salon's work well in the society but we are compelled to do this work because of our

helplessness because apart from this, no work is suitable for us. Nor do I have so much education that I can do any other work other than this, I can do a job now.

Another woman gave me interviews and illustrate her problems with me. She told me that the main factor is that her husband compelled her to work to get money for a home run and for his drugs she used to work daily and earn money. her husband is not supposed to work as in our community men do not work for their home run, they compelled us to work and earn money. He forced her to work because it's common in their community. Furthermore. she said, people think that if they entered a house to sell a product, they think that buy cosmetic items from them is not a safe exercise because society is afraid that they may break their privacy or steal things from houses. Our society is not accepting them specially.

R3: *Our society is not going to accept a “changar” women to work. They do not understand our problems as they think that we are a security and privacy threat for them, but we are forced by family to work.*

Our culture does not like women drivers because they believe this is their class of job. Women should stay inside the home and have to work that is proper for them. According to respondent R4 society did not accept her work. But she was determined and never fed up.

R4: *yes, I am a Rickshaw driver. I am a widow and have 4 children no one is in my home to earn and raise my children. But society did not accept me even I am a needy woman. Once, another male **Riqshaw** driver slept on my face. I am not much educated and have*

no other skills to do other work. Necessities of life bring me out of the home.

Respondents R2 and R5 demonstrated that society didn't bother them.

R2: *Society did not bother me because they knew that she is a needy woman. Even it supports me.*

R5: *society did not bother me. Might be because of age but I am a milkmaid. Milk is a basic necessity of life.*

Research has revealed that socio-cultural circumstances in developing nations modify women's business expansion. Women are also given the goal of defeating hindrances because the business environment is not suitable for them in male-dominated cultures (Goheer 2003; Sarkis et al. 2009). we can see these obstacles women facing in both rural and urban areas. Women are trying to defeat these barriers. Most women don't try to work because they think this man-made society is not suitable for them. Since women are supposed to be the source of their family's integrity and their honour, women entrepreneurs also need to understand the concept of honour, especially their honourable nature. Is acknowledged and praised (Shaheed & Mumtaz 1990; Rehman 2012). Our society's perception is that women are a sign of honour and family integrity. While questioned I got the information, they allowed to work stay in the veil (burqa).

6.8 GENDER SEGREGATION

Gender segregation impacts women's entrepreneurship. Our society is a male dominant society. The customs, norms, standards of society are men made. They don't want females to come forward and achieve success.

6.9 URBAN AND RURAL WOMEN ENTREPRENEURSHIP

According to the first respondent, society affects women's entrepreneurship. While I questioned them how the gender bias system affects women entrepreneurship? She answered that men are independent in their choices they can do whatever they want. On the other hand, women are restricted at home.

U1: Yes, that is exactly what the Gender bias system is in our society because it is here that men are always allowed to do whatever they want, whereas women have to think a thousand times to do any work.

The similarly second respondent response that women cannot do different business there is just a specific business for them.

U3: I had an interest in salon work, so I used to do this business. Yes, if Women's wants to go in other professions, but they cannot go because she is a woman and her men and Society do not allow them to do other work.

Nine out of ten women respond that gender segregation impacts women's entrepreneurship. According to feminism theory, women should give equal rights to education, job, decision making, and political rights. There are religious and moral prescriptions, rules, and practices affiliated with the performance of women, and these are often in opposition (Haider et al. 2018).

Same as urban women rural women faced similar obstacles. They just can do anything but while staying inside the wall of the house.

R2: *Initially I had difficulty taking the decision. My husband was not supporting me, nor was my family. Just because of my gender identity.*

Similarly, another woman answered my question that her identity affecting because she can do a specific job that is suitable just for women. Because our society stigmatized us that women should just do particular work.

R3: *Yes, If I were a man, I could get out of the house and do some other work that would have made me more profitable. And I could run the household expenditures well.*

Respondent R5 faced the same problem. They didn't allow them to go outside just because of being women. I think religious and cultural practices restrained women at home. The same problems have been indentified in recent research. But the same issues are still found in society doesn't matter if the city or remote area. Women everywhere are facing the same problems.

R5: *Yes Gender Bias System affect women. Because women are not allowed out of the house. That's why we have to do it inside the walls of the house. Against Wherever man wants to go, can do whatever they want.*

Appropriate beliefs emphasize that obstacles of prejudice faced by women entrepreneurs (Marlow et al. 2003). Moreover, in Pakistan, male power society and the social system are so powerful that women are being neglected regarding their matters. Recent studies also indicate these problems and still, this problem prevailed.

This diversity is due to social authority and the cultural risk of women entrepreneurs in Pakistan. Cultural support for businesswomen in Pakistan also necessarily to women's participation in the workforce (Sarkis et al. 2009). this segregation just because of cultural practice, women restrained to stay at home. That is why women helpless to stay inside the walls. mostly women are those who are working to fulfil to needs of life. There are just a few women who want to start any business amateurishly, to be independent. From this, we can guess that the society has created norms as per choices by the name of culture.

6.10 EDUCATION AND SKILLS

Entrepreneur skills are a necessary element of rising, operating, and maintaining a successful enterprise. The majority of females in Pakistan have fewer chances to obtain vocational and professional expertise. The combined purpose of a barrier for women is a poor requirement of education support.

6.11 URBAN AND RURAL WOMEN ENTREPRENEURSHIP

The before-mentioned education produces strong support for people who influence to begin their businesses. it is important for everyone; business education gives practical knowledge and provides learners with developed up life and be independent.

While interviewing from urban areas I observed that education requirement for any business is very important. They further told me that educated women are more confident and motivated.

Respondent U1 faced difficulty initially because of less education and skills. She got education and experience from the different educational institutions.

U1: I had interested, But I didn't have the skills nor the experience. Nor did I have such knowledge about the product. This was the biggest issue for me to start this business. I'm Not Much Educated But the biggest issue for me was to deal with someone and I got this experience from the parlors and different Saloons.

Similarly, respondent U2 indicates that without the proper education of particular work we can't be successful

U2: Yes, education for any business is very important. Without skills and information of a particular business, we can't run a business.

Respondent U3 told me that women always chose boutique, salons, stitching but her business type was different from another. Because she has not any skills to open a salon and boutique. These businesses require a lot of knowledge, time, skills to start. She has chosen a garment shop because she can easily deal with customers and this business does not need education and skills.

U3: This business is very different for women. Women always chose salons and boutiques to do work. But I have no skills to run salons and boutiques. I'm middle age lady so this business is very suitable and profitable for me.

It guides how to make capital in any life circumstance. So, education teaches the essential characteristics needed for individual administration. Respondents U4 & U5 same respond like previous interviewers they get education from the internet and different training centers.

U4: I got training from the YouTube channel because everything is told very well on those channels. Also, I learned from my mother. Apart

from this, I worked for 1 year in boutique centers from where I got a lot to education.

When I went to the rural area of Gujrat and I questioned different respondents they told respond differently. Some women said that education and skill and some of them told me I don't need any education to do business. Respondent R1 respond to me like urban women that she gets education from different sources while other women like a milkmaid, vegetable seller, and street hawker respond to me they don't require skills and education. From this point, we can understand that nature and type of business require a particular type of education.

R1: *yes, education is important, without salon education I could not start a business.*

Similarly, respondent R2 revealed that skills are basic for work.

R2: *Yes, skills for particular work are important. I also got an education regarding stitching from my mother and the training center.*

Accordingly, education and skills are required for a woman to begin a business. Education and expertise serve a necessary role in women's business growth and have had a great effect on business resolution (Razak 2011; Srivastava and Misra 2017).

Women's literacy and awareness also influence business governance. The absence of education and learning are the major obstacles in beginning their business and it is usually recognized after the business grows. Liberal feminism also discusses institutional barriers such as lack of education and skills, sufficient access to management, and funding (Raheem 2019). (Mensah and Benedict 2010) explained that entrepreneurship training has

important to enhance the ability of micro and low-level businesses especially for women entrepreneurs. The researchers more declare that entrepreneurial education will be more beneficial for business achievement. The investigation illustrated that the administrative circumstances including (government assistance, constitutional rights, and practice foundation) are the significant positive predictors of business achievement (Mensah and Benedict 2010).

6.12 INFRASTRUCTURE AND POLITICAL SYSTEM

Infrastructure and political systems are the backbones for establishing a business. With the requirement of primary and suitable infrastructure like transportation, communications, and services such as gas and electricity, the building provides an enabling atmosphere which leads to growing business.

6.13 URBAN AND RURAL COMPARISON

When I visited both Urban and rural areas of Gujrat. I found some similar things like the majority of women were not aware of political issues. Most women told me that the government system didn't affecting. When I questioned that the rate of tax didn't affect you then they answered that yes off-course is affecting our society at all.

Respondent U1 told me that she is working in a city area that is why she has no environmental issues.

U1: No, I don't have the environment in any way yet, because it's a city area, there is no issue with gas and electricity here, I have been working here for 10 years and Alhamdulillah my work is going very well. Not yet, the Government system is not affecting our business.

respondent U3 have problem with undefined holidays and tax rate.

U3: usual holidays, tax rates affect our business.

Some women had the issue of infrastructure like respondent R1 told me that she opened salon at home that is why village women not interested to visit the salon and her husband don't allow to open in another area. Because according to her husband external environment of society not safe for women to do business.

R1: I have opened the salon at home, because of this I have no profit. While my husband is not allowing me to open a Salon In the city area. Because it is not considered good to let the women out of the house and do work. This thing is affecting me.

Another respondent from the village area revealed that she has transportation issues because she is a street hawker and she always took his big bucket with her.

R3: We often go to villages and there is no proper transportation as such so it's too dust and we have children, so they are almost ill because of pollution, in cold weather it gets worst because we are fully exposed.

Most of the women in both areas don't aware of political issues. Some women in rural areas just running a small business so they don't need better infrastructure for them. Environmental circumstances involve the availability of good infrastructure as well as convenient economic and environmental systems. Okpara et al. (2011) recognized that

environmental circumstances impact women's professional growth. In Pakistan, the necessary infrastructure circumstances affecting home-based businesswomen mainly include walkouts and protests, such as power and gas, weak economic conditions, rents and taxes, and political conditions. Respondents to the investigation.

Moreover, most of the problems in business are due to legislative uncertainty, such as strikes, sit-ins, and undeclared official holidays. It is seen that women entrepreneurs in Pakistan meet environmental problems such as political uncertainty, undeveloped economy, and co-operation concerns.

CHAPTER # 7

DISCUSSION AND CONCLUSION

7. DISCUSSION AND CONCLUSION

7.1 DISCUSSION

This study was attempted to answer the questions about urban and women entrepreneurship in Gujrat that what are the socio-cultural, financial, educational, personal, and environmental/ political factors?

In this study, women belong to the urban and rural areas of Gujrat. The researcher takes an equivalent number of respondents that is five respondents from urban and five respondents from rural areas. The total number of respondents was ten.

The first objective of the research is to examine the socio-economic background of the rural and urban women entrepreneurship. It explains that particularly in underdeveloped nations, women require the support of their spouse because their family norms and regular work of house chores are hindrances to self-employment (ILO, 1986). An additional objective for supporting female entrepreneurs is: First, the major conditions is a conflict with the independence of the advancement of women entrepreneurs and the demand to be social with men. Added should be involved in the responsibilities. Third, women want support for operating a business. And end sbut not least, financial institutions are usually unstable to promote women's entrepreneurship. individual requires family support and professional education to succeed and generate a business (Bignotti and le Roux 2016). Social assistance for businesswomen in Pakistan also necessarily points to women's cooperation in the workforce (Sarkis et al. 2009). while the examination when I inquired concerning social and cultural perception towards a women entrepreneurship. Respondents answer adversely some women reported that society doesn't

like their business standards. Some women shared that cultural and social beliefs influence women's entrepreneurship because according to cultural patterns women should stay inside the bars and look after their kids. According to one respondent, she had suffered many challenges when she begins the business. because often family fronting women work because of uncertainties. They think that women are protected inside rather than working outside. Some women are the central source of family earning because no one in their homes to foster their children and satisfy their requirements of life. Some women are compelled to do business by their spouses. 4 respondents assigned that beginning business because of their enthusiasm to be self-governing but their families adjudicated to restrict them at home. 1 respondent wanted to do business just to assist her husband with house responsibilities, but her husband doesn't release her to go outdoor because he is hesitant external society. So according to issues society impresses exceedingly on the decisions, choices, concerns, and requirements of the women. Furthermore, women still overlooking these hindrances by their society. Marxist feminism also declared that dual work affects women as businesspeople and who can harm their business, while men are free from these fears. Women entrepreneurs face difficulties in running their businesses. They spend a lot of time fulfilling their domestic responsibilities and developing their children, so it gives women no time to build up their abilities and move the business forward. Personal factors involve entrepreneurial (characteristics of personality, chance-taking, education, self-esteem, also motivation). According to some current research, an entrepreneurial nature is quite useful in accomplishing enterprise achievement. Usually, they can't positively choose from beginning a new venture.

The other main purpose of the research is To analyze the financial access influence in rural and urban women entrepreneurship. Shortage of capital and economic access is another major barrier to female entrepreneurs (Jamali 2009). In the situation of Pakistani women entrepreneurs, a related condition is realized. USAID (USAID Web-blog) is so committed and helping women in undeveloped sections of Pakistan, economic access remains one of the central barriers faced by women entrepreneurs.

Economics access assists out a business to function efficiently. The study mentions that economic access available to entrepreneurs to achieve economic for their projects starts to improve performance further development. Women faced tough difficulties while they appear to acquire capital to launch and support businesses. Lack of capital entrepreneurial sources is the main cause behind cheap woman entrepreneurial activities further progressive increase of the businesses (Brush and Cooper 2012; Carter and Shaw 2006). Various studies believe that it is a difficult hurdle for a female to raise-up resources /economic for their business ownership also she faces difficulties while dealing with bankers. economic support is very necessary to begin a business. Most of the respondents got capital access from their families. They don't conscious of bank loans. 2 respondents informed me during the conversation that they didn't get a loan from the bank because of the interest rate. According to them, it is *haram* in a religious concept. So they circumscribed to receive a loan from a bank. So the government should encourage women's businesses and give them a loan without interest rates. According to the results women suffering financial issues. On the other hand women, women in rural working small level business didn't encounter any obstacle beginning a business. So in this respect, capital acquirement just important for a medium or large level of business. But women are self-governing of

their families to acquire capital so government should regard and help in acquiring finance.

The third purpose of the research is To explore the impact of the personal factor in rural and urban women entrepreneurship. The duties of women entrepreneurs and their families are a major barrier to strong business life for women. Most women suffer complications due to their difficulties (family assistance, binary function, time management, travel). It has been recognized that family support is an important factor in the achievement of women entrepreneurs (Sathya 2016). Going to the market alone to buy goods is another profession. In Pakistan, women usually obtain it challenging to travel alone.

According to the 2nd International Conference on Business Management in Pakistan, the anxiety factor is very high amongst women entrepreneurs in Pakistan (Okpara et al. 2011). In study research accompanied by GEM, the business of failure holds both men and females to get initiatives. Hence, 27.7% of enterprise ventures are not taken into attention in Pakistan (Raheem 2019). entrepreneur motivation is an essential part of beginning a new enterprise. Various causes can affect men and women to build innovative business plans, to achieve individual success, to gain strength and money to grow an entrepreneur. The motive relies on the rules established for the success of the business. Personal factors including motivation, support of family, self-achievement, etc. Women in Pakistan functioning with dual responsibilities and business. So in this way, it becomes difficult for them to do binary functions. five respondents were restricted from their families. Because working women outside is not to be considered at all. They think that women are a sign of honor for them if they will do business so it will be very insulted for them. Motivation another factor for women to start a business. Mostly women working to

raise their children and run their houses. Three women just working to be independent and just for the satisfaction of themselves. 1 respondent was compelled by their husband to do work. So we can see that personal interests, needs, choices of individual forced to work.

The fourth objective of the study is To identify the relationship between education and women entrepreneurship in rural and urban. Accordingly, education and skills are required for a woman to begin a business. Education and expertise serve a necessary role in women's business growth and have had a great effect on business resolution (Razak 2011; Srivastava & Misra 2017).

The main goal of business training is to improve creativity, innovation, and self-sufficiency and the growing human traits that shape thinking business practices. Many research theories say that women are shocked by the need for business training and experience. An entrepreneur cannot start a business without entrepreneurial skills. Most of them acquire these skills through short sessions but for others, it is a gift from God. Experience is also important. Without practice, you can't move a business successfully. Women's literacy and knowledge also affect business governance. Lack of education and knowledge are the main obstacles in starting their business and it is generally affect after the business grows. Liberal feminism also addresses institutional barriers such as lack of knowledge and skills, adequate access to management, and funding (Nasir et al. 2019). 6 respondents said that they trained from different institutions, training centers to start a business. 1 respondent indicated on women's education is very important. 4 respondents revealed that they started just small level business so they don't require any education and skills for it. So according to result women education and skills about business is just specify.

The fifth purpose of the research is To study the influence of the environmental factor of rural and urban women entrepreneurship. Environmental factors include the availability of reliable infrastructure as well as convenient financial and state systems. Okpara et al. (2011) observed that environmental conditions affect women's professional development. In Pakistan, the basic environmental conditions affecting home-based businesswomen mainly include strikes and sit-ins, such as electricity and gas, weak economic conditions, rents and taxes, and political conditions. Respondents to the study. Furthermore, most of the difficulties in business are due to political uncertainty, such as walkouts, protests, and undeclared administrative addresses. It is noted that women entrepreneurs in Pakistan face environmental issues such as political uncertainty, developed economy, and service concerns.

An earlier study also observed that poor infrastructure is a major barrier to business growth (Hayat and Riaz, 2011). (Arnold et al. 2003) The liberal feminist theory holds the evidence that secondary law enforcement does not provide equal justice for men and women, but that state intervention can eliminate these difficulties over time political instability and weak economic circumstances generalize the condition of tax allowances, corruption, and discipline in developing nations, and that small and medium-sized businesses suffer many restrictions (Ali and Mahamud, 2013).

Women may not be conscious of the constitutional problems that they require to discuss to begin a venture, and they get it challenging to operate the complicated design of rules and laws. Thus, gender patterns of business processes are supported by five foundations: the role of a woman (wife) in the domestic chores, the division of labor inside the home, the

division of asset ownership including inheritance, the distribution of family expenses, and allocation of educational possibilities.

Most women are unaware of political forces on their business. Two respondents acknowledge that tax rate and irregular and unplanned holidays influence their business. Two respondents were concerned about their infrastructure because they are not satisfied with the area and the people. One respondent told that if she allowed an open salon in another city area, she earns better than this. One respondent had travel issues. One respondents have electricity issues. Various scholars present in their work that finance access essential to the success of a business. Financial access, keeping a record, Budgeting, operation money management, individual entrepreneurship coaching, also training, and way to appropriate education help to increase the achievement of female entrepreneurs. Liberal feminism also shows that women entrepreneurs who suffer from financial constraints, such as being overlooked in the loan application process, are the result of customs society.

7.2 CONCLUSION

The study aimed to examine circumstances influencing the growth of female entrepreneurs in

Gujrat. For this goal, the subject selected a qualitative analysis study with semi-structured questionnaire guide discussions.

The results reveal that different components from individual to economic and environmental conditions impact Pakistani women entrepreneurs. Despite this, findings, acknowledge that personal circumstances have expected to be recognized are the most critical factors by respondents.

Pakistan has a fully patriarchal system in a society influenced by religion and cultural patterns. Women are usually relegated and are bound to at home. They are supposed to accept and obey family patterns and cultural standards also confined to their house boundaries. Most of the families don't support their women to involve in any sort of entrepreneurial activity.

In the information of results, we demonstrated that still these difficulties are encountering or facing by the females in Pakistan, but overtime expected to have been defeated. Seven separate themes were developed, some of these are different and we could not observe any related to literature. In Pakistan, women facing difficulties such as capital issues, family support were identified through investigation, but time become changed, now, families are supportive than past. The different practice they face is approval by culture. adversely, respondents encountered that in the last few years society has forward and encourage females for these business enterprises. This research also identified running a business with family, lack of support, and convincing families as obstacles faced by women in Pakistan. The consideration-grabbing result was the woman in Pakistan requested their families for economic assistance than demanding from the government. Social standards become developed, now people do assistance women to begin their enterprise and appear as strong donors for society and the economy of the country. Education and skills play a vital function in shaping the mindsets of the community, from the past few years Pakistan is developing the institutional sector and serves to demolish the myths that females are just bound for home-associated chores. at last, Islam also encourages women in certain activities.

Although this investigation examined to achieve all viewpoints of the circumstances yet there is a need to take further research, due to time

limitation we were confined to conduct ten interviews, hence, there is a requirement to extend the sample size, and it should be from other areas of Pakistan, because possibly there are diverse circumstances geographically.

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