

Status of Wonder Women: Challenges for Young Future Women Entrepreneurs in Pakistan

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Abstract

Women entrepreneurs in Pakistan face numerous difficulties in their successful business career and poses unusual status and intensity. These challenges affect women entrepreneurs differently depending on diverse situations. This study is aimed to shed light on the challenges affecting women to get success in business and to point out the issues faced by them while being entrepreneurs. It highlighted the challenges confronted by Pakistani business women and to open discussion which may empower researchers to get the clear scenario of occupations and industry down to the four-digit code. Gathering primary data from Labor Force Survey, (2014–15), UN Women, (2016), Pakistan Bureau of Statistics. (2015), The little data book on financial inclusion, (2015), Women Economic Participation and Empowerment Status Report, (2016–2015), this study provides recommendations, assisting the federal and provincial agencies to introduce women friendly laws to reduce gender biases as well as to take notes on gender specific measure to ease the business environment for women in Pakistan.

Keywords: *business barriers, business environment, business opportunities, jobs, women entrepreneurs*

INTRODUCTION

World disaster report (2016) revealed that since 2005, when the Kashmir earthquake took place, Pakistan has suffered from many major humanitarian crises. Predominantly, the earthquake has affected the overall development pattern, including women's economic reforms, opportunities, and participation in the overall fiscal activities as well as the damage to both physical and natural livelihood sources. Such crises can lead any country towards imbalance of resources resulting in an increase of poverty level, which has been perceived as one of the underlying reasons for conflict, especially by women (Asian Development Bank, 2016). The crises range from natural calamities, such as earthquake, floods, drought to human-made disasters and protracted or complex emergencies, for instance, resistance and security operations (World Disasters Report, 2016). As a result, over the past decade, approximately 38 million of the population were displaced temporarily and compelled to reside in camps, in the neighboring districts and outskirts of towns and cities (UN Women, 2016). The situation compelled

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women to stand along with male to earn their livelihood. In Pakistan, entrepreneurship reflects male domain and thus women entrepreneurs are to face a greater risk because of the lack of confidence, family support, business skills, training, and appropriate guidance. Furthermore, women are facing high financial and emotional risk and thus they have to put many efforts in starting and making ventures. In traditional and masculine Pakistani civilization, social capital places high limitations on female business women (Lindvert, Patel & Wincent, 2017). Despite women are playing an active role in the economy of Pakistan. The fundamental issues faced by women include approaches to the economic reforms opportunities and resources.

Women in Pakistan are the key contributors to agricultural production, adding to the economy through their informal work and are responsible for reproductive work recognized in the sustainable development goals as the “care economy”. The acknowledgment of women’s contribution to the global and national economy encouraged researcher to further comprehend the problems and obstacles during stepping ahead on the course of women entrepreneurship in such input. This, in turn, creates a deeper understanding of the social gender crescendos that induce women’s economic potential, within the community, workplace households and in the broader economic and social environment. Social actualities present some consistency as more poor women enter the informal and vulnerable work market as labor, despite the gender norms that discourage such participation. Defenseless in the social sphere contrasted with vulnerability in the economic sphere keeps women underpaid and overworked. Numerous women claim that accessibilities to entrepreneurial training/workshops are the main issue. Proper training can reduce the obstacles of Pakistani female entrepreneurs (Roomi & Parrott, 2008). While recent policies, such as the women empowerment package/program in Sindh, Khyber Pakhtunkhwa (KP) and Punjab tried to address these issues. Implementation requires rigorous integration into the public sector, private sector, organizations, and departments to avoid policy fading.

This study aims to investigate obstacles that restrict the growth of female entrepreneurs in Pakistan, branded as “security threats” by other countries due to its current law & order situations (Azam Roomi & Harrison, 2010). While it is believed that women have a key role in the nourishment of a nation, women in the Pakistan are considered as second-rate citizens and their existence is supposed to be in a house merely. Although women are perceived to have four dynamic images, including wife, sister, mother, and daughter, they have to face various obstacles both inside and outside of their houses. According to Hussain, Hussain, Ahmed, and Alam (2016), female employees face strict behavior of their seniors, which include sexual harassment inside and outside of the institution, male officer’s authoritative attitude and lack of cooperation from male colleagues. Gardazi, Mobeen, and Gardazi, (2016) state, “It gets harder for women to work without being stressed” (p, 916). They also figure out that women in Pakistan are facing extreme burnout and stress due to unhealthy working environment, work overload, difficulty in time management, and family unbalanced life. Since self-owned businesses enable women to achieve balance between work and family (Baylina et al., 2016) and the issues women in Pakistan have to face in workplaces. Pakistani women now prefer to quit jobs and diverting toward their own business. From this perspective, this study aims to answer the following questions:

Research Questions

- How gender specific measure can ease the business environment for women?
- How gender specific measure can reduce the emotional and psychological risk faced by

women in the workplace?

- How gender specific measure can restore women dignity and efficiency at workplace?
- How gender specific measure can reduce the percentage of women quitting jobs and poverty?

LITERATURE REVIEW

Young women in Pakistan are facing challenges and obstacles with an unfamiliar perspective compared to the other part of the world. Financial instability is one of the core challenge, as it plays a key role in all economic activities. Thus, a business totally depends on financial stability (Lindvert, Patel & Wincent, 2017). According to Jamali (2009), networking can assist in awareness of resources. Therefore, in line with this, the communication system eases the spreading of words. Everyone gets the words and the urge for financial stability for everyone is a basic need nowadays. This idea is the main stimulus as an intact itself (Jamali, 2009). A second most crucial factor is family support, supportive family leads to the success of the business. In contrast, it can be a massive barrier to business survival. Even in remote regions husband and wife work simultaneously to raise the standard of their livelihood and to fulfill the needs of the household. Frequently, in low-income class females are aggravated due to family expenses and demands (Nor & Ramli, 2016). On the contrary, middle-class women's urge for own business is to raise her living criterion, self-satisfaction, and financial impartiality (Idris & Tan, 2017). According to UN Women (2016), 14.4 million women equals 26% of all women ages between ages 15-64 are the part of the whole country's labor force. While 36% of the entire population between 15-64 ages are inactive in economic participation, equal to 41 million female workforces. Interestingly, married women in the workforce are (26%), while 24% of these have a child under the age of 3 years, which is quite high. The share of women's employment is high-pitched in the occupational category of Workers. Professional women have concentrated in primary and secondary school teaching. Few are from a professional background. For instance, mathematics, science, engineering, and technology. 30% of women and 3% of men are home-based workers. Overall, they contribute 400 billion rupees that is 3.8% of GDP (UN Women, 2016).

Although the scenario is infrequent compared to the other influence (need) but still has the influential effect. A chaste gist of self-value, accomplishment and gratification is the incredibly powerful motivation for women entrepreneur. Often females get discouragement to participate economic related activities, their management, leadership, and determination skills mostly remain unnoticed and abandoned. Consequently, the wish to contest arises in response to guard self-esteem. (Itani, Sidani, & Baalbaki, 2011). On the other hands, fear of failure in business is the key fence for entrepreneurial behavior (Cacciotti & Hayton, 2015). Additionally, the other reason to start own business might be the absence/death of the family head, which arose recently in a decade due to casualties in accidents, antagonism, and radicalism and counter terrorism security damage. Young business women must manage work and family matters by creating collaboration between duty time and family time, whereas business men tend to cherish satisfaction with balance in work and family by getting support from his family at home (Eddleston & Powell, 2012). According to Hodges et al., (2015), it is quite challenging for women entrepreneurs being innovative and creative to search adequate resources for business start-up and initial growth in the competitive industry. The whole process needs a lot of family

support (Hodges et al., 2015). Thus, support and encouragement from family is a key for successful business in the eastern region of the globe. Halkias, Nwajiuba, Harkiolakis, and Caracatsanis (2011) figure out that there are two extremes in the family support system. In some scenarios, families show their full support for their ideas and encourage them to involve in business matters/ job. Also, assist them in starting their own venture. Business women are supposed to handle their company and family simultaneously, whereas, in contrast, most businessmen exclusively focus on their business. Thus, some business women think that their families are the main hurdle to their work because they are often dispirited by their near ones, that is why women are less confident, as unsupportive husbands give them tough time once they revealed themselves to the external borders of the house.

Numerous non-government and international organizations are now struggling to enhance rural women entrepreneurs. Such kind of initiatives will encourage rural women to take part in economic activities and will get a chance to innovate new idea. Developed countries are putting their efforts in collaboration with investors to arrange technical workshops and managerial training, to enable rural women in starting new ventures. Similarly, The World Bank and USAID launched a various program in rural parts of Pakistan but still need more contributors. The world now realized the importance of women in economic growth. Therefore, nations are now promoting women-owned ventures. Such steps will surely help the individual, yet it will boost the economic growth of a country (Eddleston & Powell, 2012). A government can play a dramatic role to encourage female through comprehensive strategies and its implementation enable women to be self-sufficient and employed (Brush, Bruin, & Welter, 2009). Pakistani government took some bold initiative to facilitate women entrepreneurs. Until 2006, the women participation in the chamber of commerce was negligible. The committee revised the decree and ensured strong women representation in the chamber of commerce. For instance, Pakistan Poverty Alleviation Fund (PPAF) fund was created to resolve financial issues of women entrepreneurs but their rules are not very flexible and sometimes difficult for the female to keep on (Shirazi & Khan, 2009). Limited exposure to the market and less access to the information are second most important challenge for female after getting finance (Haq & Safavian, 2013). Finance facilitating institutions have a major part in the growth of entrepreneurial behaviors. Businesses often need finance in the initial stages of development and a usual criticism from women entrepreneurs is inconsiderable capacity of loan. State Bank of Pakistan and First Women Bank took an initiative to provide a considerable amount of loans to women owned-enterprises to set up their ventures (Agier & Szafarz, 2013).

A study conducted by Halkias, Nwajiuba, Harkiolakis, and Caracatsanis, (2011) reported that in Nigeria women enterprises totally depend on micro-finance schemes and family dynamics. Thus, credit-facilitating organizations are recognized as most influential bodies which can strategies and empower female ventures in rural and urban regions by providing access to affordable loan. Therefore, managing capital appeared to be the most vital barrier for female business. In Turkey, notwithstanding the survival of numerous provision means, most women entrepreneurs use traditional ways to fund their business, for instance, government and non-government support and bank (Maden, 2015). Another big challenge for females to cope up with is sexual harassment at work place. Families normally bound females to guard them against pestering and immoral behaviours. The International Labour Organization (ILO) reported the same concern in 2003. Eradication of this immorality is complicated because law and enforcement agencies did not play their role in such cases (Roomi & Parrott, 2008). As,

deficiency of significant time, gender prejudice, customs and family obligations are the most critical factors, to be faced by women in a masculine Islamic society (Rehman & Azam Roomi, 2012). Women's economic concerns have been recognized by the Government of Pakistan's key planning document Vision 2025, which commits to elevate women's labor force participation to 45 percent (UN Women, 2016)

METHODOLOGY

The implication of this research is based on the data obtained from Labor Force Survey (2014-15), Government of Pakistan Statistics Division Pakistan Bureau of Statistics, (2015), UN Women (2016), Pakistan Bureau of Statistics 2015 (PBS, 2015), the little data book on financial inclusion 2015 (World Bank Group, 2015), Women Economic Participation and Empowerment Status Report, (2016-2015). These reports demonstrate the problems faced by women entrepreneurs and recommend their consistent requirements as a crucial need for women's entrepreneurial development in the country. The secondary data has been collected from the previous literature based on women's issues. Comparison, discussion and recommendations are based on the statistical data gathered from the mentioned websites.

Challenges for Female Owned-Business

Pakistani Women face numerous challenges at the startup time of business. Based on the data released by Pakistan Bureau of Statistics, Women Economic Participation and Empowerment Status Report 2016 and 2015, the little data book on financial inclusion. This study highlights the challenges faced by women entrepreneur at the time of launching their business and after that during the first five years.

Education Gender Gap

Table 1: Education Level for 2013-14 and 2014-2015

Education Level	2013-14			2014-15		
	Total	Male	Female	Total	Male	Female
Educated	60	71.3	48.8	60.7	71.6	49.6
Uneducated	0.4	0.4	0.4	0.4	0.3	0.5
Under Matriculation	38.1	45.2	30.6	37.5	44.5	30.4
Below Intermediate	11.1	13.4	8.9	11.6	13.8	9.4
Undergraduate	5.4	6.3	4.5	5.7	6.6	4.7
Higher education	5	6	4	5.5	6.4	4.6
Uneducated	40	28.7	51.6	39.3	28.4	50.4
Sum	100	100	100	100	100	100

Source: PBS (2015)

The above table 1 depicts the trends in literacy. The table shows that there is not any dramatic improvement in literacy rate for the female from 48.4% in 2014 to 49.6 % in 2015. While only 2% of GDP assigned for education in Pakistan, in such a quite challenging situation where country faces millions of children out of school and high dropout rate. While table 2 shows the provincial allocation of budget for education, which depicts quite satisfactory increase most

noticeably Province of KP and Baluchistan, despite this, the budget is not enough to fulfill basic requirements for the upcoming generation.

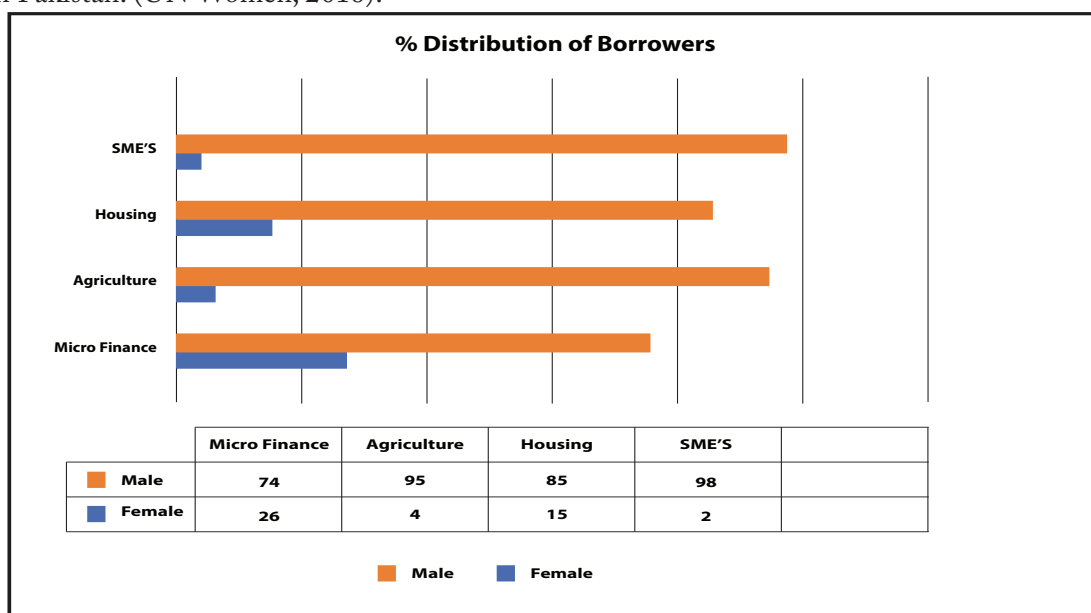
Table 2: Total Provincial Budget for Education in %

Province	2010-11	2013-14
Punjab	25	24
Sindh	17	17
KP	9	26
Baluchistan	13	19

Source: Status Report (2016)

Access to Finance

Financial enclosure is now admitted as a foundation for starting and financial sustainability of the business. Bank accounts remain at lower levels, especially for women in developing countries like Pakistan. Digital technology has been yoked to provide e-banking solutions that can transfer loans and social assistance cash transfers to the poor at a low cost as acceptance. Women’s access to savings, loans, and the financial systems, in general, it is important, not the least because prosperity for women means investments in education, health, and well-being of the household. Access to finance is a key to women empowerment, but it remains limited. The overall scenario is not satisfactory regarding access to finance for women only 13 % women have access to any kind of a loan compared to 87% men access to the loan. It is a substantial difference and reflects a gender bias system in Pakistan. The size of the loan detached is very high for men relative to women. Micro Finance Institutions (MFIs) are converging more on gender discrimination as comparatively to Micro Finance Banks (MFBs). Moreover, ownership of house or land is an essential component of economic empowerment of women. Yet only 2 % women own land. Education and employment of women are significant factors in owning land in Pakistan. (UN Women, 2016).



Source: World Bank Group (2015)

Figure 1: Distribution of Loan Gender-Wise for 2015

The above graph 1 shows the distribution of loan gender-wise for 2015. Only 26% women are borrowers of funds from the micro finance organizations compared to 74% men. In agriculture, which has the largest percentage of women in the labor force only 4 % women get loans compared to 96% men. Even in SMEs, women get a 2% business loan compared to 98% men.

Lack of Skills & Trainings

However, the distribution of women who are in the labor force across occupations differs from the above statistics. 26% of women in the labor force and in ranges of age 15-64, few of them could hardly reach the higher positions as managers and professionals, 14.4 million women in the labor force only despite the ratio of the female getting a higher education. 43000 (0.3%) are Legislators/senior officials & Managers, 964000 (7%) are Professionals. 187000 (1.3%) are Technicians & Associate Professionals, 13 million are in low-paying unskilled and blue-collar work (UN Women, 2016).

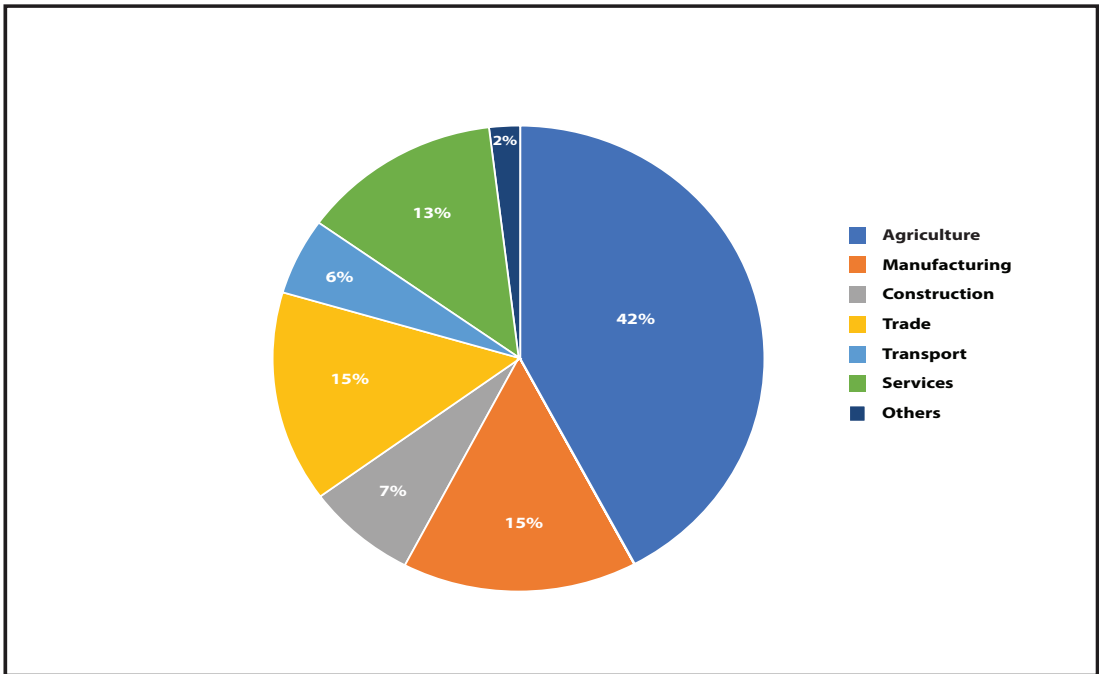


Figure 2: Percentage Distribution Of Employed: Major Industry Divisions

Source: Status Report (2016)

Figure 2 reveals that 42% of women are involved in the agriculture sector, 15% are working in manufacturing industry while 13% are getting income through services sector and only 15 % are involved in trading business. This ratio can be due to lack of training and skills in the relevant industry. It can be assumed that these lacks in competencies may create the major hurdle for women in the advancement of career and business in service and trading sectors.

Low-Wage Rate

The amount paid as salary is positively swaying by the status of the white-collar job in any

industry or division, but still, gender difference is influential in the wages of the female. The fixed nominal wage rate is increasing with the passage of time. Yet, it has been realized that in most cases, women get lower salary benefits compared to men's counterpart. Women and men in non-agricultural work is concentrating on the informal sector. 77 % of women and 42 % of men workers earned under the least salary of 10,000 PKR in 2013-2014, while 30% of female graduates in 2013-14 and they earned below the minimum wage of PKR 10,000 per month compared to 10% of male graduates. The poor work excessive hours per week yet remain in poverty. Time poverty restricts access and capacity to enhance skills and employability (UN Women, 2016).

Table 3 : Women's Participation Rate

Main Industries	2013-14			2014-15		
	Total	Female	Male	Total	Female	Male
Total	13155	8228	14079	14971	9760	15884
Agriculture/Forestry/ Fishing	6327	4236	7995	7804	6345	9041
Mining	17971	-	17971	14968	8000	15064
Manufacturing	11720	4953	12716	13478	5435	14465
Electricity, Gas & Water	23060	14486	23251	25379	15703	25626
Construction	11008	8563	11031	12032	10705	12040
Wholesale, Restaurants & Hotels	9706	9302	9729	10711	10740	10710
Transport/ Storage/Com- munication	14950	20517	14972	16220	24900	16158
Business/Real Estate/Fi- nancing/Insurance	35194	31182	35280	36659	33985	36805
Personal services/Commu- nity/Social	18932	13508	20758	21443	14493	23746

Source Pakistan Bureau Of Statistics (PBS, 2015)

Data in Table 3 shows that in wholesale, restaurants, hotels, financing, insurance, real estate, construction and in business, women's participation rate is almost equal to men while women are actively involved in transport, storage, and communication business compared to men. Women's participation can be increased in social, community and personal services with the help of government and other non-government agencies.

Excessive Hours of Work

The low-wage level has been encouraged due to unavailability of full-time jobs. Secondly, women tend to prefer part-time or home-based jobs due to their family responsibilities. Seasonal nature jobs, mostly related to agriculture. As a result, women work more hours for less pay, while the accepted standard as per labor laws is 35-48 hours per week. Beyond 50-hours, a week counted as excessive hours worked in any industry or occupation. The national average weekly hours worked remain the same in 2014 as compared to 2004. In urban areas, it increased slightly but decreased 3% in rural areas. Average weekly working hours increased for women in Baluchistan. (PBS, 2015).

Table 4: Mean Working Hours-Area & Gender

Area	LFS 2013-14		LFS2014-15	
	Male	Female	Male	Female
Pakistan	51.5	35.8	51.1	35.3
KP	47.2	28.6	46.7	29.7
Punjab	52.7	36.0	51.8	34.7
Sindh	50.9	37.6	51.4	37.5
Baluchistan	50.7	41.5	50.8	45.3

Source: PBS (2015)

Throughout Pakistan females (35.8%, 35.3%) and males (51.5%, 51.1%) percentage of work, dropped slightly compared to previous years. Equivalent results obtained from KP, Punjab, Sindh, and Baluchistan for men compared to female working hours that shows the slight increase.

Violence against Women

As women have considered weaker and anyone can have threatened her easily, so violence, against women and girls is very common in Pakistan. Women are more susceptible to violence in the house within their own family as well as outside in communities and at the workplace, for instance, barter system in tribal areas, forced marriages and domestic violence. They also face such type of conflicts in working place likewise abduction, abduction threats and sexual harassment (Hadi, 2017). Sometimes due to such situations, parents prefer their daughter to get married as soon as possible to guard them and to avoid the stigma attached to rape and harassment. Violence against women, including rape and sexual harassment, went unreported due to the stigma and threats from the culprits. Violence against ethnic groups, as in the case of the Hazara community in Baluchistan, has particularly targeted women and girls as well. (UN Women, 2016).

CONCLUSION

Women entrepreneurs need skills training in different required ranges that would outfit for business startup and growth. Short-term flexible learning courses are the requirement of time. Most women are unenthusiastic for having a venture in the existing monetary state. In line with this long-term program, would empower females to lead their own venture. There is a need for more seminars, gatherings, conferences to portray an optimistic role model and their achievements. Agencies can help by providing networking, free or discounted approach to occasions and sessions. Easy access is a great issue for many women because of commutation or childcare issues. For those women, online access to study guide and backing in home comfort can make it possible. This method will enable numerous women to take advantage. Fear of loss in a business is the major barrier to participate in the enterprise, precise advice on the benefits of starting their own business is essential. Women need a lot of support and help against the stigma of harassment, so they can work in the institutions with confidence and respect.

Government agencies should work for security measures. Furthermore, the gender specific measure can ease the business environment for women. Moreover, it can reduce the risk faced

by women. Government must implement rules that can restore women dignity and efficiency at workplace. Consequently, this gender specific measure will help in the elimination of poverty as women are quitting jobs due to improper working environment.

Recommendations

Businesswomen should learn the loan lending procedure of banks step by step through applying for short term loans even if they do not require the loan. To establish a good credit record, it will strengthen their record of accomplishment and build basic confidence for dealing with financial institutions. Secondly, education and business training before starting the business is a milestone. Alternatively, these short come can be replaced by hiring experienced and trained staff or take benefit from seminars and short courses that are application oriented and taught by successful entrepreneurs. Businesswomen must strengthen their management skills and communication skills so that they can easily deal with people. They must develop product innovation and idea generation for better and competitive products. Thirdly, women entrepreneur should win the confidence of her family before or after launching her business plans. Family support is most important of all. They must develop strong organizational skills, which will enable her to manage both family and business in even the best of circumstances. These skills needed at an almost impossible level when problems arise. Women entrepreneurs with families should carefully prioritize both household and business responsibilities, and delegate readily when necessary.

The fourth major step is to have a successful network. Strong moral support of loved ones, best friends with same mental level, clients, and business associates. An applauding team is important for successful, established a new venture. They can also get some piece of advice from their associates, who have role models or mentoring characteristics and should reach out specialists in her field as well as from other fields. Some women entrepreneurs felt that their support system was a key to their success. They can get guidance from them in their area of deficiency, in case financial or legislative planning, loaned integrity to the venture. It is suggested that, business person, regardless of what their gender, needs to be strong-minded, they should only work for the success of their enterprise in a very professional way. Appearance and attitude are much more important in business. A straightforward, down-to-earth approach and the confidence to speak what you know are essential to be taken seriously about your business. Gender is irrelevant to skills and personality carried by businesswomen. They must stop looking themselves as “woman” others will follow. Women should not let her be a pop or excuse for failure.

The most important recommendation for government agencies is that they should allocate more funds for female education. Finance department must eliminate the gender discrimination policy for a business loan. There is absorbing capacity in trading and service sector. Thus, government should accommodate women in these sectors. Government should seriously take note on gender specific measure to ease the business environment for women in Pakistan. These reforms will reduce the emotional and psychological risk faced by women in their work place and home due to social responsibilities. Moreover, the gender specific measure can restore women dignity and efficiency at workplace. We must realize the reality to support women so that they can earn their livelihood with dignity and can play an effective role for the survival and best future of their kids. Furthermore, these reforms will also reduce the percentage of

women quitting jobs and poverty. The Future for women entrepreneurs appears very brilliant and promising. In current years, there is a tremendous development in female-led businesses and countless opportunities in many fields are now available for them. With the passage of time now, the woman is more confident, better skilled, and willing to take more risks than ever before. However, it may still take some time beforehand a business woman gets full acceptance in all fields and industries.

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