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Exploring Entrepreneurial Motivations and Barriers: a study of female business owners in Pakistan

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Abstract

Female entrepreneurship, with a focus on mothers is a relatively unexplored topic in the context of Pakistan, yet it is a significant growing theme of literature on female entrepreneurship in the western context (Ekinsmyth, 2013).

This study seeks to examine the experiences of one particular subset of female entrepreneurs in Pakistan i.e. those who set up businesses in order to enable them to both work and care for young children. The focus of this study is on their entrepreneurial experiences, rather than on their businesses. Therefore, the objective of this study is to find out how they construct their experiences of the move into entrepreneurship, how they draw upon prevailing discourses of enterprise and motherhood in making sense of their career transition, and the challenges that they perceive within their current career.

Thus, the findings of this research will help us determine how these women weave a path between the discourses of intensive mothering and enterprise. Importantly, it will help us ascertain how becoming self-employed was deemed preferable by them to working for others in the backdrop of a conservative social and religious environment (Roomi and Harrison, 2010) in which they have to operate their businesses in Pakistan.
This is a qualitative study, using a career narrative methodology and semi-structured interviews. The participants were thirty female business owners with young children, from three different localities of Islamabad categorised on a class basis.

This study focuses on mumpreneurship in Pakistan as a relatively new and understudied phenomenon in the country. It captures the lived experiences of women entrepreneurs with young children and investigates their motivations, the factors affecting their businesses, the challenges they face, and their survival strategies. It also explores entrepreneurship's impacts on women's lives, particularly affecting their ascribed gender roles and contributions to social transformation. The findings of this research suggest that female entrepreneurship could be an effective way of involving women in social and economic development who are chiefly viewed as homemakers in the Pakistani cultural environment. Therefore, this thesis also contributes to women's empowerment and makes a strong case for home based entrepreneurship for Pakistani mumpreneurs amid tight social and religious prescriptions in which they generally have to operate.

The research findings also has the potential to address women's previously unexplored real challenges in terms of religious and social conservatism especially with regards to the impact of religion on their entrepreneurial careers. It is argued that in religiously conservative societies like Pakistan, female entrepreneurship can bring about social change by normalizing women's presence in the public sphere, particularly in business, and therefore it should be supported and promoted.

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List of Abbreviations

ADB	Asian Development Bank
AF	Aurat Foundation
AKRSP	Aga Khan Rural Support Programme
BBA	Bachelors in Business Administration
BBC	British Broadcasting Corporation
BISP	Benazir Income Support Programme
CDA	Capital Development Authority
CEDAW	Convention on Elimination of Discrimination against Women
ECP	Economic Census of Pakistan
ECOSOC	Economic and Social Council
EIU	Economist Intelligence Unit
EPB	Export Promotion Bureau
ESP	Economic Survey of Pakistan
FPCCI	Federation of Chambers of Commerce and Industry
FWBL	First Women Bank Limited
GEM	Global Entrepreneurship Monitor
GEINDEX	Global Entrepreneurship Index

GoP	Government of Pakistan
GRAP	Gender Reform Action Plan
HDI	Human Development Index
HEI	Higher Educational Institutions
IBA	Institute of Business Administration
ICT	Information Communication Technology
IIU	International Islamic University
ILO	International Labour Organisation
IMF	International Monetary Fund
ISBA	International Society of Business Associates
KBP	Khushali Bank of Pakistan
KPK	Khyber Pukhtun Khawa
LUMS	Lahore University of Management Sciences
MBA	Master in Business Administration
MDGs	Millennium Development Goals
MENA	Middle East and North Africa
MoP	Ministry of Planning
MoWD	Ministry of Women Development
MTDF	Medium Term Development Frame Work
NCSW	National Commission on Status of Women

NGOs	Non-Governmental Organisations
NPDEW	National Policy for Development and Empowerment of Women
NRSP	National Rural Support Programme
PAWE	Pakistan Association of Women Entrepreneurs
PPAF	Pakistan Poverty Alleviation Fund
PRSP	Poverty Reduction Strategy Paper
PWF	Pakistan Workers Federation
PSIC	Punjab Small Industries Corporation
QAU	Quaid-i-Azam University Islamabad
RDFC	Rural Development Finance Corporation
RDTI	Regional Development Training Institute
RSP	Rural Support Programme
SBFC	Small Business Finance Corporation
SMEs	Small and Medium Sized Enterprises
SMEDA	Small and Medium Enterprises Development Authority
SSIC	Sindh Small Industries Corporation
SSIDB	Sarhad Small Industries Development Board
TDAP	Trade and Development Authority of Pakistan
TEA	Total Early Stage Entrepreneurial Activity
UK	United Kingdom

UN	United Nations
UNDP	United Nations Development Programme
USA	United States of America
WB	World Bank
WBIC	Women Business Incubation Centre
WEF	World Economic Forum
WES	Women Entrepreneurs Society
WEXNET	Women Exporters Network

Chapter 1

Introduction

1.1 Introduction and Statement of the Problem

Female owned businesses are one of the fastest growing entrepreneurial ventures in the modern world (Global Entrepreneurship Monitor, 2015). They are to a large extent a contributing force to innovation, employment and wealth creation in almost all the world economies (GEM, 2015). Despite the growing importance of female entrepreneurs, they are undervalued and need to be studied in-depth, and the lack of research on the nature of female entrepreneurship is one of the dilemmas that most of the researchers has to deal with (Brush et al., 2006; de Bruin et al., 2006; Baker et al., 2005).

According to a GEM survey in 2015, an estimated 126 million females were starting or running new businesses in 67 economies around the world. In addition, an estimated 98 million were running established businesses. These females are not only creating jobs for themselves and their co-founders, but they also employ others. A projected 48 million female entrepreneurs and 64 million female business owners currently employ one or more people in their businesses. Predicted seven million female entrepreneurs and five million female established business owners plan to grow their businesses by at least six employees over the next five years (GEM, 2015). Among those entrepreneurs, however, women are nearly one-third more likely to start businesses out of necessity than men, especially in developing countries (GEM, 2015).

In many countries with low GDP per capita, like Pakistan, women must find ways to earn extra money to supplement household income and pay for such necessities as schooling, clothes and food (Goheer, 2003; Hafizullah et al., 2012). The present research examines the experiences of one particular subset of female business owners those who set up businesses to enable them to both work and care for young children. In Pakistan and other developing countries research on the area of female entrepreneurship is considered to be essential to deal with issues of women's empowerment, poverty alleviation and the welfare of the family. However, the lack of availability of data in specific regions and barriers to access means some regions are research rich and others like Pakistan are lacking comprehensive coverage of the issues. Moreover, the dearth of empirical studies and scant findings on women entrepreneurs of Pakistan (GEM, 2015) make this a relevant area for research. Likewise, the studies on female business owners with childcare responsibilities is one of the less researched areas especially in context of developing countries like Pakistan (Roomi, 2013). Therefore, this study sets out to explore the motivations and barriers faced by female business owners with children in a developing country's context and attempts to fill the gap in the literature.

Therefore, to realise its objectives the present research project aims to study in-depth the experiences of the urban Pakistani female business owners who are also mothers (both graduate and non-graduate) who establish new ventures in order to combine income generation with childcare responsibilities. This study is based on interviews with thirty urban female business owners with children based in Islamabad, employing the career narratives approach to show how these female entrepreneurs perceive the transition to establish their own business and their experiences of this new mode of working.

Therefore, in an attempt to capture the different factors of how the female business owners with childcare roles view themselves taking into consideration social, cultural and religious factors, a qualitative approach is adopted in conducting semi-structured interviews from thirty female business owners with children. These female business owners are selected purposefully from a variety of businesses from the capital city of Islamabad. Moreover, as suggested and articulated by some of the recent entrepreneurship research in the region (Tlaiss, 2013), the need to gain insights into the experiences of female business owners as expressed by them necessitated the use of an interview-based approach. Similarly, as suggested by other exploratory studies in developing-countries rigorous, semi-structured, face-to-face interviews were conducted. Moreover, snowballing has been particularly used to overcome the difficulties in accessing data in Pakistan. It has been done due to the absence of databases that can be used as a sampling frame and the reluctance of individuals to share personal information, as confirmed by previous qualitative studies in the region. Therefore, it was deemed convenient by the author to adopt snowball sampling along with purposeful sampling (Jamali and Nejati, 2009; Tlaiss, 2013).

The interviews conducted by the researcher were rigorous and proved to be very useful in generating rich, detailed information that was particularly useful to access information regarding sensitive issues such as the impact of social, religious and cultural values. The interviews that were conducted by the author took place in various locations chosen by the interviewees, including their offices or homes and lasted on average for 90 minutes.

This chapter is divided into five sections. The first section will introduce the aims and objectives of the study with emerging research questions. The second part will provide the scope of the study. The third part will provide the background of the country and the rationale for this study. The fourth part will consider the female entrepreneurship sector of Pakistan and the last part will provide the structure of the study.

1.2 Aims and Objectives of the Study

From the survey of the relevant literature on female entrepreneurship in Pakistan it is manifested that the business context for women in particular in Pakistan reflects the complex interplay of multiple factors, which essentially fall into two basic categories i.e. socio-cultural and institutional factors. The first category is made up of social, religious, cultural and traditional elements. However, this dimension constituting of various socio-cultural factors (like religion, culture, traditions etc.) has deeply entrenched itself after many centuries of male domination and persecution of women in the name of religion, culture and traditions. Therefore, the gender bias of this type of system is rigid and deep-rooted as it draws legitimacy from the perpetuation of a traditional mind-set, established rituals and a firm belief system (Hafizullah et al., 2012).

The second group of factors derives from the first group, taking the form of institutional structures, policy documents, regulatory arrangements and governmental mechanisms. This category is contemporary rather than traditional. As mentioned above the traditional systems pose difficulties for entrepreneurs in general and female entrepreneurs in particular in two ways. First, they are inherently discriminatory and second, they inhibit the equity-

based composition of modern institutions and their fair working, as modern institutions are largely derived from traditional ones.

1.2.1 Aim of the investigation

As mentioned earlier this study aims to explore the entrepreneurial motivations and barriers faced by the urban female entrepreneurs of Pakistan who are also mothers. Therefore, its purpose is to examine what motivated these female entrepreneurs to launch and manage their own businesses as they themselves understand it, the obstacles they have to overcome to gain entry in business and the problems they confront in consolidating it. Moreover, to ascertain how they are able to manage their family responsibilities especially towards children with running of business ventures. This research therefore attempts to look into the experiences of one particular subset of female entrepreneurs i.e. those who set up a business in order to enable them to both work and care for young children. The focus of this study is on their entrepreneurial experience, rather than on their businesses. The research will be based on thirty in-depth life-story interviews.

1.2.2 Objectives

The findings of this research on urban female entrepreneurs of Pakistan who are also mothers will help us determine as to how these women weaved a path between the discourses of intensive mothering and enterprise. Moreover, it will help us know how becoming self-employed was deemed preferable by them in context of their motherly role. The broad philosophical paradigm for this research undertaking is exploratory. In this study, a career narrative approach will be utilised to examine the stories told by a group of

thirty urban female business owners of Pakistan with children. The goal of this study is to find out how these female entrepreneurs with childcare responsibilities narrate their experiences of the move into entrepreneurship, how they draw upon prevailing discourses of enterprise and motherhood in making sense of their career transition, and the challenges that they perceive within their current career.

The three research groups selected for this purpose are as following:

i. Graduate female entrepreneurs, age of business 0-1 year

ii. Budding female entrepreneurs, age of business over 1-3 years

iii. Professional female entrepreneurs, age of business over 3 years

The main objectives of this research are summed up as following:

1. To investigate what are the entrepreneurial motivations of urban Pakistani female entrepreneurs with children and the factors that contribute to these motivations among them.

2. To investigate what are the various types of barriers and obstacles faced by the female entrepreneurs of Pakistan with children.

3. To investigate how these Pakistani female entrepreneurs create a balance between their family responsibilities and business needs.

The female business owners reflecting on their experiences during the interviews will be able to identify the different kind of motivations and the problems they encounter. The research aims to make a contribution to all the present and future female business owners

of Pakistan who are either currently in business specifically to those mothers who would want to start their own businesses in future. The findings of the study will be of benefit to all the stakeholders including government and policy makers alike to improve the conditions for female business owners in Pakistan especially those with children.

1.3 Research Questions

The following research questions derived from the literature will elaborate the main theme and focal points of this study:

i. **What are the motivations for self-employment for female business owners with children in Pakistan?**

The first research question investigates the various entrepreneurial motivations for self-employment and need of having own business enterprise that females with children have prior to setting up business and what leads them to set up own business.

ii. **What are the barriers and obstacles faced by the female business owners with children in Pakistan from business start-ups to their growth?**

The second research question investigates the various perceived barriers and obstacles which were faced by the female business owners with children both in process of establishing their ventures and which they continue to face and/or that can harm the future growth of their business. This question will take into account both socio-cultural and institutional barriers with specific focus on socio-cultural barriers that may result from social, cultural and religious environment and its institutional affects.

iii. How are female business owners with children in Pakistan able to create a balance between managing the business and looking after their children?

The third research question explores how the female business owners achieve family satisfaction levels by weaving a path between the discourses of intensive mothering and enterprise and how they dealt with various issues arising out of balancing of family responsibilities especially childcare role with managing business.

1.4 Scope of the Study

This study has been carried out in Pakistan which falls under the classification of a developing country. The capital city is Islamabad and it is divided into four provinces: Punjab, Sindh, Baluchistan and Khyber Pakhtunkhwa. The focus of this study is the female entrepreneurs with children both graduate and non-graduate that are based in the capital city of Islamabad which is also accessible to author with extensive networking links.

The major challenge for researchers trying to explore the dynamic and multi-faceted nature of Pakistani female entrepreneurship has been to unravel the various motivations and obstacles that these female business owners have to deal with in an essentially conservative, patriarchal and male dominated society (Roomi, 2013, 2011, 2010). Therefore, it is important first to analyse the impact of the socio-cultural milieu in which they operate.

In recent years there has been a growing enthusiasm among researchers to study and understand the nature of Pakistani female owned business enterprises, however they have failed to build an adequate theory around the concept of female entrepreneurship in Pakistan. This is all the more important as female owned enterprises have the potential to

make a wider economic impact in the society constituting almost half of the population (Roomi and Harrison, 2010).

The female owned enterprises in Pakistan are mostly narrowly focused on small or medium sized enterprises mainly operating in women-only domains like beauty parlours, tuition centers, boutiques, kindergarten academies etc. These would mostly consist of industries which have low exits and low entry barriers involving less capital (Roomi, 2013, 2011). However, lately female entrepreneurs in Pakistan have started to realize their status and position in society. They have also improved their conditions in society to some extent. Nonetheless, mostly Pakistani female entrepreneurs are either from a rich class, house wives or fresh graduates with no experience and still lagging far behind than their male counterparts (Rahman and Roomi, 2012).

Some of the problems that female entrepreneurs in Pakistan have to face especially those belonging to middle class households are access to finance, lack of any concrete and systematic government support and dearth of transportation facilitates (Rahman and Roomi, 2012). This also partly explains why generally these women entrepreneurs run traditional business which grow usually from a hobby to a serious business (ibid, 2012).

An important feature of Pakistani society which retards the growth of female entrepreneurship and also helps us to understand the state of its inertia is the religious and cultural environment prevailing in the country that inhibits the social mobility of women by confining them to the role of house wife and home maker (Afza et al., 2010, Hafizullah et al., 2012). These restrictions are partly due to concerns for the safety and security of women who venture outside the home to earn their livelihood. Secondly, it is the social

taboo attached to women working outside the home especially in conservative households. The socio-cultural restriction on the mobility of females has various concerns like their safety, security, and honor and stigma is attached to it (Afza et al., 2010, Hafizullah et al., 2012). However, Pakistani women especially those from the middle class, are now coming up in the field as business owners and participating in the economic sphere of life to facilitate their families. However, as explained above their ratio of participation, as compared to men, is still very low (Afza et al., 2010).

Thus, this research aims to analyse the desires and motivations of aspiring females who seek to have their own business ventures and at the same time also need to look after their children and families. Moreover, the study attempts to investigate those factors that prevent them from adopting entrepreneurship as a career option. Therefore, the scope of study primarily focuses on females with children having family responsibilities based in Islamabad. This study takes an exhaustive survey of literature on female entrepreneurship in general and with particular reference to Pakistan and identifies the gaps in literature followed by the research questions. The research methods and techniques are outlined and deliberated at length in methodology chapter. It is then followed by a detailed discussion on ethics and access issues. Finally, the conclusion chapter focuses on the contributions of the present research and also highlights limitations of the present study.

1.5 Country Background and Rationale of Study

Pakistan got its independence from British colonial rule in 1947. According to the World Economic Forum (WEF) annual report 2016, it is the 6th most densely populated country in the world. According to a recent global report of WEF 2016 Pakistan has a total

population of 182.6 million. Its gross domestic product per capita rate is $ 1,307.51 per annum while its total GDP share of world is 0.66%. In labour market efficiency it is ranked at 97 out of 140 global economies. Likewise, in goods and market efficiency it is at 63rd place, in technological readiness at dismal 89th, in financial market development it stands at 118 rank and in market size at 104 ranked out of 140 global economies. Similarly, the figures for quality of public and private institutions are also discouraging at 121 and 97 respectively (WEF, 2016). Though, till 2005-06 the efforts to reduce poverty were having some positive impact, but the world economic and political crises have negated improvements in poverty reduction (Economic Survey of Pakistan, 2015-16) and these findings are corroborated by Multidimensional Poverty Index (MPI) 2015 indicators (Alkire and Santos, 2015). Poverty amongst women remains a cause for concern for the government and the international community at large. According to United Nations Development Programme report 55.8% of women in Pakistan are living below the poverty line (UNDP, 2015) and they experience greater obstacles to breaking out of the poverty trap due to market inefficiencies, a problem exacerbated by social, religious and cultural norms.

Map 1.1 Administrative Map of Pakistan

Source: www.mapsofworld.com/pakistan/

Women in Pakistan have been poorer compared to men due to fewer opportunities to work, as they have restricted access to the outside world (Roomi, 2013). Moreover, mostly the females in Pakistan are responsible both for the children and home (Goheer, 2003) on top of that the reproductive responsibility makes them less healthy due to the slow implementation of health related policies for women in Pakistan (Afza and Rashid, 2009).

Similarly, if women are working outside the home premises they are usually more burdened than men as they are the ones primarily responsible for looking after family and performance of daily domestic chores. Moreover, they also suffer a greater pay differential for their work and an excessive workload especially in the rural areas that leads to

deterioration of their health (Najam, 2006, Qureshi and Herani, 2011). The education of girls amongst poorer sections in Pakistan is also not considered important and from a very young age they are married by their parents where they have to live in a joint-family set-up and help in the household chores with their mother-in-law (Qureshi and Herani, 2011). However, rural women are more socially burdened and hard pressed than urban women in this regard. Likewise, critical factors like the lack of education, health and financial resources constraints, are felt more acutely by rural women that results in unduly limiting their growth potential (Afza and Rashid, 2009, Qureshi and Herani, 2011).

Consequently, women in Pakistan bear the burden of poverty more than men due to gender inequality. According to a Human Development Report 2015 (UNDP, 2015) Pakistan is ranked 125th out of 169 countries on the Human Development Index (HDI). HDI measures the average achievement of the country taking into account three basic aspects of human development: health, knowledge, and income (UNDP, 2015). Pakistan's gender-related development index is very low which helps us to understand inequalities in achievements between men and women. A similar index is the Gender Empowerment Measure, which takes into account gender gaps in economic and political spheres for which Pakistan is ranked 99th out of 109 countries (UNDP, 2015). All these indicators place Pakistan among the less-developed countries having greater gender disparities. Furthermore, social and cultural constraints restrict women from taking part in formal work outside their home and women's labour force participation is only 21.8% as compared to men which was 86.7 % in 2008 (UNDP, 2015). Such constraints lead to lower ratios of female entrepreneurs in Pakistan as female entrepreneurs are only 2% of the total entrepreneurs (GEM, 2015). Women in Pakistan have to deal with the male dominated and socio-religious orthodox

system and are adversely affected by the cultural norm of veil and widely seen as a repository of family honour. Veil here implies the compulsory head scarf that Muslim women have to wear especially in conservative households (Roomi and Harrison, 2010). In short, women in the developing country of Pakistan not only face cultural and social constraints, but also restrictions due to tribal and feudal system (Roomi, 2013, 2011).

Similarly, women in Pakistan mostly face a social and physical mobility barrier, which includes travel for business purposes, not only as a result of poor infrastructure but also due to the social and cultural norms that have discouraged them from going outside and moving freely from childhood. This limited mobility also often restricts their pursuit or choice of the business. Most women engage in traditional businesses that do not require mobility and which also, typically, only involve women entrepreneurs contacting with women clientele owing to the prevalent religious, cultural and social norms.

Moreover, the female entrepreneurs trying to develop their businesses face barriers like non- acceptance of women's authority by male employees and find it difficult to establish credibility with customers and suppliers due to their gender (Roomi and Harrison, 2010). These attitudes are reflected in the women's difficulty in accessing finance, an additional barrier which increases the constraints they face. Thus, gender inequality, social, cultural and religious orthodoxy for women in general and lack of any available research on female business owners with children in particular suggests that a research study of these female business owners with children within Pakistan's context is much needed. Moreover, literature on female entrepreneurs with children of Pakistan specifically operating from home or outside is very scant. Therefore, the results of this research would benefit all of these female business owners with children operating businesses in Pakistan, the

government institutions related with micro-finance and policy making bodies concerned with women development. Furthermore, it will make an in-depth analysis of the role of social values, male-domination and religious doctrine that have a far reaching impact on the economic independence of female in this region over the centuries.

Consequently, the results of the research might give valuable input to the government and the women specific policy making bodies and institutions like National Commission on the status of women (NCSW) to take concerted steps to improve the condition of present and aspiring female entrepreneurs in Pakistan. In short, this research also has utility in understanding the factors that tend to arrest female entrepreneurial ambitions in Pakistan especially among those women business owners who are also mothers. Similarly, the research study will also help in exploring the dynamics of female motivations to set up own businesses in a socially repressed and religiously conservative scenario and their struggle to become entrepreneurs in a male dominated social set up that is specific to Pakistani society and culture.

1.6 Structure of Study

This research thesis is divided into seven chapters. The Chapter Two reviews the overall literature on female entrepreneurship in general around the world and in western context. It begins with an attempt to define the contested term of 'entrepreneurship'. The next section of the chapter focuses on the growth of female entrepreneurship in present times around the globe and its gendered nature of research. However, the emphasis is to discover the field not from a male centric view but generally move beyond the debate of push and pull factors and see female entrepreneurship as an independent research area. A section about the role

of religion as an institutional influence on female entrepreneurship is also discussed at length.

The discussion in the chapter leads towards the area of the present research study i.e. female business entrepreneurs with children. Moreover, current literature is presented on mumpreneurship that not only defines it but also highlights its importance as a rising field of female entrepreneurial literature. The discussion revolves around different dimensions of female entrepreneurship, mumpreneurship and recent developments in the research area. The chapter also focuses on work family conflict faced by female entrepreneurs, the phenomenon of graduate entrepreneurship in developing world and ends with a section on female entrepreneurship in Islamic society particularly with reference to Middle Eastern countries.

The Chapter Three follows from the previous discussion and presents a broad and exhaustive literature review of female entrepreneurship specifically with reference to Pakistan's context and its social and cultural milieu. It not only presents the recent findings of various researchers and scholars but also present their analysis regarding the different types of problems that are hampering the development of the field in region constituting Pakistan. Moreover, an attempt has been made to present the available literature on gender segregation and rigid class based stratification of Pakistani society particularly its impact on female entrepreneurship in Pakistan. Lastly, the gaps in the literature are pointed out and finally the discussion leads to the research questions for the present study.

Chapter Four considers the research study methodological issues and provides a rationale for the selection of the methodology specific to this study. The research design, designing of interview questions and the selection of sampling techniques are debated. The results and issues arising from the pilot study are reported and that leads to the improvement of the research instruments. The data collection procedure and data analysis methods with thematic analysis and coding of the factors and the variables are discussed in detail in this chapter.

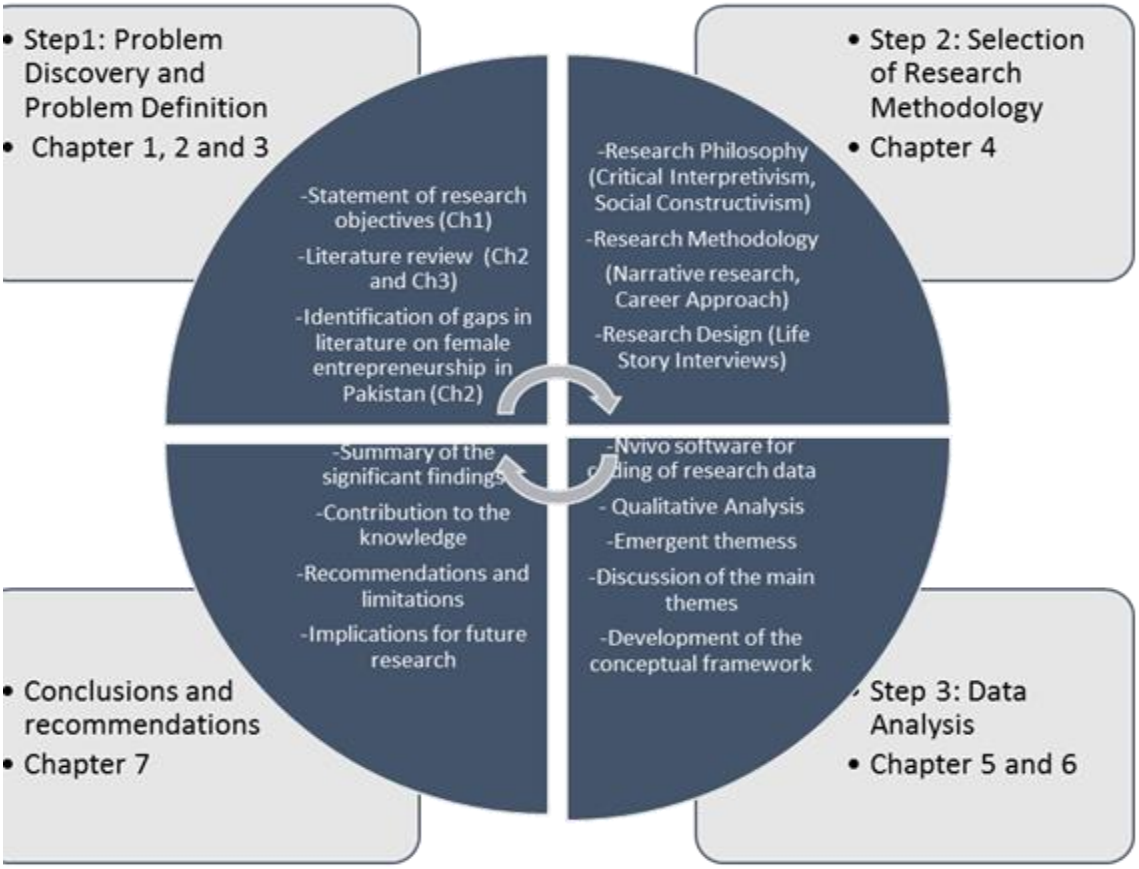
Chapter Five presents the Analysis of the Findings of the thirty semi-structured qualitative interviews identifying key areas to be discussed at length in the next chapter i.e. Chapter Six which is titled as 'Discussion of the Findings'. The Discussion of the Findings chapter then systematically analyses the emergent themes separately according to each research question that were identified earlier in the Findings Chapter. These primarily arose from an examination of the emergent themes and grouping of these under broader headings. There follows a critical discussion of the findings in relation to the literature review. Each research question is addressed in turn with the intention of responding to the substantive issues identified in the literature review. Therefore, within each question the discussion is structured according to the findings.

Lastly, Chapter Seven is titled as 'Conclusion' which presents a detailed summary of the overall research, the limitations of the study and its chief contributions. Therefore, it summarizes the research and results of the research questions, the contribution to the knowledge in the literature of female entrepreneurship in Pakistan and recommendations are provided for the policy makers and government for the development of female business

owners in Pakistan. Finally, the Chapter is concluded with the limitations of the study with recommendations for a further area of research which may be explored in the future.

Figure 1.1 as illustrated below depicts the structure of the thesis in four steps. The first two chapters discuss the core issues, literature and definitions. Chapter four examines the selection of research methodology. There after data analysis and findings are discussed in detail in chapters five and six of the thesis. Moreover, chapter six discusses the qualitative part of the analysis and the development of the conceptual framework of the study. Finally, chapter seven provides the conclusion of the study with original contribution to knowledge with recommendations and implications for further research.

Figure 1.1 Structure of the Study


• Step1: Problem Discovery and Problem Definition
• Chapter 1, 2 and 3
-Statement of research objectives (Ch1)
-Literature review (Ch2 and Ch3)
-Identification of gaps in literature on female entrepreneurship in Pakistan (Ch2)
• Step 2: Selection of Research Methodology
• Chapter 4
-Research Philosophy (Critical Interpretivism, Social Constructivism)
-Research Methodology
(Narrative research, Career Approach)
-Research Design (Life Story Interviews)
-Nvivo software for coding of research data
- Qualitative Analysis
-Emergent themess
-Discussion of the main themes
-Development of the conceptual framework
• Step 3: Data Analysis
• Chapter 5 and 6
-Summary of the significant findings
-Contribution to the knowledge
-Recommendations and limitations
-Implications for future research
• Conclusions and recommendations
• Chapter 7

Chapter 2

Critical Review of Relevant Literature on Female Entrepreneurship

2.1 Introduction to chapters two and three

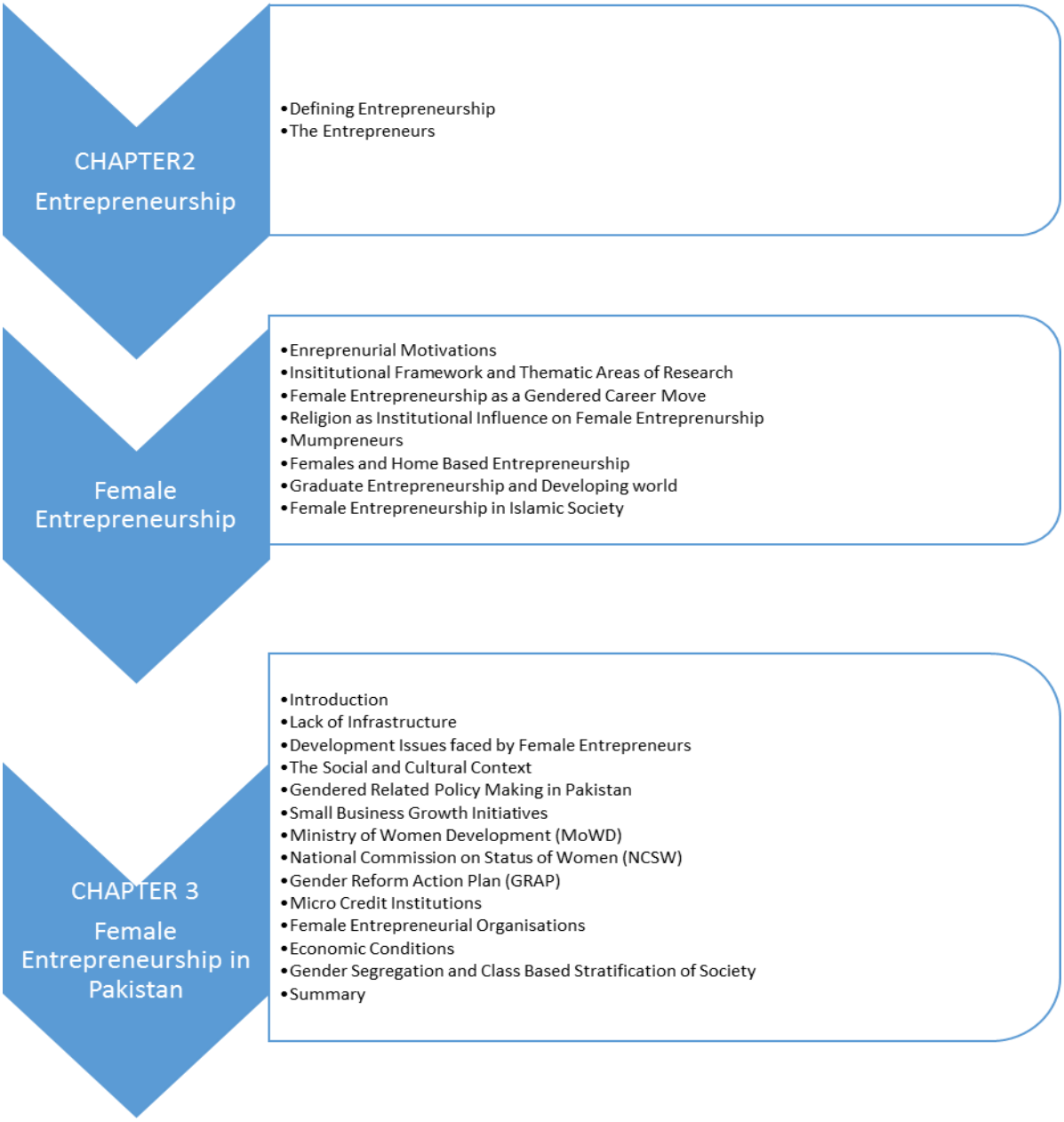
This section takes a comprehensive survey of literature related to female entrepreneurship in general and particularly with reference to the context of Pakistani society. It begins with an attempt to define the contested term of 'entrepreneurship' (Shane, 2010). The next section focuses on the growth of female entrepreneurship in present times around the globe and its gendered nature of research. However, the emphasis is to discover the field not from a male centric view but generally move beyond the debate of push and pull factors and see female entrepreneurship as an independent research area. The discussion then leads towards the area of the present research study i.e. female business entrepreneurs or owners with children.

Moreover, current literature is presented on mumpreneurship that not only defines it but also highlights its importance as a rising field of female entrepreneurial literature. The discussion revolves around different dimensions of female entrepreneurship and recent developments in the research area. Finally, in the Chapter that follows this one will present a broad and exhaustive literature review of female entrepreneurship with reference to Pakistan's context and its specific social and cultural milieu. It not only presents the recent findings of various researchers and scholars but also analyse the different types of problems that are hampering the development of the field. Moreover, an attempt has been made to present the available literature on gender segregation and rigid class based stratification of Pakistani society and particularly its impact on female entrepreneurship in

Pakistan. Lastly, gaps in the literature are pointed out and finally the discussion leads to the research questions for the present study.

For an illustration see the Figure below.

Figure 2.1 Breakup of Literature Review



2.2 Defining Entrepreneurship

The biggest problem in creating a conceptual framework for the entrepreneurship field has been its definition. Till recently, most researchers have defined the discipline entirely in terms of who the entrepreneur is and what he or she does (Venkataraman, 1997). The

problem with this approach is that entrepreneurship involves the combination of two phenomena i.e. the presence of lucrative opportunities and the presence of enterprising individuals (Venkataraman, 1997). Hence, by defining the field in terms of the individual alone, entrepreneurship researchers have only come up with incomplete or sketchy definitions of the term that do that are criticized by recent scholars (Gartner, 1988). For instance, the definition of an entrepreneur as a person who establishes a new organization is an example of this problem. Since this definition does not include consideration of the variation in the quality of opportunities that different people identify, therefore it makes researchers to neglect to measure opportunities. Consequently, empirical support (or lack of support) for attributes that differentiate entrepreneurs from other members of society is often questionable, because these attributes mystify the influence of opportunities and individuals.

However, contrary to the previous research, the recent authors define the field of entrepreneurship as the scholarly examination of how, by whom, and with what effects opportunities to create future goods and services are discovered, evaluated, and exploited (Venkataraman, 1997). Therefore, the field involves the study of sources of opportunities; the processes of discovery, evaluation, and exploitation of opportunities; and the set of individuals who discover, evaluate, and exploit them. Although the phenomenon of entrepreneurship provides research questions for many different scholarly fields, research scholars in general are essentially concerned with three sets of research questions about entrepreneurship: (1) why, when, and how opportunities for the creation of goods and services come into existence; (2) why, when, and how some people and not others discover and exploit these opportunities; and (3) why, when, and how different modes of action are

used to exploit entrepreneurial opportunities. Hence, the varying definitions of entrepreneurship on the above three aspects tend to cause a certain amount of confusion but can also lead to much discussion as to how the phenomenon is to be regarded and, consequently conceived. Similar conditions also apply to the research community where entrepreneurship has come to be regarded a discipline in its own right (Davidsson et al., 2011, Davidsson, 2013).

Nonetheless, entrepreneurship as a discipline of study has had a tremendous growth over the past twenty-five years, though it remains a field still seeking legitimacy (Bruyat and Julian, 2011; Busenitz et al., 2013). One of the reasons for that is the breadth of the field, also manifested in the recently agreed domain statement of the Entrepreneurship Division of the Academy of Management (AOM, 2016). This defines entrepreneurship as, *''the creation and management of new businesses, small businesses and family businesses, and the characteristics and special problems of entrepreneurs.''*

While this definition is rather broad, enabling researchers to explore entrepreneurship in a manner that fits their requirements (Brush et al., 2009; Davidsson et al.,2002) yet, entrepreneurship is a multifaceted, complex social construct that is enacted in many different contexts by a variety of actors (Shane, 2010). Nonetheless, with all the writers on the subject there is a consensus of opinion that entrepreneurship contributes to the economic development of a society (Global Entrepreneurship Monitor, 2012); and it is a possible remedy for unemployment, for social inclusion of disadvantaged groups such as ethnic minorities and women, and on a more general level for fostering globally competitive economies (Shane, 2010). Among the first economists to talk about the role of the entrepreneur in economic development was Schumpeter (1934, 1976), with his

discussion of entrepreneurial innovation and creative destruction, which serves as a catalyst for economic growth. Schumpeter's work was intellectually motivated by the absence of entrepreneurship from the neo-classical model. The neo-classical approach essentially viewed firms as 'black box' production functions, and therefore de-emphasised the role of individuals within them. It also left little room for distinguishing between firms that were innovative and others that were not (Eid and Paua, 2003).

The term entrepreneur is derived from a French word and it means 'one who takes between'. Entrepreneurs play a fundamental part in the economic progress of the country by generating businesses and thus creating employment opportunities for others (ibid, 2003). This approach that takes the view that entrepreneurs act as vital catalysts in the economic growth and development of any country stems from the economic approach to entrepreneurship that grew under 'the physiocrats' and 'Austrian School' of thought. Nonetheless, there are conflicting schools of thought in literature regarding entrepreneurial approach and its role in economic activity (Mitchell et al., 2007). The term entrepreneur was first used by the French economist Cantillon who wrote that the entrepreneur's function is to bring together the different factors of production which are the fundamental phenomenon of economic development of any society (ibid, 2007). Many of the current theories of entrepreneurs stem from the Austrian School writers. One of the writers, Kirzner thought that an entrepreneur is someone who is vigilant and takes the opportunity to earn profit from exchange because he has additional knowledge of the market which is not known by others. So Kirzner entrepreneur is creative as his additional knowledge provides him with the opportunity for creativity (Lowe and Marriott, 2006). However, Casson defined an entrepreneur as someone with different skills to coordinate scarce

resources, make judgement, decisions and take risks (Deakins and Freel, 2009). The psychological approach provides the personality characteristics or traits of successful entrepreneurs. McClelland identifies key competencies of successful entrepreneurs as: initiative and assertiveness, ability to see and act on opportunities and commitment to others (Deakins and Freel, 2009). Moreover, considering the work of writers on the psychological traits of entrepreneurship, Deakins and Freel (2009) identify characteristics of an entrepreneurial personality as a need for achievement, a calculated risk taker, having a high internal locus of control, creativity, innovative, a need for autonomy, ambiguity, tolerance and vision. According to the social behavioural approach, the success of the entrepreneur depends on the culture of the society.

All these approaches and views by different writers provide an overall picture of the entrepreneur but not any in itself would suffice to give the reader a comprehensive picture. Nonetheless, the entrepreneur is a comprehensive term that can be narrowly viewed as the catalyst of economic development and broadly viewed as either a person with built in qualities to gain success or a person that learns the characteristics to become successful in an enterprise (Lowe and Marriott, 2006). However, the debates and arguments aside on the definition of entrepreneurship among the writers set aside it was not until the end of the eighteenth century that entrepreneurship was recognised as an important phenomenon for the economic development and progress of a society. In the present times Entrepreneurship is considered vitally significant in almost all the countries of the world to plan, develop and execute strategies for economic growth and development (Birley, 1989).

To Mitchell et al (2007) most of us believe that entrepreneurs are special people and we do this because both academics and entrepreneurs themselves tell us so. As a field of business

management it has its roots in disciplines ranging from economics, behavioral sciences and sociology (Gaglio, 2004). On the other hand**,** Baron and Shane (2008) have given the two factor approach of micro (related to behaviour and thoughts) and macro perspective (environmental factors); both approaches are critical for understanding of entrepreneurship process. To the author individuals, groups and social factors influence all phases of the entrepreneurship process. They conclude that it is the mix of opportunities and enterprising individuals that is at the heart of entrepreneurship (Baron and Shane, 2008).

However, one of the most authentic definitions has been given by Shane and Venkataraman (2000): *'entrepreneurship as a field of business seeks to understand how opportunities to create something new (e.g. new products or services, new markets, new production processes or raw materials, new ways of organizing existing technologies) arise and are discovered or created by specific individuals, who then use various means to exploit or develop them, thus producing a wide range of effects.'* As Venkataraman and Shane (2000) deliberated that the lack of a definition of entrepreneurship was a hindrance in the development of the field, and thus they defined entrepreneurship as the identification, evaluation, and exploitation of opportunities (Shane, 2010).

The study of the entrepreneurship literature over the past thirteen years indicates that many authors have adopted the definition that was put forth by them (ibid, 2010). In fact, Aldrich and Cliff (2003) said this definition had become the consensus definition. However, not all of writers subscribe to that definition (Shane, 2010). The most widely supported alternative definition is that entrepreneurship is the study of firm formation (Klyver et al., 2008; Reynolds, 2009). The advocates of this alternative definition have offered three arguments for its superiority over the definition Venkataraman and Shane

gave (Shane, 2010). First of all, new firm creation is more consistent with popular perceptions of entrepreneurship than Venkataraman and Shane's definition; secondly, new firm formation is more easily measured than the identification, evaluation, and exploitation of opportunities; and thirdly, this definition is so broad as to incorporate the activities of all market participants (Shane, 2010; Reynolds, 2009). These critics make some relevant points. But as Venkataraman and Shane argued they are not sufficient to reject the definition they put forward (Shane, 2010). They said in subsequent work, that consistency with popular perceptions should not be the basis on which a field of scholarly inquiry is defined (Shane, 2010).

Nonetheless the introduction of the concept of opportunities has changed the focus of the field of entrepreneurship over the past ten years (Shane, 2010). Research has focused less on the characteristics of entrepreneurs and more on the characteristics of opportunities (Mitchell et al., 2004). However, as McMullen et al. (2007) highlight, this advance has been limited in many ways. To date, little work has explored the sources of entrepreneurial opportunities, and, as a result, we know little about why there are more opportunities in some places or at some points in time than at others (Shane, 2010). Hence various celebrated authors on 'entrepreneurship' like Mitchell, Lowell, Busenitz, Bird, and Gaglio have laid stress on the usefulness of entrepreneurship cognition research to realize its various dimensions and contours (Mitchell et al., 2007).

However, in almost all of the definitions of entrepreneurship, there is agreement that we are talking about a kind of behaviour that includes initiative taking, the organising and re-organising of social and economic mechanisms to turn resources and situations to practical account and the acceptance of risk or failure (Baron and Shane, 2010). To conclude it is

difficult if not impossible to define entrepreneurship as entrepreneurial traits activities significantly differ from one individual to another. Each entrepreneur has a unique and distinct kind of set of traits or characteristics. Moreover, entrepreneurial activities are normally dependent on the type of organization being operated.

As discussed in above paragraphs scholars have been consistently inconsistent in their definitions of entrepreneurship (ibid, 2010). However, one of the frequently quoted definition of entrepreneurship is that developed by Gartner (2001) and Shane and Venkataraman (2000) as mentioned above who viewed entrepreneurship as a wide range of activities including the creation of an organization. The entrepreneur is considered by many of researchers as a person who aims or strives to implements change within markets through carrying out new combinations. This can be viewed through introducing an advanced quality, and/or introducing a sustained new production process; and/or opening a novel market facility; and/or creating a new supply chain; and/or carrying out a new empowered organizational structure (Schumpeter, 1934).

Thus, to sum up according to all of these varying viewpoints and conflicting definitions entrepreneurship can be comprehensively defined as the wide range of activities that create and innovate an enterprise by the combination of all the resources while considering its probabilities of success and failure in setting of a firm. In short, entrepreneurship can be conveniently defined as the process of bringing together creative and innovative ideas and combining these with management and organizational skills. Moreover, entrepreneurship can also be explained as an act of initiating, creating, building and expanding a firm, enterprise or organization, or building an entrepreneurial team and gathering other resources to exploit an opportunity in the market place for long-term gain (Baron and

Shane, 2010). Therefore, through entrepreneurship, more job opportunities can be created which consequently boosts the economy and results in improved standard of living and reduced poverty levels (ibid, 2010).

2.3 The Entrepreneur

In simple words the entrepreneur is regarded as an individual who performs the business activity and runs the enterprise. It is an established fact that entrepreneurial activities originate from individuals. However, the absence or dearth of entrepreneurship often makes an entrepreneur incapable to perform this task (Baron and Shane, 2010). Therefore, it can be safely said that entrepreneurship involves all those characteristics and qualities which, if found within the entrepreneurs, would make him/her run the business successfully, thereby helping him/her make profits.

To many of the researchers, the human factor is considered as central to entrepreneurial effectiveness. This human factor may include, first of all, the background and demographic characteristics of entrepreneurs. Secondly, it includes beliefs, values, orientation, manipulative skills, and finally, the characteristics that make an entrepreneur are his/her style of leadership and assertiveness (Baron and Shane, 2010). According to researchers more often than not, these entrepreneurial qualities and characteristics are found within the individual. These qualities enable the person to become successful as a potential entrepreneur. This has been the predominant thinking of the school which believes that entrepreneurs are born and not made. However, the other school of thinking are of the view that many entrepreneurs learn the art through practice and over a period of time. It is sometimes seen that the first generation entrepreneurs, particularly those who are not

exposed to business, often start businesses after they undergo some kind of entrepreneurship training. This is what the other school of thought proposes that entrepreneurs are not always born, but could also be created. These first generation entrepreneurs initiate their business and learn the rules of the game through practice-mostly through trial and error. Many of the successful businesspersons of today belong to this category of first generation entrepreneurs (Baron and Shane, 2010).

As mentioned at the onset entrepreneurial behaviour is the driving force behind a market based capitalist system as developed countries continue to shift toward an entrepreneurial based economy. Therefore, characterizing the dynamics of entrepreneurial activity of a country is vitally important in forming an understanding of its economic systems and society at large. An entrepreneur is one who creates a new enterprise, venture or idea and also assumes the accountability for the risk and outcome, or one who assembles resources (such as innovations, capital, knowledge) in order to transform them into economic goods (Reynolds, 2009).

2.4 Female Entrepreneurship

While entrepreneurial activity around the world remains largely dominated by men, nonetheless women are in recent years are increasingly pursuing career ambitions as entrepreneurs (Langowitz and Minniti, 2007). Having said that and despite this growing number, the overall number of women involved in starting a business is still significantly lower than that of men (ibid, 2007). Therefore, the motivations and expectations in entrepreneurial behaviour are not distributed randomly between the two genders (Bird and

Brush, 2002). Moreover, women face some specific barriers when initiating an enterprise or venture of their own (ibid, 2002).

However, the gendered perspective of business ownership remains notably understudied (Bird and Brush, 2002; Bruni et al., 2004), and the majority of the research has been based around male entrepreneurial activity (Bird and Brush, 2002). Consequently, this creates the potential for marginalization of female entrepreneurs (Baker et al., 2005) and may miss contextual factors for instance family, motherhood etc. that might affect women's access to entrepreneurial opportunities (Brush et al., 2006). Therefore, lately this legitimate concern has led to a call for studies that investigate business ownership from the perspective of women (Bird and Brush, 2002; Marlow et al., 2009).

Some previous work has attempted to account for the differences in male and female entrepreneurial activity. The common explanations for the gender differences in entrepreneurship use role investment theory and social role theory (Bird and Brush, 2002), which attribute entrepreneurial orientations among both men and women to different socialisation processes that men and women face in society. Therefore, according to this theory or view point a person's gender identity and socialized role account for how female and male entrepreneurs vary in their careers (Brush et al., 2009). Furthermore, the difference between genders may be attributed to definitions of success that vary between genders and come from difference in their underlying values, a product of their socialisation (Orser and Dyke, 2009). This finding has been supported by several studies indicating that male and female entrepreneurs define success differently (Orser and Dyke, 2009). It suggests that men and women evaluate success in the workplace and at home

across different sets of criteria. An entrepreneur's definition of success shapes his or her views about family and work trade-offs (ibid, 2009).

Therefore, to a school of researcher's female entrepreneurs are less likely to value monetary success criteria and more likely to value quality of networks, flexibility, ability to choose daily activities and quality of life. These differences in how success is defined are reflections of the underlying values that men and women entrepreneurs hold. Thus, values have been shown to have a strong impact on business decisions amongst female entrepreneurs in particular. Therefore, socialisation plays a large influential role in defining these values, and socialisation thus informs a female entrepreneur's definition of success and how she makes her business decisions (Bird and Brush, 2002).

Till 1970s entrepreneurial career ambitions were mainly associated with men. However, with a growing number of female owned businesses in both developed and developing countries the researchers have started focusing on women entrepreneurs and their economic impact on society (Brush et al., 2009). For instance, Mirchandani (2005) points out that the woman doing the household duties too works like an entrepreneur as she innovates how to survive on limited resources and uses her skills to form a useful thing from waste materials.

The decade of 1980s witnessed an expansion of women' entrepreneurship activity and research. As a result, firms owned by women across the world also rose from 25% to 33% of the business population (Birley, 1989). However, in developing and transition economies female entrepreneurship is a comparatively new concept and the research on female entrepreneurship contains most of the literature on male entrepreneurs (ibid, 1989).

Little is known about female entrepreneurs as there is limited literature especially in the female small business research (Carter and Allen, 1997).

Nonetheless, due to the gradual change in the role of women in western economies and the rise of female entrepreneurship globally has attracted the attention of academicians and researchers. In the 1990s, interest in female entrepreneurs increased as the numbers of women-owned businesses in the USA started to grow (GEM, 2012). The statistics show that female-owned businesses are the fasting growing segment of new business start-ups in many countries of the world including the USA (ibid, 2012). However, a country's specific characteristics also determine the participation of women's entrepreneurship. For instance, the Global Entrepreneurship Monitor (GEM, 2012) survey shows varying degrees of female entrepreneurial participation across 37 countries ranging from 0.6 % (6 per 1000) in Japan to 18.5% (185 per 1000) in Thailand.

As mentioned above the increasing number of women beginning new firms in 1990s and in twenty first century has generated an expanding literature analysing the impact of gender upon entrepreneurship (Carter and Allen, 1997; Marlow et al., 2009). Much of this work has focused upon the motivation of women for becoming entrepreneurs (Patterson and Mavin, 2009) and the factors that influence economic success. Female entrepreneurs have been identified as contributors to social improvement, promoting economic renewal and development, technological innovation and job creation (Bosmal et al., 2008; GEM, 2012)

Consequently, in recent years there has been a tremendous increase in the number of female entrepreneurs around the globe (Brush et al., 2009; De Bruin et al., 2006). However, still overall their number is lower than the number of the male entrepreneurs (GEM, 2012).

To sum up the issue of female entrepreneurship has received growing attention among policy makers in the developing as well as developed countries in the recent years in particular. It is now an established fact that women and men's entrepreneurial activities are an important factor in creating and increasing employment opportunities and ensuring economic growth (De Bruin et al., 2007). Over the last decade, women and men's entrepreneurship have become more important and documented in 55 countries of United Nations Economic Commission for Europe countries.

To sum up the discussion since 1970s the female entrepreneurship has become an essential topic of research and discussion in the USA. The 1990s has seen this trend increasing even further after the transition from communist states to market-based economics (ibid, 2007). However, it is only since middle of 1980s and in 1990s that female entrepreneurship has become popular in developing countries and it has become one of the prime topics of policy makers and development organisations (ibid, 2007).

A table is given below that explains the differences between male and female entrepreneurs in the western context.

Table 2.1: Differences between Male and Female Entrepreneurs

Male Entrepreneurs	Female Entrepreneurs
1. More male entrepreneurs are engaged in entrepreneurial pursuits than females. Male and female entrepreneurs exhibit similar levels of education. (Allen et al., 2008)	Significantly fewer women are involved in entrepreneurship than men in Western countries (Allen et al., 2008) Also female entrepreneurs may lack appropriate type of education and prior experience for starting and running of a business (Brush, 1992; Boden and Nucci,2000)
2. Male entrepreneurs are more imbued with risk taking propensity than their female counterparts (Verheul, 2005)	Female entrepreneurs are more similar than different from male entrepreneurs in terms of personality traits except in terms of risk-taking propensity (Brush; 1992)
3. Male entrepreneurs tend to place more importance on economic motives in starting a business enterprise (Cromie, 1987; DeMartino and Barbato, 2003; Wilson et al.,2004)	Women choose self-employment and entrepreneurship for family-related and other non-economic reasons more often than men (Cromie, 1987; Boden, 1999; DeMartino and Barbato, 2003)
4. Male entrepreneurs tend to be more autocratic managers than female entrepreneurs (Rosener, 1990)	Women tend to use relational practices and exhibit participative management style, while men tend to be autocratic managers (Chaganti, 1986; Neider, 1987; Rosener, 1990)
5. Male entrepreneurs mostly have propensity to exhibit growth intentions than their female counterparts	Some studies find that female entrepreneurs are also less likely to exhibit growth intentions (Rosa et al., 1996; Orser et al., 2006)
6. Male entrepreneurs generally have more access to financial capital than female entrepreneurs (Verheul, 2005)	Female entrepreneurs start their businesses with relatively less resources such as human, social, and financial capital, than male entrepreneurs (Carter et al., 2001; Boden and Nucci, 2000; Verheul, 2005, Alsos et al., 2006)
7. Male-owned firms are generally bigger in size than those owned by female entrepreneurs (Orser et al,. 2006)	Female-owned firms are smaller than those owned by men (Orser et al,. 2006)

2.5 Theoretical framework and definition of female entrepreneurship in context of Pakistan

Most of the literature on female entrepreneurship definition cited above is dominantly from western perspective. Although very little research has been done so far towards building the definition of female entrepreneurship in cultural settings of Pakistan, and it only gives us the perspective of female entrepreneur's organisationally self-employed persons (Nadeem and Abbas, 2009; Noor and Maad, 2008). Therefore, the extant literature in relation to the definition of female entrepreneurship in Pakistani context is somewhat non prevalent. Additionally, no research has been found that addresses women entrepreneurs' with young children perception of work-life balance phenomenon especially exploring the challenges they face in achieving balance and the strategies they use to balance work and family obligations. Therefore, this research fills this gap in the literature by focussing on Pakistani women entrepreneurs with young children, increasing understanding of their entrepreneurial behaviours in relation to impact of religion and socio-cultural environment and their balancing of personal responsibilities and achieving professional objectives (DeMartino et al., 2006; Shelton, 2006).

We have seen so far that children and marriage are also among the influential reasons for women entering into self-employment (Caputo and Dolinsky, 1998; Robinson and Sexton, 1994). The presence of young children poses different set of challenges to both men and women. Williams (2004) found that for many women presence of children is associated with distraction and supervision issue, whereas for men, it represents a source of motivation. Childcare responsibilities still are viewed as primary responsibility of women.

This may suggest that women possess multi skills that they exhibit in managing business and looking after family, while men compartmentalise their work and family life. Women who choose to pursue entrepreneurship find themselves in a flexible position to excel in those career options that prove favourable for their married life style and children (Wilmerding, 2006), but this choice often leads to conflict. Fitting business with family obligation is often a difficult position for most women especially those with children (Wilmerding, 2006). While striving to get succeed in fulfilling the work and family demands, women tend to work too hard and often make difficult choices, even at the cost of their health only to satisfy their customers and keep their families happy. Jacobs and Gerson (2004) suggest that psychological consequences of combined tensions of work and family primarily fall on women that result in negative consequences, while Fels (2004) contends that work and family management provides ample opportunities for women to develop and grow their interests since participation in both spheres of life enriches their entrepreneurial skills.

In addition to family and personal challenges faced by women entrepreneurs, societal norms and beliefs further expose greater pressure on women in both developed and developing countries alike. People in society attach certain values and expectations based on the gender specific roles. These values and expectations often affect the career choices of women (Baughn et al., 2006). Societal beliefs perceive women as primary caregivers. As a result, in an effort to live up to the societal expectations, women took abundant responsibilities on them to simultaneously exceed business while serving as the ideal domestic caregiver and a mother too. Therefore, women prefer entrepreneurship to gain

greater flexibility to manage their obligations in contrast with the duty bound career in a traditional corporate job.

However, doing so may hinder the success of women led entrepreneurial venture, as it does not become the first priority for women. Ahl (2007) raises the point that due to the unequal distribution of domestic work, women cannot equally compete with men on professional grounds where societal mind-set reckons a woman's business as secondary to her husband's work and family. Ahl (2007) seems consistent with findings of Fels (2004) when he acclaims that women are defined by their roles and considered as provider or caregiver of others within their private life. The construction of women's role as primary caregiver reflects the real challenge in women entrepreneurial endeavours, hence; it is important to trace the constraining factors when researching women entrepreneurs and identify the influence of these factors on a woman entrepreneur posing demands on her time and attention (Mirchandani, 1999).

Though globally and especially in western context significant progress has been made by women entrepreneurs, in the last few decades. The social, economic, political, and technological changes have helped introduce a new social structure, which facilitated women's gradual movement to the public arena from the confinement of their homes. The situation in Pakistan is not the same as in the Western and other developed/developing countries. No matter which class or region Islamic women belong to; their situation relative to men is one of systemic subordination determined by specific patriarchal forces. Two factors especially influence women's occupational roles: the cultural norm of purdah (veil) and the notion of Izzat (honour) (Roomi and Parrott, 2008). Pardah has significance as an instrument of sexual segregation and seclusion based on spatial boundaries, where

women's activities are confined mainly inside the home while men work outside, or where women's extramural activities are concealed behind the portable boundary of the veil (Papanek, 1982). Izzat is the notion that women are repositories of a family's honour, and that their chastity and good reputation, being highly valued, must be guarded (Shaheed, 1990).

Pakistani women are not often permitted to move around freely in some families; from early childhood, they are not allowed to go out of their houses or to mix with males independently. Throughout life, they are protected and discouraged from doing things on their own (Roomi and Harrison, 2010). However, for others, who are willing to let their women go out and get educated and become active in economic arena, inadequacy of transportation facilities, both private and public, acts as an actual limitation on their physical movement (Roomi and Harrison, 2008). Kamal (1997) argues that social disapproval of working women in Pakistani society also reflects the invisibility of women's share in the labour force. Furthermore, their involvement in the family and other household affairs is perceived to be a social duty rather than an economic contribution (Kamal, 1997). However, due to globalisation and societal advancement, the scenario has changed now. Women are increasingly playing an active role in Pakistan's economy. Firdouse (2005) reports that it is quite recent that women are coming into the job market and struggling for income oriented jobs to become independent and in order to get the social status as males.

A woman staying at home to take care of the family is no longer described as typical Pakistani society especially in developed urban areas of Pakistan where both husband and wife work to meet their family needs. However, due to marriages and having children many of young and enterprising women are leaving their jobs to give time and attention to

their children. Nonetheless, at the same time they want to be productive and contribute to household income. Therefore, many of them start small businesses from homes with low capital and low growth sectors like beauty salons, dress designing boutiques and kindergarten academies etc. However, there has been no systemic research on these mumpreneurs with young children in Pakistani context. The present research study aims to explore the motivations, challenges and work-life balance issues of these Pakistani mumpreneurs in the conservative social and religious environment in which they operate their businesses and the impact of the socio-cultural and religious conservatism on their entrepreneurial ambitions and goals.

Thus, the definition which the present study adopts in the Pakistani context is the one given by Roomi and Parrot (2008) that it is primarily the concept of 'Chadar' (veil) and 'Chardiwari' (four walls of the house) define the intrinsic and extrinsic character of the average Pakistani female entrepreneur and any research undertaken on them has to carefully envisage the impact of these two concepts on their entrepreneurial aims and objectives.

2.6 Entrepreneurial Motivations among Female Entrepreneurs

While male and female entrepreneurs have much in common, the experience of women entrepreneurs has distinct differences as well. Women entrepreneurs may choose to start businesses for reasons different from those of men and often face barriers that make it more challenging for them to establish, operate, and grow their businesses (Brush et al., 2004). Many women decide to create their own businesses as a consequence of discriminatory treatment at work (ibid, 2004). For example, they may perceive that the "glass ceiling" that

stops women from reaching the top positions in organisations has obstructed their career progress. Therefore, starting a business serves as a means of accomplishing levels of personal success that was otherwise unattainable to them as employees.

The rapid growth of female entrepreneurship in the for-profit business realm incorporates feminist values that are diverse from the values of the traditional, dominant business sector. Despite numerous barriers, such as disproportionately less institutional financial support, author Margaret Heffernan (2007) says, between 1997 and 2004, privately held, women owned businesses grew at twice the rate of all other U.S. firms; while companies owned by women of colour are four times as likely as others to stay in business. These women entrepreneurs achieved inspiring successes without compromising the feminist values of employee empowerment, personal growth, diversity inclusion, nurturance, and collaboration.

Heffernan (2007) explores these thematic values in this book. She maintains that the values, which successful female business leaders bring to their organisations, result in phenomenal growth and prosperity. Her premise is that the growth and success of women-owned businesses is one of the most profound changes taking place in the business world today. This premise is foundational for her research questions, which consider why this is so, what women do to make their businesses successful, how they accomplish these achievements, and the instructive aspects of their corporate approaches. While numerous studies have examined women entrepreneurs (Brush et al., 2009; Klyver et al., 2008) most of these studies were conducted in developed and Western cultural spaces. Even though there are some common factors that impact women entrepreneurs in both Western and Middle Eastern countries, it is important to recognize the different countries specificities of

socio-cultural and political processes and their impact on gender systems (Kobeissi, 2010). The research conducted by Brush et al. (2009) suggests that gender differences regarding entrepreneurial intentions are due to the gender based nature of entrepreneurship. The authors are of the view that since female and male entrepreneurs usually pursue their careers in different sectors thus they formulate different ways and means to mushroom their business; therefore, an increased number of female entrepreneurs will also increase the variety of entrepreneurship in a male-oriented economy.

As Brush et al. (2009) mentions, dissimilarities exist across women entrepreneurs in various countries. Therefore, in studying women's entrepreneurship in a society we need to look at the specific factors related to that society that impact women's entrepreneurial activities. Nonetheless, most of the research that has been done in developed countries has demonstrated rather similar entrepreneurial inclinations between males and females. Common among them are a need for independence and achievement (Brush et al., 2009). While Duche'neaut and Orhan, (2000) have focused on female is desires for occupational flexibility owing to their mothering role that sees entrepreneurship as a convenient choice. However, Brush et al. (2009) emphasizes that there is no water-tight compartmentalization of pull or push factors and there can be both present at the same time. Moreover, the research by the authors shows that men are more likely to have men and female in their networks, while women are more likely to have homogeneous networks comprising of mostly female's and also they are more likely to have limited entrepreneurs in their social networks as compared to men. Therefore, the information received through such networks undermines the entrepreneurial cause of female in diminishing their business chances (Brush et al., 2009). Nonetheless, to authors it might allow women to discover creative

opportunities like those stemming from a household and family context. Additionally, (Brush et al., 2009) the environment plays a decisive role in affecting the different dimensions of female entrepreneurial behaviour. Further drawing on feminist approaches, Bird and Brush (2002) suggest a model where gender has an impact on entrepreneurial processes through different concepts between men and female connected to reality, time, action and interaction, power and ethics.

It is interesting to note that the participation rates of female in entrepreneurship are still substantially lower than men's (in some countries this is half as much as men's participation) (GEM, 2012). One explanation for these lower participation rates of female compared to men in entrepreneurship is that women have a lower propensity for entrepreneurship (GEM, 2012, Kirkwood, 2009). This may be related to the observation that women are less likely than men to perceive themselves as entrepreneurs (Kirkwood, 2009). It is important to note that recent studies have shown that women may be lured into entrepreneurship by their continuing lack of progress within the workplace. This glass ceiling may be pushing women into entrepreneurship (Kirkwood, 2009). This is highlighted by research which found that women entering entrepreneurship had less managerial experience than men.

Traditionally women played the role of homemakers both in context of western and eastern cultures. However, with the growth in women owned business enterprises in western economies was the precursor of women's assuming new roles in society (Birley, 1989). One of the ways for females to accomplish their urge for self-actualization and self-fulfillment through self-employment is achievable through forming their own business enterprise. As female entrepreneurship helps in achieving the goals of independence and

autonomy it does so by doing away with the limitations and constraints of formal job structure. It also enables the women to go beyond the domestic house hold functions and empowers them beyond the traditional roles allocated to women (Kirkwood, 2009).

The motivations to start a business may be unique and distinct from one individual to the other. However, to different writers on entrepreneurship mostly the motivations are chiefly due to two main reasons. First of all, the internal factors or the pull factors and secondly, the external factors that are also called as the push factors. The pull factors or opportunity seeking attitude for motivating the entrepreneurs relate to desire for wealth, independence, autonomy, freedom to innovate, sense of achievement and flexibility (Orhan and Scott, 2001; Lowe and Marriot, 2006). A study on women entrepreneurs in the United States found out that the majority of the women of the sample started businesses because of the pull factors or opportunity seeking behaviour (Kirkwood, 2009). On the contrary the push factors force or pushes the women to become self-employed because of necessity such as dissatisfaction from a paid job or job insecurity, inadequate family income, career limitations such as difficulty in finding a suitable job or work with flexible timings due to family responsibility and lack of opportunity for innovation (Orhan and Scott, 2001; Lowe and Marriot, 2006).

The study by Rani (1996) found that the availability of leisure time motivated women entrepreneurs from higher income classes. Contrary to the above, women entrepreneurs are forced to take entrepreneurship in the absence of any other means of contributing to family income. The study also found that, family support and encouragements are the highest motivating factors which helped women to achieve their goal for an entrepreneurial venture. To Hookoomsing and Essoo (2003) and Richardson et al. (2004) women's reasons

for starting business are not always often driven by positive factors but also due to negative circumstances such as low family income, lack of employment opportunities, dissatisfaction with a current job or the need for flexible work (Robinson, 2001). Moreover, to writers such as Dhaliwal (1998) these factors tend to be most predominant among women within developing economies. Thus the literature available serves a very limited purpose of finding into some of the facets of women entrepreneurs. Moreover, very few of the studies have been conducted in the region of Pakistan. Therefore, the present study proposes to fill this research gap in the existing literature especially in context of Pakistan.

2.7 Institutional Frame Work and Thematic Areas of Research

Many policy-makers and practitioners view female entrepreneurs as a 'special group', worthy of research and policy attention. A summary of key themes in the academic literature has been presented by Carter et al. (2001). However, a number of articles have raised concerns surrounding the quality of the studies focusing upon female entrepreneurs. Most notably, many female entrepreneurial studies exhibit a reluctance to contextualize their contribution into wider gender studies debates (Bird and Brush, 2002), and build theory (Holmquist, 1997). Watson's paper makes several contributions to knowledge surrounding the female entrepreneur phenomenon. Drawing upon the work of Fischer et al. (1993), he makes a distinction between liberal feminist theory (i.e., firms run by women will exhibit poorer performance because women are overtly discriminated against, by lenders, for example, or because of other systematic factors that deprive women of important resources, for example, business education and experience), and social feminist theory (i.e., men and women are inherently different by nature but women may adopt

different approaches, which may or may not be as effective as the approaches adopted by men). Adopting a social feminist theory perspective, Watson questions the view that female-controlled businesses underperform relative to male owned businesses with regard to input (i.e., total assets or the owner's equity) and output indicators (i.e., total income and profits) (Watson, 2002). The question of the plausible reason or underlying factors for the gender differences in entrepreneurship is intertwined to a much broader question pertaining to the causes of sex differences in human behaviour in general. Broadly speaking, the theories about the origins of gender differences in human behaviour are conveniently divided into two major categories. First of all, the theories that focuses on biological sex differences. Secondly, those theories that focus on social forces as the cause of most gender differences (Bird and Brush, 2002). As far as the biological theories are concerned, most of the research has been influenced by the evolutionary theory that has argued that during the thousands of years that humanity's ancestors travelled in small hunting and gathering bands, the sexes did different jobs and developed different skills (Fisher et al., 1993). The consequent result of this is an innate sex difference in occupational preferences and abilities. On the other hand, among the social theories, social role theories lay stress on the influence of social forces such as cultural norms and gender roles (ibid, 1993).

However, social construction theory views reality as socially constructed and the behaviour of men and women as varied across social contexts as a result of the different meanings ascribed to these contexts (ibid, 1993). Sociological theories argue that social structures like workplace, family and organized social life influence women's access to entrepreneurial opportunities. Some of the factors like occupational segregation, under-representation in upper-level management and expectations about traditional family roles

also restrict women to certain sectors and affect their motivation and goals for their business ventures (Aldrich and Cliff, 2003). The biological and social theories can be translated into two contradictory hypotheses i.e. based on the biological perspective, gender differences in the management of businesses are expected to be large and consistent across cultural contexts and based on the social perspective, gender differences in the management of businesses are expected to be small and varied across cultural contexts. However, some research has suggested that businesses managed by females are less effective than businesses managed by men (Boden and Nucci, 2000). Moreover, they are less likely to survive and tend to be less successful (ibid, 2000). Nonetheless, other studies have come across few differences between men and female led businesses. Moreover, they have suggested that myths regarding female entrepreneurs produce some negative contexts for the survival and growth of businesses managed by women (Brush et al., 2004).

However, generally speaking, by and large the literature on women's entrepreneurship points out that the lack of entrepreneurial capital is one of the main reasons for women's low entrepreneurial activity as well as the slow growth of their businesses (ibid, 2004). Similarly, Carter and Allen (1997) have opined that access to financial resources and other financial constraints have stronger effects on business rather than choice or intention. On the other hand, Gundry and Welsch (2001) determine that the selection of strategies that focus on market expansion and new technologies, and a willingness to incur greater opportunity costs for the superior performance of their firms, are key factors for the high growth of women-owned businesses, as compared with low- or no-growth firms. Moreover, they also pointed out adequate capitalization, access to a wider range of financial resources, organized structure, quality control and earlier planning as the

differentiating factors for the better performance and growth of women-owned enterprises. Moreover, the Diana Project (Brush et al., 2004) also revealed that female often lacked the economic power and the social and family support structure to grow their ventures. Also, it confirmed that absence of adequate childcare might cause them to keep their businesses smaller and more manageable. It was also found that gender specific constraints are one of the most important reasons for the slower growth of women-owned businesses. These gender related constraints regarding work, family and social life that influence the development of human and social capital. This lack of appropriate social capital to make meaningful exchanges within business networks limits opportunities to raise growth capital and other resources crucial for the development and growth of businesses (ibid, 2004).

However, it is an established fact female entrepreneurship contributes to economic development of a society; moreover, it is often considered a panacea for unemployment irrespective of the gender. It is especially a platform for social inclusion of disadvantaged groups such as ethnic minorities and women. Thus, female entrepreneurship on a more general level can be a source for fostering not only a competitive economy at global stage but also creating gender balance and minimizing gender discrimination by empowering women (De Bruin et al., 2007). To many of the researchers (Larty and Hamilton, 2011) significant progress has been made over recent years in terms of social, economic, political and technological changes which have supported a new social structure facilitating the gradual movement of women into the public arena from the confinement of the homes (ibid, 2011). However, as mentioned at the onset entrepreneurship framework conditions depends on the contextual or environmental factors that in turn would affect the level and type of female entrepreneurship. Though, female entrepreneurs are present to varying

extents in all societies, however the rate of female business formations differ across societies. To de Bruin et al. (2006) the difference in self-employment is reflective of the contextual and society specific factors such as interplay of social institutions, religion, literacy rates and networks. To Palich (1995) embeddedness of entrepreneurial behaviour in a social context has implication on motivations of the entrepreneurs, preferences of roles and personal values. The concept of embeddedness is considered to be very useful in understanding female entrepreneurship as it involves the complex interplay between economic, social and institutional context as well as the link between structure and agency. However, de Bruin et al. (2007) is of the view that it provides a convenient tool to analyse social, economic and institutional influences on female entrepreneurship, as little is known about the factors that cause variation in women's self-employment rates and their business choices.

Thus, the institutional theory provides an opportunity to explore the layers of women entrepreneur's embeddedness, (de Bruin et al., 2007) by looking at it through the lens of various institutional pillars. Therefore, taking into considerations the individuals point of view will help explaining entrepreneurial behaviour. According to Hodgson and Calatrava (2006) institutions are social structures that matter most in the social realm. Moreover, they make up the ingredients of social life and are greatly shaped by the social relations. In short, human actions are dictated by slowly changing attitudes which are shaped by the institutional context. Therefore, human behaviour is shaped by norms and values which are manifested in social institutions.

Therefore, the institutional and legal context plays crucial role in female entrepreneurship because enterprise develops in interaction with the institutions or so called institutional

environment (Scot, 2001). This not only influences the nature but the extent of economic contributions of female entrepreneurs (Achterthagen and Welter, 2003). Nonetheless, societal values and norms are slow to change and are of particular importance to female entrepreneurship as it draws attention to the cultural and spatial influences (de Bruin et al., 2007). In short, institutions set the parameters of enterprising behaviour among the females. This is done by formal institutions through regulatory framework while informal institution provides grounds on which an activity can be legitimized. Formal institutions create opportunities and the informal institutions determine the perceived legitimacy of the opportunities. For instance, gender specific normative institutions, i.e. religion and traditions determine women's social and economic place in society. However, in those societies which define women with their household responsibilities and look down upon their income generating activities in market economy discourage their entrepreneurial spirit, (Achterthagen and Welter, 2003). Another study conducted in Germany concluded that rigid social values that consider female entrepreneurship as less desirable activity that negatively affects perceptions and attitudes of women towards entrepreneurship. Furthermore, the discrimination against females in the tax system constrains female entrepreneurial pursuits.

To sum up the discussion to the majority of researchers the research conducted on female entrepreneurs so far can be conveniently divided among five thematic areas (Larty and Hamilton, 2011, Marlow et al., 2009, Brush et al., 2009; Ahl and Nelson, 2010):

(1) Breeding grounds of female entrepreneurship;

(2) Different dimensions of female entrepreneurship;

(3) Different barriers whether family related, social and financial etc. against female entrepreneurship;

(4) Varying motivations of female entrepreneurs; and

(5) Organizational and managerial methods – the "enterprise culture" – of female entrepreneurs (Marlow et al., 2009, Bruni et al., 2004).

Further according to Bruni et al. (2004) the research carried out in the majority of the Western world brings to the forth three central types of barrier against female entrepreneurship. First, is the *socio-cultural status of female*, which tend to focus on the cardinal responsibility of female towards family and performance of various domestic chores (Ekinsmyth, 2013). Secondly, it is the *accessibility factor* of female entrepreneurs. It relates to the accessibility towards social and business networks of information and assistance that is critical in carrying their business to next level (Brush et al., 2009). Finally, the third factor is the *access to finance* or capital (Larty and Hamilton, 2011; Patterson and Mavin, 2009).

2.8 Entrepreneurship as a Gendered Career Move

Investigating entrepreneurship from the gendered career perspective implies that becoming or acting as an entrepreneur is a career move just like the choice of any other profession, rather than a singular unique event. Moreover, it means taking entrepreneurship as a phase in the career of an individual helps to contextualize the entrepreneurial decision within the work-life-story and history (Hytti, 2009). It makes it possible to investigate entrepreneurship as driven by something other than a keen interest and a strong motivation.

Traditionally, there have been studies in the fields of both entrepreneurship and career theories focusing on the push and pull dichotomy (Kirkwood, 2009). However, this seems to be too reductionist an approach and it might be more interesting to study “push” and “pull” as opposite sides of the same coin: both are present in all career decisions, including the one leading to entrepreneurship (Patterson and Mavin, 2009). The start of 20th century saw the term and concept of gender surfacing prominently in literature. The term 'gender' is a social construct and its articulation is dependent on the context. To Suganthi (2009) gender is something that people ‘do’ in a relational context, it is not about what someone is, or what someone possesses, it is the construction of men and women (Dhaliwal,1998). In short, gender refers to the roles that a society and culture assign to both sexes (Birley, 1989).

However, in the context of entrepreneurship literature, the female entrepreneur signifies taking up an identity and performing a role that is supposedly different from the way it is performed conventionally. During the decade of 1980s career options were based on the premise of a male bread winner and female home maker, which depicts a simplified construct of gender. Though, some recent work has emphasized the multi-dimensional construct of gender which is maneuvered by and shaping of the social context. Nonetheless, the relationship of gender and entrepreneurship is much more intricate and complex than assumed by policy makers. It can only be explained by recognizing that entrepreneurs are deeply embedded in the societal construction (Bosma et al., 2009). Some of the research also suggests that transition into entrepreneurship is a gendered process. Entrepreneurship is still a male game in terms of entrepreneurial activity (Bosma et al., 2009), which is at least partly explained by the dominance of the masculine and male

image of an entrepreneur (Ahl, 2002; Marlow, 2006). Ahl (2002) has pointed out the differences between women and men in entering entrepreneurship are not always dramatic but we need to look for the subtle manner in which gender shapes these experiences and understanding of female's career transitions (Patterson and Mavin, 2009). There may be are gendered motivations for women making the transition into entrepreneurship, including the escape from the gendered nature of their previous employer's organization and search for flexibility and better work-family life balance (Patterson and Mavin, 2009). It is important to note that recent studies have shown that women may be lured into entrepreneurship by their continuing lack of progress within the workplace. This glass ceiling may be pushing women into entrepreneurship. This is highlighted by research which found women enter entrepreneurship having less managerial experience than men (ibid, 2009).

To various writers on female entrepreneurship ranging from Mirchandani (1999), Bird and Brush (2002), Bygrave (2007) the world of women's entrepreneurship is gendered in its philosophical dimension. Yet, as Mirchandani (1999, p. 230) highlights, there is "little analysis of how gendered processes may shape the size of firms, or the tendency to focus on certain industries". She suggests that most research on female entrepreneurship is not based on feminist theories, which tends to result in gender differences being explained in terms of how women entrepreneurs deviate from a so-called "male norm". This also substantiates the theory given by Bird and Brush (2002).

Also the research has proven that the education background of an entrepreneur has a relationship with their entrepreneurial intentions (Hisrich and Peters, 1995; Bird and Brush, 2002). Plus, it has been demonstrated that age of an entrepreneur also affects the factors

which influence the entrepreneurial inclinations of men and women (Moore and Buttner, 1997). Therefore, the main academic discussion and research regarding the reasons which prompt women to launch their own business mainly distinguishes between the two factor approaches (Bruni et al., 2004). One is the "push" factors that kind of forces women to start a business more out of necessity than choice and positive or "attraction" factors that "pull" women to see entrepreneurship as an opportunity.

The factors of compulsion are reflected by motives described by Moore and Butner (1997), a way to supplement a meagre household income; or as a solution for entering in an activity in which formal selection criteria such as qualifications, experience and gender are not a necessary requirement; and also it's more flexible and convenient. On the other side, the factors of attractions are depicted as a search for independence and autonomy in work; a search for professional self-fulfilment; a search for income; the pursuit of a social mission (e.g. the social integration of the more vulnerable members of society). In general, the entry of women into entrepreneurship seems to be a complex mix of constraints and opportunities, of external coercions and subjective aspirations. However, as mentioned earlier one of the prime reasons for the rapid increase in women-owned businesses in the USA and most of the western world was women's innate wish to escape the "glass ceiling" in corporate world dominated mostly by men. Moreover, women were deeply imbued by a strong desire to gain more flexibility in their work schedules.

There are a small number of studies of women entrepreneurs that challenge such assumptions about women entrepreneurs (ibid, 1997), but on the other hand many others have found the glass ceiling to be a major contributing, if not most crucial one in women's decisions to take a solo flight in their independent careers as business owners. Bird and

Brush (2002) found that factors like self-motivation, desire to seek challenging, creative and independent pursuits, being in charge of their destiny, quest for advancement of their careers, and fulfilling a lifelong goal have mostly contributed to women's decisions to start their own businesses; however, the flexibility of setting their own time table and the need to balance family and work were far stronger motivators.

Businesses spearheaded by women tend to be small and to grow less quickly than those headed by men, suggesting, again, that women face more barriers to become successful as entrepreneurs in what has been an exclusive male domain till recently (Cliff, 1998). To add to this entrepreneurial world have largely been perceived by the people as a jurisdiction of those who are bestowed with stereotypically "masculine" traits, this is seemingly another factor casting serious aspersions on women's reputation as business owners (Baron and Shane, 2008). Moore has categorised entrepreneurial women into two age groups. The traditional age group of women who are less than 35 is more family-oriented and prefers to do the business in retail and service sector. While the modern age group who are above 35 years are career-oriented and prefer to work in technical industry. Some of the research carried out on Women entrepreneur's shows that they prefer to work in the service industry because majority of them have experience in this industry (ibid, 2008).

It has been observed that there is a significant increase in the number of entrepreneurial women who are establishing their businesses in the manufacturing and high-technology fields industries (ibid, 2008). Another school of writers refers to the dominant masculine culture as the potent factor that pushes women to become entrepreneurs. Hisrich and Peters (1995) believe that development of female entrepreneurship is mainly due to the push factors like frustration and boredom. Cromie (1987) believes that dissatisfaction with their

careers plus more importantly the child-rearing role of women is the most important reason for them to adopt entrepreneurship as a career as it offers to them the attraction of flexible working hours. Many researchers have also highlighted the importance of the family perspective to entrepreneurship. Lot many women end up in becoming entrepreneurs because of being inspired by a close family relative like parent or a cousin (Curran and Blackburn, 2000). This role model factor has been a leading pull factor according to many a research finding on women motivations for entrepreneurship (Shapero and Wendt, 2005).

The international research has therefore focused on a plethora of motivations for female entrepreneurs from 'glass-ceiling' barrier to mothering role and to family context. The family and role models provides a strong relationship of entrepreneurs with their self-employed parents. It is evident from research results that parents with entrepreneurial background provide inspiration to their children who also develop entrepreneurial intentions by imitating them (Hisrich and Peters, 1995). Since most women are vital part of family structure as wives and mothers, the decision whether or not to participate in the labour force is made difficult by the responsibilities of their household roles (ibid, 1995). There is some at least some clear cut demarcations of functions and responsibilities between husbands and wives (Becker et al., 1999). The traditional model for determining their roles and goals is determined by the financial considerations and primary role of women as mothers (ibid, 1999). It universally witnessed that women, by custom, generally have to take a larger share of family responsibilities especially when it comes to household chores and children. The household duties can have an adverse impact on their entrepreneurial ambitions owing to house and family commitments they might not focus as much on their own careers as entrepreneurs (ibid, 1999). Furthermore, the research by

some writers, demonstrates that as a husband's capacity to earn increases, there is less economic pressure for a woman to find work or pursue an entrepreneurial career (ibid, 1995).

Brush et al. (2009) cites "motherhood" as the primary phenomenon to understand the dynamics of female entrepreneurship and to highlight the great importance of gender roles and values in workplace participation. However, the impact of mothering role and family values on female entrepreneurial ambitions and careers is relatively understudied in the labour economics literature. The socio-cultural context that limits women's ability to steer their enterprises adequately should be addressed in conjunction with policy efforts to develop women-led initiatives. Moreover, effects of programmes designed to develop managerial skills of women entrepreneurs may be limited in the absence of policies to counter social norms and mores in conservative male-dominated societies such as Pakistan. And, finally, to be proactive the policy-makers should advocate for (a) motivational training, particularly early in school; (b) vocational training geared towards practical application of academic education; and (c) curricular training to develop social interaction and networking skills among girls and women (Gupta et al., 2009).

2.9 Religion as an Institutional Influence on Female Entrepreneurship

Though most of the literature on female entrepreneurship focuses on the differences in male and female entrepreneurial behaviour owe itself to different values and roles that men and women have been socialised into. However, the literature has yet to consider the collective and overall institutional effect of religion in this process of socialisation. As will be discussed later in literature concerning female entrepreneurs of Pakistan that it is a

deeply embedded socially and religiously conservative society in which the female entrepreneurs of Pakistan essentially have to operate. Hence, one of the purpose of this study is to find out whether religion is one of the key influences and socialising factors in shaping female entrepreneurs with children in context of their gender roles, and thus to see how much role their religion has to impact their entrepreneurial behaviour.

Historically speaking religion has manifested itself to have an indelible impact on women's gender role attitudes (Bartkowski 1999; Bartkowski and Read 2003; Hardacre 1997; Hartman and Hartman 1996; Mosher et al., 1992; Sherkat 2010). Similarly, traditional ideals about family life and gender roles too have their roots in religion (Read and Eagle, 2011). Discussions of family ideals, including specific roles and responsibilities for men and women, have long been a key part of religious discourse (Edgell 2006; Sherkat and Ellison, 1999). In particular, conservative religions tend to promote gender essentialist ideologies and have developed versions of the separate spheres: men's activities focus on the public sphere (work) and women's activities focus on the private sphere (the home) (Christiano 2000; Sherkat and Ellison 1999). Therefore, religion is a strong socialising institution which provides specific cultural beliefs and values. It has been shown to have a large influence on a number of different institutions, including the family (Cherlin, 2009; Edgell 2006), politics (Smidt, 2001), and education (Stroope, 2011).

Religion's role in shaping views on the family and gender roles is particularly strong due to the intertwining of these institutions in our society (Christiano 2000; Edgell 2006; Sherkat and Ellison, 1999). Therefore, from numerous studies highlight that religious involvement is important in socialising a person into specific gender roles and view of the family. Similarly, as far as female entrepreneurship is concerned the religion here too has a strong

influence on women's gender role attitudes (Bartkowski and Read 2003; Sherkat 2010). In particular, conservative religions at the end of the twentieth century tended to promote ideologies that biologically and sociologically categorise men and women as different and unequal, the former being superior to the latter. By extension, this serves as justification for men's participation in the paid labour force and women's relegation to non-paid labour and domestic work (Christiano 2000; Sherkat and Ellison, 1999).

The more a person is invested in a conservative religious institution, the more likely that they are to be socialised into gender role attitudes which place the care of the home and children as the primary responsibility of the woman. Therefore, religion must be considered when looking at a person's habitus and decisions about work and family balance. Despite the strong influence of religion on women's attitudes towards gender roles and the family, there are few studies in the field which have looked at religion's influence on female choice of becoming an entrepreneur or on work family conflict strategies.

So far the studies carried out in this regard have looked at how different 'moral' frameworks have impacted work family strategies; these studies find that these frameworks are influential in the decisions women make about work family conflict (Blair Loy, 2005; Gerson, 2002). However, Ammons et al. (2007) looked particularly at the effect that religion has on men's and women's work family strategies, exploring trade-offs in managing work family commitments. Their findings demonstrate that religion does impact family and work trade-offs, however these vary based upon family status. In particular, religious attendance increases men's and women's favour toward 'family centred' strategies.

Therefore, as such, a woman's religion will have an impact on the way in which she views her role in the family, her priorities and values concerning the family and work, and the decisions she makes which affect her work family balance. Two important points emerge from this is, first of all, that there is a lack of research which fully explains women's entrepreneurial activity, particularly in the area of institutional influences of religion. The second is that religion plays a strong influence on the gender roles that a woman is socialised into, affecting her views of the family and her role and responsibility within the family. This research study will attempt to bring these ideas together in order to more fully understand female entrepreneurship in Pakistan.

This study will also seek to find that whether religion influences the gender roles that a woman is socialised into. These gender roles then shape the attitudes, behaviours and preferences that shape the decisions that women make regarding their entrepreneurial behaviour. Thus, one of the objectives is to find out whether female entrepreneurs with children religious beliefs and affiliation have an impact on her entrepreneurial behaviour.

2.10 Mumpreneurs

While mumpreneurship – entrepreneurship by mothers, is not a new phenomenon, it however presents itself as a new concept that is still in its initial stages and in need of a theoretical definition backed up by empirical validation (Richomme-Huet et al., 2013).
In this section the author will review the emerging mumpreneurship literature, frame it with literature on women entrepreneurship, and define mumpreneurship as the creation of a new business venture by a woman who identifies herself as both a mother and a business woman, is motivated primarily by achieving work-life balance, and picks an opportunity

linked to the particular experience of having children (ibid, 2013). Though, female and male entrepreneurs seem to have different motives, but having children has been identified as a critical motivator among women to enter self-employment. Boden (1999), using the longitudinally matched current population survey data for the years 1987-1992, finds a positive and significant correlation between having young children and women's choice to opt for self-employment. Similarly, Carr (1996), suggests that working- women's decisions are tied to the family, and that they view self-employment as a good solution to find flexible hours to balance work and family obligations. Likewise, Kolinsky (1998) find that the presence of young children in the household significantly increases the likelihood of women forming own business ventures.

To Brush (1992) and Buttner (1993) the tensions that working environments create for women are pushing them to look for an alternative way of living and working, and therefore self-ownership becomes a good choice in their quest for work-life balance. Interestingly, the concept of mumpreneurship has evolved on this premise that women with children looking for work-life balance will seriously consider starting up their own business ventures (Hundley, 2000). Ekinsmyth (2013) proposes that women with children usually manage their time-space routines around motherhood using the same spaces for 'productive' as well as 'reproductive' activity. Hence, in trying to reconcile their identities as mothers and business-women, they arrange their work around their primary role as main family care providers (Ekinsmyth, 2013). However, this attachment to particular spaces throws up its unique opportunities and specific challenges. Nonetheless, from the perspective of mumpreneurship theorists, based on a better integration of work and family

life through flexibility of working hours could help us in providing a better understanding of life strategies of women entrepreneurs with children.

The emerging mumpreneurship literature (which is part of the overall literature on women entrepreneurship) mostly defines mumpreneurship as the creation of a new business enterprise by a woman who identifies herself both as a mother and a business person. It is motivated mainly by need to achieve work-life balance, and focuses on the experience of having children and managing business venture. The extant literature on mumpreneurs identifies it as a sub-group of women entrepreneurs and constitutes as a strong affirmative action in terms of her identity and dual role in society as mother and as a business woman. The very definition of mumpreneurship implies organizing one's business around the demands of raising children (Ekinsmyth, 2013). Therefore, "mumpreneur" ("mompreneur" in Canada and the USA) is defined as a business owner who has configured a business around the time-space routines of motherhood (Ekinsmyth, 2013), where "motherhood" is understood to be the predominant carer role in social reproduction (Duberley and Carrigan, 2012; Ekinsmyth, 2011).

A new entry (2011) in the *Collins English Dictionary Online*, defines the mumpreneur as 'a woman who combines running a business enterprise with looking after her children'. These female are an interesting group as they reflect current debates on lifestyle entrepreneurship and a new approach to *'having it all'* i.e. pursuing a career and managing to fit with the traditional mother ideology, where a good mother is at home full time with her children (Duberley and Carrigan, 2012).Thus, so called 'mumpreneurship' is presented as a means of overcoming the role conflict felt by working mothers and feelings of being overwhelmed as they continue to take primary responsibility for home and family while working (Jacobs

et al., 2001). The increasing popularity of "mumpreneur" support groups suggests more young mothers are setting up businesses at home. Some say they do it to work around family commitments, and others for extra income on top of full time work outside the home (Ekinsmyth, 2013).

Recent literature situates motherhood at the core of female's entrepreneurship (Brush et al., 2009), and is beginning to consider mothers' gender role identity as a possible resource rather than a simple constraint (Leung, 2011; Ekinsmyth, 2011, 2013). In particular, mothers are particularly well positioned to take advantage of new, global-reach; home-based ICTs that are opening up new potential for work/life balance (Ekinsmyth, 2013). The seizing of such opportunities might retrench and further naturalise a couple's gendered divisions of labour, but it represents a chance (Duberley and Carrigan, 2012; Leahy and Doughney, 2006), for home-based mothers to run businesses that work in rhythm with their families across the life course. Many researchers writing on mumpreneurs describes mumpreneurs as essentially middle class female who have explicitly configured businesses around their commitment to a particular division of domestic labour and gender practice – these are "mumpreneurs" who prioritise a primary child-rearing role within an expansive and commercialized understanding of children's needs termed by Hays (1996) as "intensive mothering" (Duberley and Carrigan, 2012). While one of the authors on mumpreneurship Ekinsmyth (2013) applies an argument from feminist geographers that gender divisions relate to the social constitution of space, place and home. She demonstrates that these are apposite forces for "mumpreneurs" who co-ordinate entrepreneurship with mundane and yet ever demanding domestic activities that delimit their space and time routines and that embed them deeply in the moral and resource

structures of neighborhood (Duberley and Carrigan, 2012; Jarvis, 2005) and home; in other words, that situate them firmly within local gender regimes.

To Hakim (2000) mumpreneurship is actually emergent from practicing a highly gendered role in a process of group (family) compromise to wider gender forces and, so, is an "adaptive preference" (Duberley and Carrigan, 2012; Leahy and Doughney, 2006). The recent researchers on mumpreneurship defined it as a form of entrepreneurship driven largely by the desire to achieve 'work-life harmony' through an identity orientation that blurs the boundary between the roles of 'mother' and 'business woman' (Ekinsmyth, 2011, 2013). Nonetheless, it does not include all business owners who are mothers, it does not limit location to home-based businesses and it can include men who operate their businesses in this way around a primary care-role (Duberley and Carrigan, 2012).

Research endeavor spanning the social sciences shows that, despite significant advances in the UK gender equality agenda, childcare work remains gendered as female's work (Duberley and Carrigan, 2012). This, to a major extent, explains the choices and motivations of "mumpreneurs" who prioritise family work in their business goals. Indeed, many commentators agree that it is reproduction that sets female and men apart in work and entrepreneurship (Duberley and Carrigan, 2012; Brush et al., 2009). Hays (1996) and Maushart (1999) are two of a number of recent commentators who have expounded upon the prevailing culture (in the USA) of "intensive motherhood" (Duberley and Carrigan, 2012). In this version of motherhood, the mother is expected to be an "expert" and skilled in all aspects of child-rearing from understanding children's health and emotional needs, to crafting a package of after school and life-enhancing activities (Duberley and Carrigan, 2012).

It is not difficult to understand why mothers who subscribe to the discourse of intensive motherhood turn to home-based small business ownership (Duberley and Carrigan, 2012). Moreover, the time required for "intensive motherhood" makes it difficult to undertake quality paid employment within conventional working time schedules. In enabling the blurring of the boundaries between motherhood, home and work mumpreneurship offers relative autonomy and self-determination. However, it is important to explore the prices to be paid for this. Duberley and Carrigan (2012, p.16) wonder whether mumpreneurs hide "the tensions between intensive mothering and entrepreneurship through self-exploitation and limiting business size".

Many of the issues that emerge from the literature on mumpreneurs and home-based businesses, in common with the literature on home working more generally (Mirchandani, 2000) reveal the tensions involved in home-based work, especially with regards to isolation, workaholism, space restrictions and a negative impact on home-space and family lives (Duberley and Carrigan, 2012). There exists, then, a paradox in the empowering effect of running a home-based business while fulfilling the existing social norms of women's roles in the home and family, ultimately resulting in a constrained entrepreneurial potential (Welter et al., 2014). However, mumpreneurs are an interesting group through which to examine processes of gendered entrepreneurship because these women occupy the main carer role in household divisions of labour (Duberley and Carrigan, 2012). They build businesses around their family role. Analyses of mumpreneur accounts has revealed that these women seek to combine their dual identities of mother and business-owner, attempting a hybrid identity where family and business are mutually enriching and reinforcing each other (Ekinsmyth, 2011, 2013).

Nonetheless, mumpreneurs have a gender role orientation towards (intensive) motherhood, but their daily workloads share similarities with others, mothers or not, who are full-time workers, full-time carers, part-time or flexible workers (Duberley and Carrigan, 2012). Therefore, Duberley and Carrigan (2012, p.16) have asked how far mumpreneur activities can be viewed through the lens of self-exploitation rather than liberation, and conclude that the dichotomy can be challenged as these activities "could be interpreted through both lenses". Hence the gender politics of "the mumpreneur" as a business identity deserves a careful thought (Richomme-Huet et al., 2013). At the discourse level, the "mumpreneur" label deserves the heated debate that it has attracted. According to Duberley and Carrigan (2012) though it is likely that attaching of a female identity label "mum" to entrepreneurship, leads to the practice being treated less seriously. But, at the same time, this hybrid label, combining two different identities challenges assumptions about who should be an entrepreneur also potentially undermines the myth of separate spheres (Ekinsmyth, 2013; Duberley and Carrigan, 2012)

At a policy level, "mumpreneurship" as an activity needs to be taken seriously. This becomes increasingly important as families have to work around complicated spatial coordination; their professional occupations have long working hours and parenting duties (Richomme-Huet et al., 2013). Therefore, the need to work flexibly around the family also arises and many families take the moral position that this "someone" should not be an employed substitute for their own labour (ibid, 2013). However increasingly enabled by mobile Information communication technologies (ICTs), mumpreneurship is a solution that gives choice and flexibility to manage own time/space schedules (Duberley and Carrigan, 2012). There is a strong precedent already in business circles that mothers' business

networking can be a powerful stimulant to mothers' business start-ups (Richomme-Huet et al., 2013). Therefore, mumpreneur businesses not only offer mothers "quality work" but also have long-term growth potential and are thus worth policy consideration (ibid, 2013).

Having shed light on the concept of the western term mumpreneur might not be applicable in Pakistan and the term itself might be seen as derogatory as it could be seen to suggest that women are primarily mothers, which is problematic. That is why the author did not really feel wedded to this term as it might have constrained the sample and findings. According to Richomme-Huet et al (2013) the answer to these lies in how we define 'mumpreneurship' carefully so that these concerns are covered. The term 'mumpreneurs' refers to women who have chosen to/or need to be primarily mothers at that point in time. Those who have not are not mumpreneurs. Moreover, to Richomme-Huet et al (2013) using this group does constrain sample and findings and that is deliberate but only appropriate if the researcher wants to target this specific group. Similarly, according to the authors the constraint is sometimes helpful as the kind of women involved in the research study can be pre-defined. However, having said that still the western term mumpreneur might not be applicable in Pakistan, where the family unit is very different. Moreover, there is a danger of simply transplanting this concept, rather than exploring whether it fits, which would be a more realistic and valuable objective. Another criticism with using the term 'mumpreneur' is that its definition already answers the part of entrepreneurial intentions. And it assumes that the motivation of group is simply to balance childcare and it might blinker the research aim and objectives on female entrepreneurs with children by confining them to be mothers only. Again to writers Richomme-Huet et al. (2013) the

research on mumpreneurs does rather answer the question of entrepreneurial intentions. Thus, to the authors it is more valid to ask why they have these intentions in the first place (like motivations, life circumstances, gender assumptions, cultural practices and how they manage this work etc.) rather than what those intentions are. Similarly, to the authors the intentions of mumpreneurs are more than just balancing childcare. For instance, in the western world, they are about adhering to a version of perfect motherhood too. Therefore, it would be interesting to see what they are about in context of a developing country like Pakistan.

The definitions given by various authors on mumpreneurship boils down to three characteristics of mumpreneurship: first of all, identity i.e. identity orientation that blurs the boundary between the roles of 'mother' and 'businesswoman, secondly, motivation i.e. to achieve 'work-life harmony', and thirdly, opportunity recognition i.e. the opportunities identified by the experience of pregnancy or having children (Richomme-Huet, 2013). These are linked in that, in the context of motherhood, identity shapes motivation, and in turn triggers action (opportunity recognition and eventually development). Therefore, from this academic perspective, mumpreneurship is the creation of a new business venture by a woman who identifies as both a mother and a business woman, is motivated primarily by achieving work-life balance, and picks an opportunity linked to the particular experience of having children (ibid, 2013).

However, from a practitioner's perspective, mumpreneurs are mainly considered as 'work-at-home-woman'. For Strauss (2005), so-called 'mumpreneurs' are definitely an emerging trend in the global economy as more and more mothers are finding ways to start their own businesses, contribute to the family income, and still take care of the family. The reasons

for a massive occurrence of mumpreneurial activity in recent years are expounded at length by Cobe and Parlapiano (2008). To the authors the generation of women who are in their 20s and 30s grew up when a lot of mothers went into the workforce and had to work in offices away from home and wanted to be around their children more. Plus, they were well-educated and had worked before they had children, so they were with the skills and talents that can be applied to a home business. Moreover, according to the authors their main objective is to balance both the stresses of running a home-based business as an entrepreneur, and the time-consuming duties of motherhood at the same time.

2.11 Females and Home based Entrepreneurship

Women owning and managing home-based businesses might provide with the flexibility to meet family responsibilities and undertake employment at the same time. However, its critics would argue that it is most of times at the cost of business performance and growth of the business. However, recent research suggests that a greater proportion of women with poor entrepreneurial resources more likely to operate via home based businesses (GEM, 2015). Most of the time the decision to start a business from home is shaped by circumstances, a need to be flexible and working only part-time thus contributing to family income. In short it offers the females who dominate this kind of entrepreneurs group a flexible employment to those who are unable to access formal waged work because of childcare and family responsibilities (Baines, 2002; Berke, 2003; Bryant, 2000).

A survey conducted in the United States reveals that in USA 59% of female entrepreneurs operate from home (Edwards and Field-Hendrey, 2016). To Walker and Webster (2004) home based business provides a great opportunity to women with children to balance work and family provides a motivation for women to begin home-based enterprises. Therefore, it

entails less spill over from work to family compared with those operating from formal premises (Loscocco and Smith-Hunter, 2004). Moreover, it is also overwhelmingly appealing to women especially with low resources given the lower overhead and start-up costs (ibid, 2004). However, this kind of entrepreneurship is not free from its drawbacks. For instance, it is not entirely cost-free method of securing an income. According to Rouse and Kitching (2006) the images of an autonomous and flexible working are not reflected within the literature. Plus, to the authors there is little power to determine payments and deadlines and it is often reliant on small number of customers (Baines, 2002). Similarly, home based entrepreneurship offers limited flexibility at the cost of income security and additional benefits traditionally provided by the employers (Bryant, 2000).

Moreover, it is criticized for lower hourly earnings compared to both fellow home workers and their onsite equivalents (Edwards and Field-Hendrey, 2016). To Williams (2004) disparity increases further for women with childcare responsibilities; shortens the duration of self-employment. To Olson et al. (1995) sectoral choices are primarily influential in the lower-earning potential of female home-based business owners plus the fewer hours of running the business in home premises further limits the performance of business and affects its growth (Carter and Allen, 1997). Furthermore, to Ehlers and Main (1998) disadvantaged women are more likely to enter home-based businesses through dedicated support programs engage in ‘pink-collar’ activities (low skill service work) with weak potential for survival and growth.

However, to Perrons (2003) women in home-based self-employment can gain some degree of flexibility and control over their working time and few concerns are raised by them regarding job-security or their ability to acquire work. Similarly, to Baines and Wheelock

(2000) home based businesses are likely to be relatively small in scale, insecure and offer poor returns. Also, it is inherent in nature of such micro-businesses that manifests an obvious aversion to growth (ibid, 2000). Therefore, various researchers have raised questions that are linked to difficulties and uncertainties of expansion and growth of home based enterprises. To Mirchandani (1999) home based industry gives by its inherent dynamics a disadvantaged position in the labour force to female entrepreneurs in particular with, limited resources and location issues. Moreover, it becomes heavily characterized by limited sectors particularly those with lower barriers to entry that are highly competitive. In short, the home based type of businesses automatically results in lowering the probability of growth, access to future resources, credibility and even survival. According to Sullivan (2000) they do offer flexibility to females who have to look after their children and meet family commitments but at the same time they also bring home and work-life into conflict. Thus, it at times involves invasion of space by other family members by making work spilling into 'family time' (Sullivan, 2000). Similarly, to the author this all results in an indefinite split between work and home can lead into long working hours for the female entrepreneurs thus defeating the very purpose of it. On the contrary the reduction in time spent on domestic chores is cause of tension and stress. To Baines (2002) home based business also results in isolation and loss of networking opportunities within the wider business community.

However, overall using home as a base for self-employment may give women the flexibility to generate income in combination with domestic and family responsibilities. Moreover, it is a feasible option for many aspiring female entrepreneurs in view of high costs in terms of business finances and personal space. Moreover, it also attracts those

female who are motivated by passion for creating something different and unique, or can form dedicated 'hobby-businesses' with secondary income concern. Sometimes aspiring female entrepreneurs opt for it when they do not want to take a risk in terms of heavy investment. Therefore, poor resources combined with fitting the business around domestic responsibilities are likely to gravitate towards part time operations that are also known as the marginality of the venture. And despite its drawbacks home based business enterprise does offers a valuable opportunity for aspiring female business owners to flexibly combine income generation and domestic responsibilities.

The GEM survey conducted in UK (2015-16) those females with limited options and who are the weakest position to start a new business pursue this option. However, some of the disadvantages of it are as mentioned above are some inherent problems of using home as a base, it constraints business growth, lower levels of hours committed to running the business, marginal businesses, and struggle for survival etc. Thus, there is a plethora of literature both about home based entrepreneurship being a panacea for women already marginalized in the labour market and forced to the edge of mainstream working. The researchers would argue about the usefulness of this kind of entrepreneurial type in giving great convenience to females especially with family responsibilities and children to operate from home based set up and with flexibility to attend to house hold chores etc. (Perrons, 2003; Walker and Webster, 2004). However, others have criticized it as being short term, ill-conceived for growth and especially for female's home based business ventures being more vulnerable as time spent on childcare reduce the duration of self-employment (Williams, 2004). Nonetheless, according to others managing home-based enterprise provides the flexibility to work few hours for females with mothering role and family

commitments (Sullivan and Lewis, 2001). However, there is consensus of opinion among the researchers that for women who wish to pursue home-based self-employment their needs to be greater support in form of resources and training. In short, a realistic awareness of both the opportunities and challenges in managing such a business offers opportunity for women to get on the first ladder of entrepreneurial activity. However, according to researchers if they are not properly supported it can have detrimental impact on female self-employment in general. Moreover, to the researchers (Williams, 2004) if policies to increase female owned enterprises that do not take these issues into consideration are pursued, those with the least chance of starting sustainable businesses will not only be discouraged towards self-employment but also expose these aspiring female business owners to higher risks in terms of business closure and failure.

2.12 Work Family Conflict

Over the last fifty years' female's participation in paid employment has increased substantially; particularly among married women and women with young children (Percheski, 2008). Therefore, work family conflict is thus become a critically important issue for female entrepreneurs today and a fundamental area of interest for researchers like Jacobs and Gerson (2001). Work family conflict centers largely on the problem of role conflict. Role conflict is the result of competing pressures from various roles of an individual that preclude fulfillment of these roles (Ammons and Edgell 2007; Blair-Loy, 2005). Work and family are often seen by researchers as mutually exclusive domains that create role conflict for family women, as "participation in the work (family) role is made more difficult by virtue of participation in the family (work) role" (Greenhaus et al., 1985, p.77). This struggle is more pronounced in conflict theory, which says that the two roles of

family and work are enacted in separate environments; to be successful in one role, sacrifices must be made to the other role (Zedeck and Mosier, 1990). Work family balance has been previously defined as satisfaction and good functioning at work and at home, with a minimum of role conflict (Clark, 2000). However, recent studies have proposed that work family balance should mean more than the absence of inter-role conflict (Frone, 2003). Having multiple roles has been shown to be beneficial for the individual, adding to their mental, physical and emotional well-being, though it remains important that these roles are reasonably well balanced to achieve positive effects (Barnett and Hyde, 2001). The relationship between work-life and family life can entail more than just conflict. Rather than choosing one at the expense of the other, the two mutually enhance one another (Barnett and Hyde, 2001; Greenhaus and Powell, 2006).

The females who are experiencing work family conflict do not wait passively for it to subside, but instead seek ways to solve or minimize the conflict (Voydaoff, 2005). Two of the more popular strategies women employ to minimize this conflict are either opting out or dropping down (downsizing) (Hill et al., 2006; Hewlett, 2007). The opting out strategy means that women leave the workforce in order to meet their family and personal obligations. However, in dropping down or downsizing, a woman chooses an occupational track that is perceived as less demanding in an effort to reconcile work and family responsibilities. In particular, professional women who have children find it difficult to create harmonious lives in which they feel successful managing both their work and their family responsibilities (Hill et al., 2006). Many of these women will end up modifying their ultimate career aspirations in order to raise their children. Sometimes these modifications included dropping out of the workforce, either temporarily or permanently.

However, some new mothers and women with young children choose to work part time or reduce their work hours in their professional occupations (Meiksins and Whalley, 2002) to help facilitate work family harmony. While opting out or dropping down may reduce work family conflict, many women may ultimately find these strategies less than fulfilling, some researchers suggest that these trajectories are forced upon working women (Fels, 2013; Peskowitz, 2005; Stone, 2007). In trying to achieve a work family balance, many women feel as though they must sacrifice success in one area for success in another area (Peskowitz, 2005; Douglas et al., 2005; Stone, 2007). Looking at women who have opted out of the workforce suggests that they have made choices based on their perception that there are insurmountable barriers to achieving a work-family balance (Erdwins et al., 2001).

Among the different work family strategies women employ, factors such as work force structures, social expectations and norms play a crucial role (Bennetts, 2007; Stone, 2007; Pavalko and Henderson, 2006; Hewlett, 2007). To researchers and writers alike work-family strategies are not based only on economic implications, but also draw on gender, family demands, employment demands and human capital demands (Hinze, 2000; Mennino et al., 2002). These strategies then would develop into routines of action which coordinate paid employment and family life, and involve individual agency within structural constraints. Individuals therefore must choose within a limited range of options (Becker et al., 1999). In addition to locale specific restraints, strategies for solving work family conflict are embedded in larger cultural frameworks, further constraining the range of options (Ammons and Edgell, 2007; Blair-Loy, 2005; Gerson, 2002). Therefore, to thoroughly understand the strategies that women chose to deal with work family, structural

constraints must be taken into account. Having discussed at length mumpreneurship, home based entrepreneurship and work-family conflict the remaining part of this chapter will focus on graduate entrepreneurship especially with reference to the developing world.

2.13 Graduate Entrepreneurship and Developing World

Among the first world countries and its researchers there is increasing acknowledgement of the fact that the graduate entrepreneurship in particular and related supportive environments are of critical importance for economic growth and development (International Society of Business Administrators, ISBA Consortium, 2004). However, its critical importance in the developing world is still not fully been realised owing to lack of awareness and research. Moreover, in the developing countries including Pakistan mostly many graduates would tend to migrate to Europe, America or other developed countries in the hope for better education and employment prospects (Garson and Loizillon, 2003). The dream of a "better life" in the West, together with political and economic problems and poor educational and health services in many developing countries, have been strong drivers for a "brain drain" (ibid, 2003). In other words, many developing countries including Pakistan have a high skills shortage, especially in terms of graduate expertise and entrepreneurship. In these countries mostly the young generations mostly emigrate to the West either for university education and/or work purposes (Mutume, 2003; Stark, 2004). This results in a loss of important and highly skilled human capital. Moreover, developing countries like Pakistan often suffer from a considerable degree of business informality (Naude, 2010).

Informality hinders the contribution of new ventures to economic growth and development, due to lack of access to aid programmes or finance (Bianchi, 2010), causing them to miss their growth potential. Similarly, it also causes lack of information on the real situation of business ventures and entrepreneurial activity in the country, making it difficult to design, implemented evaluate new policy measures. Nevertheless, informality appears to be a stepping stone, without which formality may never be achieved, thus suggesting a potential dynamic case for government support of informal firms (Bennett, 2010). However, in recent years there has been an increasing awareness among the government authorities in developing countries and they are attempting to enhance the profile and development of business education and graduate entrepreneurship. It acts not only as a means of promoting a strong platform of graduate venture creation and entrepreneurial development, but also to help as an important source of national competitiveness and economic growth.

Therefore, the challenge for the developing world and countries like Pakistan has been to help develop graduate entrepreneurs and appropriate supportive environments that can contribute to this growth. However, there is a clear lack of research in this field, especially regarding graduate entrepreneurship and the role of higher education and entrepreneurship education in the developing world. There is a dire need to focus on the following main themes related to university graduates in developing countries. First of all, graduate entrepreneurial intentions, attitudes and motivation to start a business; secondly; transition to graduate entrepreneurship, triggers and barriers to business start-up; and thirdly entrepreneurship education and training i.e. entrepreneurship education experience, approaches taken by higher education institutions/universities, policy/practice implications

for supporting graduate entrepreneurship and finally a comparison between developing countries and developed countries as to what needs to be done.

The emphasis on graduate or student entrepreneurship is considered important and necessary because of three main reasons. First of all, there are relatively few studies examining graduate entrepreneurial intentions and education in developing countries. This is important to understanding and potentially enhancing the quantity and quality of graduate start-ups. Second, it is critically important for the developing countries like Pakistan that knowledge awareness about how western countries have invested in graduate entrepreneurship and thus benefit from their experiences. Third, there is dearth of research to study the challenges, issues and implications for the relationship between university students/graduate entrepreneurs in developing countries, higher education, and economic growth and development. This should be of interest to government policy makers, aspiring graduate entrepreneurs, researchers and higher education institutions alike.

However, it is important to highlight that the developing world cannot be regarded as one entity, but as a diverse range of countries. Moreover, they are often shaped by unique cultural, national and institutional characteristics and contexts. This presents a unique set of opportunities and challenges to developing countries in terms of the specific ways in which to deal with graduate entrepreneurship and their specific social environments. There is plethora of research around the world that tells us of a positive attitude of university students towards enterprise and small business (Birdthistle, 2008). In the research carried out by Dickson et al. (2008) which make a thorough review the literature on relationship of graduate/business education with entrepreneurial achievement. The authors, found that

entrepreneurship education especially business management is positively related to becoming an entrepreneur and to entrepreneurial success.

However, generally the relationship between university education in general and entrepreneurship is not so strong and it is contested (Galloway and Brown, 2002; Pittaway and Cope, 2007). Nonetheless, most of the studies have normally been done in developed countries. And comparatively, few studies have been done on developing countries. However, some notable exceptions include, for example, Jones et al. (2008) and Wu and Wu (2008). These studies also include cases from developing world and have a common focus on analysing the role of higher education in helping develop new entrepreneurs. Nonetheless, in overall terms, the attempts to promote and implement entrepreneurship education in universities and other higher educational institutions (HEIs) in developing countries have been considerably delayed, in comparison to developed countries. However, there is a need to undertake more research into the phenomenon of graduate entrepreneurship and link of higher education with entrepreneurial intentions and success in the developing world.

The next Chapter will exclusively focus on the growth and development of female entrepreneurship in the Pakistani context. Before analysing in detail the challenges and problems facing the female business owners in Pakistan it will take a survey of the status of females and female business owners in the emerging economies followed by a discussion on the female business owners in the Middle-Eastern context.

Chapter 3

Female Entrepreneurship in Pakistan

3.1 Introduction

As outlined in the previous Chapter that there is a broader body of literature that is developing on female entrepreneurs in the Middle East, but we cannot generalize the same findings for Pakistani women entrepreneurs. Since there are significant cultural differences between Pakistan and the Arab world especially when it comes to gender issues (Roomi, 2013). Pakistan is an overpopulated and poverty-stricken country with limited resources. The society is highly polarised and segregated based on gender and class. Poor governance, terrorism and criminal violence, lack of basic infrastructure, lack of employment opportunities and illiteracy are its main problems. Almost half of the population of the country constitutes women. Women over the years have been neglected in development process. However, in recent years, there has been an increasing awareness of women's productive roles, mobility and contribution to the country's development. They have been found to contribute tremendously to their households and economy and they have participated well in the Pakistani society as teachers, civil servants, lawyers, journalists, politicians and as informal workers.

The government civil society including women organisations and non-governmental organisations (NGOs) have bought forward women issues and interests onto the country's development agenda. As a result of such concerted efforts, women's enterprises conditions are improving gradually. However, still a lot remains to be done in this regard. Recently, women have started to emerge as entrepreneurs and own business owners, occupying top management and policy-making positions in both private and public sector enterprises.

However, their number is still negligible and insignificant. Contrary to this, most of the women's enterprises are concentrated in traditional gender dominated sectors, such as education, health, food and beverage, tailoring, beauty-parlour, wholesale, and retail apparel trade etc.

Pakistan is classified as a developing country with a total population of 184.35 million approximately out of which 51.35% are males and 48.65% females. It has a labour force of 57.24 million (World Economic Forum, 2016). The labour force participation rate of Pakistan is 32.88%, 49.27% males and 15.57% females which mean male participation is 33.7% more than female participation rate (WEF, 2016). The female labour participation rate in Pakistan is lowest among the South Asian region. Despite a low rate of labour participation Pakistani women not do not have equal rights for work and employment opportunities (ibid, 2016). As mentioned at the onset over population, unemployment, poverty and corrupt and inept governmental machinery are some of the major challenges hampering the socio economic progress of the country.

Moreover, in Pakistan, just like most of the developing countries of the world, the women are far behind men in almost every facet of life. The poor social and economic indicators resulted into larger portion of the poor people forced to live in economic hardship and in a state of utter destitution (Roomi and Harrison, 2010). Pakistani women are mostly handicapped as far as opportunities for growth like education, skill training, general employment etc., are concerned. Even the ones who are fortunate enough to prosper against all the odds and get the employment have to confront many obstacles. Some of the barriers faced by them are male domination, religious conservatism, cultural constraints and the invisible barrier of glass ceiling (Hafizullah et al., 2012).

A major problem that inflicts Pakistan and affects businesses is the power crisis that hit the economy badly in past few years. It is no longer possible to ignore or not mention the acute power crisis in Pakistan. This includes the severe power and electricity crisis in the country in recent years. Most of the industrial units have been declared sick and been closed owing to major power shortfall. One the other hand the electricity tariffs both for domestic and commercial users are all time high. Millions of rupees' loss is recorded on a daily basis to country's economy due to power failure in the country (ibid, 2012).

Secondly another key barrier facing businesses in particular is urban decay and poor infrastructure. In Pakistan mostly the streets are littered with waste, drains are overflowing with sewage, low-lying communities are inundated after rainfall, traffic congestion is unbearable and violent crime in urban centres is on the rise. The government departments and machinery have failed in miserably to tackle with these problems. They are no longer able to deliver basic civic amenities like adequate water supply, sanitation, electricity, reliable mass transit, good quality and affordable primary education and health care. This has given an opportunity to the private sector to take up some of these functions. However, the private sector health and educations etc. is unaffordable to general populace and only rich class can pay to get quality of services. Private sector has assumed an alternative but it has an elusive role devoid of equity in health care, public transit, security and education. These are some of the key areas where the private sector has filled the void left by the public sector. However, as mentioned these services are very expensive and affordable for only a small segment of population. The urban poor are thus forced to avail to sub-standard services for primary and secondary education, water supply and public transit (ibid, 2012).

3.2 Female Entrepreneurship in Emerging Economies

Women's entrepreneurship growth in Asian developing countries presents an immense potential in emancipating women and transfiguring society in the region. However, in many countries, especially where the degree of economic progress, manifested by the income per capita and the degree of industrialization, is still low, this potential remains largely untapped. According to a recent survey of South Asian region less than 10% of the entrepreneurs in South Asia, comprising Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka, are women (Sinhal, 2015).

The extant literature from emerging economies of Asia and South America, indicate that there are three categories of women entrepreneurs that is "chance", "forced" and "created" entrepreneurs. These different categories are based on how their businesses got started, or the main reasons or motivations behind starting their own businesses (Das 2000; Raju 2000; Sharma and Dhameja, 2002). The chance entrepreneurs are those who initiate a business without any clear goals or plans. Their businesses are emanated from hobbies to business enterprises over time. Forced entrepreneurs are those who are driven by push factors or whose motives of starting business are mainly necessity based (e.g., death of a spouse, the family facing financial difficulties). Therefore, to start a business, their primary motivation tends to be financial. On the other hand created entrepreneurs are those who are propelled by pull factors or sense of self-actualisation and personal fulfilment with secondary financial motives.

According to one study by Das (2000), the most common reasons for women entrepreneurs in emerging economies around the world were either financial necessity or a desire to keep them positively engaged in entrepreneurial ventures. He found that only about one fifth of

women in the emerging economies were drawn to entrepreneurship by 'pull' factors, for instance, the need for a challenge, the urge to try something on their own and to be independent and to show others that they are capable of doing well in business. The rest of the female entrepreneurs were driven by push factors or needs based reasons like unemployment, glass ceiling, financial problems, improve standard of living etc.

It is often stated in the literature that the level of women entrepreneurship development is closely related to the measure of gender equity, which in developing countries is generally lower than that in developed countries. Although, within the developing countries, the degree varies by country, depending on many factors, including level of economic development, reflected by the level of income per capita, and social, cultural and political factors. Gender equity has many dimensions and it is not easy to measure, due to the lack of accurate, gender discriminated social indicators in many countries, especially in the developing world. Two indices often used to measure gender equity are Gender Development Index (GDI) and Gender Empowerment Measure (GEM) constructed by UNDP. GDI is human development index (HDI) adjusted for gender inequality, and HDI measures the average achievements of the country in terms of the extent to which people lead a long and healthy life, are educated and knowledgeable, and enjoy a decent standard of living. GDI measures achievements in the same basic dimensions as HDI but in addition captures inequalities between women and men. The GEM is concerned with the opportunities available to women vis-à-vis men as regards participation in the economic and political life of a country. Together GDI and GEM attempt to capture the level of development of women and the extent to which women are free from discrimination in building their capabilities and in gaining access to resources and opportunities. In the

category of high human development (based on HDI rank), there are only three Asian developing countries led by South Korea with the highest GDI rank (no data available for Singapore). Other important Asian developing countries are found in the middle human development category, with three countries from South Asia are in the lowest rank. For the GEM rank, Singapore is the highest as compared to Nepal with the lowest rank. With these indices, it can thus be expected that in Singapore women would have more freedom than their counterparts in Nepal and other Asian developing countries to become entrepreneurs. Similarly, in South Korea, for instance, more women entrepreneurs can be found in modern businesses than those in Nepal, since women education in the first country is better than that in the second one.

According to the GEM report East Asia has been the most successful region in terms of economic growth over the last decade, is also the region with the highest regional labour force participation rate for women, low unemployment rates for both women and men and relatively small gender gaps in sectoral as well as status distribution. In this region, the gender gap in economically active females per 100 males continues to be among the smallest in the world. For every 100 active men, there are 79 women participating in labour markets. Between 1997 and 2007, the shares of women as own-account workers (that is self-employed without employees) and as employer (that is self-employed with employees), increased by 11.1%. Those changes in shares of women as own-account workers and employers can be seen as the development of women entrepreneurship. Unfortunately, only few countries have national data and enough literature on women entrepreneurs, including Indonesia and Pakistan. In Indonesia, women entrepreneurs especially in SMEs have also been increasing since the 1980s during the new order era

(1966-1998) when the country achieved rapid economic growth leading to rapid increase in per capita income. Although, there are more males than females who are self-employed in businesses with or without employees, or the share of females engaged in businesses is lower than that of male entrepreneurs. According to a number of studies (Manning, 1998; Oey, 1998), the reason for the increasing number of women owned enterprises are partly due to the increase of women's educational level, and to the economic pressure the women faced in their household.

In emerging economies though the entrepreneurial process is the same for men and women, there are however, in practice, many problems faced by women, which are of different dimensions and magnitudes, which prevent them from realizing their full potential as entrepreneurs. Entrepreneurship by definition implies being in control of one's life and activeties. It is precisely this independence that societies in the region have denied women. According to Sinhal (2005), the situation is more critical in South Asian countries, as compared to other parts of Asia. The business environment for women, which reflects the complex interplay of different factors (e.g. psychological, social/cultural, religion, economic and educational factors) in the South Asian region ultimately results in the disadvantaged status of women in society. Women remain far behind men in enjoying freedom and other basic human rights, let alone participating with men on an equal footing in economic activities (Prasad 1998; Das 2000; Sasikumar 2000; Dhameja et al. 2002; Goheer 2003; Ganesan 2003).

For instance in Bangladesh, a large number of women's enterprises are operating on an informal basis and they are not identified in the country's economy. These enterprises lack the basic forms and information, marketing opportunities, regulatory and social supports

(ADB, 2001b). In Nepal, problems faced by women entrepreneurs are mainly low access to credit and marketing networks, lack of access to land and property and reduced risk-taking capacity, lack of access to modern technology, lack of personal security and risk of sexual harassment, severe competition from organized units both in the domestic as well as the international markets, low level of self-confidence, and social and cultural barriers such as exclusive responsibility for household work, restrictions on mobility.

In Malaysia, the low representative of women entrepreneurs can be attributed to at least four main factors. First of all, low level of education and lack of training opportunities. It is especially true for women living in rural areas or in relatively backward provinces. This fact is consistent with a report on gender mainstreaming in the education system in Malaysia cited in Suharyo (2005) which shows that, the illiteracy rate for women is still higher than men, and the gap between men and women in rural areas is much higher than that in urban areas. Many rural women speak only their native language and never read newspapers and so they are very restricted to communicate with the outside world. Particularly among women living in rural areas, there are still many social, cultural and religious taboos that prevent those women who can and should be accessing higher education from doing so.

In developing Asian countries in rural areas women still have the traditional thinking that higher education is the prerogative of men. Especially since after marriage women leave to join their husbands; families and, hence, are not regarded as being useful to their own families in the long run. However, although this traditional thinking still exists in rural society, it depends on the economic condition of the family as well as education level of the parents or husbands. The better the economic condition of the family or the better the

education of the parents/husbands, the less influence of the traditional thinking in their attitudes towards women to have better education. Secondly, heavy household chores place a demand on women especially those in rural areas who have more children. They are required to perform their traditional role as housewives and therefore, they have fewer hours of free time than men, both during the weekend and on weekdays.

Thirdly, there may be legal, traditions, customs, cultural or religious constraints on the extent to which women can open their own businesses. Especially in rural areas rather isolated from big cities especially where Islamic-based norms have stronger influence on women daily life. This makes female behaviour or attitude less open than male to doing business. In such society, women must fully comply with their primary duty as their husband's partner and housewife, they are not allowed to start their own businesses or to do jobs that involve contact with or managing men, or simply they are not allowed to leave the home alone. Even if women do have their own business, in many cases, they defer to husbands or other family members in key business decisions, and many turn over greater power to these other family members as the business grows. All these constraints lead to an exclusion of women from entrepreneurial activities.

Fourthly, there is lack of access to formal credit and financial institutions. This is indeed a key concern of women business owners, in Asian developing countries (Sinhal, 2005). In most of the emerging Asian economies, men are still perceived as the head of the family, and thus, in general, men are still perceived as the owner or inheritor of family assets such as land, company and house. Ming-Yen et al. (2007) found that women entrepreneurs in developing countries also faced a shortage of peer support networks compared with men even though various women entrepreneurs and industry associations have been formed

which generally serve as a platform for women entrepreneurs to establish networks and exchange information and experiences. However, the authors opine that women may not join these associations as they are pre-occupied with business and family responsibilities. Consequently, this limits the women entrepreneurs' ability to seek informal advice and peers financing as well as the information networks needed for survival and growth. Moreover, this might pose a challenge to women entrepreneurs in establishing networks which are helpful to the survival of their businesses.

The main issue of women entrepreneurship development discussed of emerging economies of the world particularly Asian emerging economies in this section is that the main constraints facing women to become entrepreneurs or existing women entrepreneurs to sustain or grow are lack of financial, institutional and family support. This presents the reader with a number of interesting facts. First, SMEs are of overwhelming importance in Asian developing countries, as they accounted, on average, for more than 95% of all firms, thus the biggest source of employment, providing livelihood for over 90% of the country's workforce, especially women and the young. Secondly, women entrepreneurs are mainly found in few limited industries that is, traditional and low income generating activities. They choose small businesses simply because this presents them with an easy entry and exit, and low capital, skills, and simple technology requirements.

To the various researchers if total number of enterprises by gender of entrepreneurs or owners can be used as an indicator of current state of the art of women entrepreneurship development, then the evidence may suggest that becoming an entrepreneur, especially in larger, modern and more complex businesses in Asian developing countries is still dominated by men. Finally, the majority of women entrepreneurs in the emerging

economies were not drawn to entrepreneurship by "pull" factors, such as the need for a challenge and self-fulfilment etc., but by "push" factors such as poverty, unemployment, the need to have decent income to support the family daily expenditures, and by precaution motives for instance the anticipation if husband is laid-off or unemployed, and other emergency needs. This may suggest that when women in the emerging economies region are better educated and have greater well-paid employment opportunities, their participation in SMEs may decline. Finally, the relative low representative of women entrepreneurs in emerging economies can be attributed to various factors, and the most important ones among them are: i) Low level of education and lack of training opportunities that make women severely disadvantaged in both the economy and society. ii) Heavy household chores. iii) Legal, traditions, customs, cultural or religious constraints on the extent to which women can open their own businesses. iv) Lack of access to formal credit and other facilities.

3.3 Female Entrepreneurship in the Islamic society in the Middle East Region

Despite recent attempts to diversify its economy, most Arab countries in particular remain profoundly reliant on oil resources. This has attracted a disproportionate number of foreign workers in their economies (Economist Intelligence Unit, 2009). Prior to the discovery of oil in the 1970s, the women in these countries were active members of society involved in agriculture and related services. However, with the increased wealth that has improved the standard of living of most citizens has at the same time led to a decrease in the economic participation of women in economy (EIU, 2009). Since families could now afford house maids and the economic need for women seemed to subside given the dependency on oil. The last decade of the twentieth century witnessed, however, a gradual return of women to

the workplace in many of these oil driven economies. Nonetheless, women though even with high literacy rates have lagged behind men. For instance, in case of UAE its women have a higher literacy rate of 80.7 percent – compared to UAE men – 75.6 percent (EIU, 2009), this has not been reflected in more opportunities in the workplace (ibid, 2009).

However, the new female employment outside the home is a modern concept in the Arab society. In traditional conservative Islamic countries women may be allowed to work in certain occupations, but if in any way their careers conflict with their traditional roles, then it is more likely that their careers would be sacrificed (ElGurg, 2005). An attitude and opinion survey conducted in Middle Eastern countries showed that 74 per cent of males and 65 percent of females believed that when a woman is not at home, her family suffers.

Similarly, the religious and cultural traditions necessitate a certain level of gender segregation in the workplace (ibid, 2005). In addition, many women give up their careers after marriage or after giving birth. And after that it is rare for them to re-enter the labour market or opt for part-time employment. Women choose to drop out of the labour market despite laws that entitle women in Islamic countries for maternity leave (ibid, 2005).

However, despite Islamic conservatism and traditional attitudes, the women in Islamic countries have been increasingly marking their presence in society as ministers, civil servants, university professors, teachers, lawyers, engineers, doctors, secretaries, administrators, media personnel, police force, army members, and businesswomen. Many women work in the public sector, particularly in female-dominated occupations like education and health. In the private sector women mainly work in service and trade sectors. Their share in workforce reached about 16.5 percent in 2014 compared to 11.7 percent in

1994 (Khaleej times, 2015). The women earnings, however, portray a bleak picture as, according to the same report, the ratio of estimated female to male earned income is a meager 0.24 (ibid, 2015). Some concrete steps have been taken in recent times in this regard. For instance, in United Arab Emirates in an effort to reduce the dependency on the expatriate workforce, the Emiratization policy was introduced in (Ministry of Planning, 1997) which requires a gradual increase of the proportion of UAE nationals in the total workforce. UAE nationals are trained and coached in order to assume jobs previously performed by expatriates. This policy has led to increased female participation in the workforce (MoP, 1997).

Thus, the role of working women in the Arab countries in general and UAE in particular has recently grown considerably. As a result of the need to encourage and assist women interested in being involved in the economic activity, the federation of the UAE chambers of commerce and industry has adopted the idea of establishing a Business Women Council to support aspiring working women. The council, established in 2002, with its headquarters based in Abu Dhabi, works under the umbrella of the federation, which is regarded as one of the most important business organisations in the UAE (El Gurg, 2005). In short, during the last few years, in Arab Middle eastern countries the female entrepreneurs have succeeded in entering the job market. Women in these countries do not only hold managerial positions but they are also leading successful businesses. However, not much is known about those women and the motivations and barriers that they face.

Islamic law or Sharia prescribes certain rules for women through the creation of a moral and Islamic based business environment. For example, the principle of ‘qiwama’, it advocates is based on patriarchal responsibility (Kavossi, 2000) and the principle of ‘wasta’, requires men to facilitate women by permitting entry to their networks (Ahmed, 1998). Sharia also preaches modesty that requires women to wear veil and hide their body parts including face by wearing the hijab-a scarf that covers their hair. The hijab, is a strong symbol of fidelity of women in Islam that accords the woman who wears it with respect, protection, and all of the privileges under the Sharia. It is, therefore, likely that female entrepreneurs who chose to wear the hijab will receive preferential access to business networks.

Conservative Islamic cultures tend to place restrictions on female mobility and their interaction with people outside the home. These restrictions place significant constraints on a woman ‘s ability to socialise with people outside the home. Thus, the female entrepreneurs in Islamic societies often have to depend on male family members to make introductions to potential business partners and other entrepreneurs. Rigid social customs and strong religious constraints that are prevailing in the Islamic societies are creating difficulties for women entrepreneurs in operating their business (Hossain and Rahman, 1999). Similarly, the concept of ‘purdah’ in Sharia which not only includes wearing of hijab (head scarf) but also implies living inside the house prevents women to take part in different activities including interacting with males. Moreover, the male members of the family always want to keep their wife in home so that they would not participate in different entrepreneurial activities.

Therefore, it is not a surprise that mostly the traditional sources of funding for women entrepreneurs in conservative Islamic societies are typically fathers, husbands, or other family members (Roomi and Parrott, 2008). These sources provide capital sufficient for small scale, traditional businesses such as retail, schools, parlours, restaurants, and day care facilities. However, as women's ambitions rise and they aim to create large scale or high growth enterprises, the traditional sources of funding are insufficient to provide them with adequate capital. The non-traditional sources for female entrepreneurs in Islamic societies, such as banks, are the most likely sources of large scale financing. However, as Islam prohibits charging interest, Sharia enjoins on Muslims that both the lender and borrower share the risk and rewards of a venture, with profits and losses distributed across both parties in an equitable fashion. Therefore, the women entrepreneurs operating in muslim countries are bounded by some social customs and strong religious barriers, creating difficulties in their operations. In view of this problem, it is somewhat difficult for the government agencies to work for promoting female business ownership, especially in dealing with those women entrepreneurs who are working under severe social constraints (Hossain and Rahman, 1999).

3.4 Why Pakistan is an interesting study for the purpose of present study

Pakistani female entrepreneurship research study is a compelling and stimulating undertaking due to various reasons. First of all, female entrepreneurship in Pakistan is an under-researched area with lot of potential for further exploration and extensive research (Hafizullah et al., 2012). This is all the more important as women entrepreneurs in Pakistan do not enjoy the same opportunities as their male counterparts due to a number of deep-

rooted discriminatory socio-cultural values and traditions (Roomi & Parrot, 2008). These restrictions can especially be seen within the support mechanisms that exist to facilitate upcoming businesswomen (ibid, 2008).

Secondly, the economic potential of female entrepreneurs in Pakistan is not being fully realized as they suffer from a lack of access to capital, land, business premises, information technology, training and agency assistance. According to the Global entrepreneurship monitor survey (GEM) in 2012 only 1% of existing entrepreneurs are females despite women constituting half of the population of the country (GEM, 2012). This is primarily due to the inherent attitudes of a patriarchal society that men are superior to women and that they are best suited to be homemakers, create formidable challenges for potential female entrepreneurs (Hafizullah et al., 2012). Thus, it is vitally important to know the motivations, obstacles and challenges facing female entrepreneurs in Pakistan by carrying extensive research. Thirdly, women in Pakistan also receive little encouragement from male family members, resulting in limited spatial mobility and a dearth of social capital. The research conducted by Roomi (2012) suggests that in order to foster development and growth of female entrepreneurship in Pakistan, more family and institutional support is required. Moreover, to the author the media, policy makers and government agencies could combine to provide women with improved access to business development services and facilitate local, regional and national networks. This would help integration of women entrepreneurs into the mainstream economy. The research carried out to date on female entrepreneurs in Pakistan suggest that most of the problems/challenges faced by Pakistani women entrepreneurs are a result of the inferior status of women in society, their

underestimation as economic agents as well as the gender bias embedded in the regional, tribal, and/or feudal culture in the name of Islam (Hafizullah et al., 2012).

Fourthly, the previous studies such as Shabbir and Di Gregorio (1996), Roomi and Parrot (2008), and Hafizullah et al (2012) state that the main reasons of the challenges that female entrepreneurship in Pakistan face are the notions of 'purdah' and 'Izzat', which place severe restrictions on their mobility and they are not allowed to go out and work with men, which might cast doubts on their good reputation and reduce their marriage prospects. This makes study of female entrepreneurship in Pakistan intriguing and critically important in order to understand the socio-cultural and religious framework of the society in which these female entrepreneurs have to operate.

Fifthly, it is the tradition of early marriages and dominant perception of viewing females as homemakers. Consequently, female entrepreneurs in Pakistan operate from home and are largely concentrated in highly volatile, household-based, low return urban activities where growth prospects are bleak. Moreover, their activities mainly revolve around, selected sub-sectors such as dress making, knitting, retail trading etc. where they operate as almost invisible entrepreneurs. Resultantly, due to concentration of females in homes based low growth and low capital intensive industries the closure rate of women owned enterprises is also higher than male-owned enterprises. This higher closure rate of female-owned enterprises is to be interpreted in the light of the motivation behind start-up business: they are mostly motivated to be self-employed and do not take long to close their businesses if this suits their economic or personal circumstances (Hafizullah et al., 2012). However, little is known about the motivations, challenges and obstacles being faced by these female entrepreneurs especially those with young children. Therefore, all these reasons warrant for

an absorbing study into the complex nature of female entrepreneurship in Pakistan and to explore the inherent dynamics of embedded social relations.

3.5 Lack of Infrastructure

As mentioned the lack of infrastructure is one of the main reasons behind urban decay and lack of entrepreneurial growth in Pakistan (Qureshi and Herani, 2011). Some indicators can help us understand the scope of the problem. For instance, less than 1 per cent of the waste water is treated in Pakistan (ibid, 2011). The infrastructure deficit and the associated urban decay are only tip of the iceberg of much more complex structural dynamics and constraints. The poor economic growth, specifically the low rate of employment growth for the youth, lack of entrepreneurship, inadequate local governance mechanisms and the collapse of civilian institutions are some of the more inherent causes of urban decay in Pakistan. All this considering the fact that the largest and the fastest growing segment of population in Pakistan is between the ages of 15 and 24 years of age (Economic Survey of Pakistan, 2015). On top of it the educational attainment levels even amongst the urban youth are low. However, the dream of gainful employment, for even the educated youth, remains elusive. In addition to this is the lack of entrepreneurship, and the result is an army of unemployed youth, who are readily drafted by the mafia or other criminal groups especially the influence of religious madrassas that provide free food and shelter but install element of hate and sectarianism into the minds of its pupils (Rehman and Roomi, 2012). This is also the main reason behind the astronomical increase in terrorism and violent crimes in the last decade and half in Pakistan. With the coming of age of a large number of

unemployed, educated youth in urban Pakistan, the severity of challenges is only likely to increase (Roomi and Harrison, 2010).

According to a survey of Aurat Foundation (AF) in 2015 in collaboration with USAID the female participation rate in labour force of Pakistan is 21.8% and ratio of self-employed women was just 14.0% in 2015-16. The women unemployment of female in Pakistan is 8.7%. However, according to the same survey carried out all over Pakistan 78 out of 100 women are not economically active in Pakistan. Many women in Pakistan have to work to contribute to family earnings and to keep themselves and their families above the poverty threshold. Women in the rural households work even harder beside males and similarly in urban household's women are starting to seek employment in order to facilitate their husbands, fathers or as single mothers to provide for a decent living for their children and families and fight economic hardships by finding work.

However, the encouraging sign according to this survey was that during the last decade women's labour force participation has increased substantially in Pakistan by 20 percent. This gives a reason to hope that the newly women led economic progress and growth in activity for these women could also bring greater gender equality in the country (ESP, 2015). The Economic Survey of Pakistan 2015-16 reveals that the disparity in the job market is a major hurdle in economic development of Pakistan. It estimates the population of Pakistan stand at 177 million in 2011. And women constitute almost forty-eight percent of this population. Poverty amongst women remains a major cause for concern for the government and the civil society at large. According to the statistics 55.8% of women in Pakistan are living below the poverty line (ESP, 2015) and they experience major problems in freeing themselves out of the vicious circle of poverty due to plethora of factors. Some

of them owe to market inefficiencies, and are exacerbated by social, religious and cultural norms prevalent in the society that negatively impinge on the status of women in society.

Women are primarily seen as having defined role either as house wives looking after their children and performing routine domestic chores like washing, cooking, cleaning etc. Even their role as working women is not viewed outside of the limited professions like teaching, medicine and nursing. Despite the fact that ten percent quota has been allocated to females in civil services and their recruitment in armed forces and as commercial pilots, the overall status of women in Pakistan is far from satisfactory. To break this vicious circle of poverty entrepreneurship and microfinance are often considered as the tools to fight the menace of poverty and unemployment. Moreover, entrepreneurship among females is deemed to be an effective strategy that these marginalised sections of the population can use to improve their economic status and be economically productive in development of the country (Afza and Rashid, 2009).

While women entrepreneurs are playing a key role for the development of economies around the globe, unfortunately this pattern does not reappear in Pakistan. As explained earlier even after more than 60 years of the country's independence, female labour force participation is only 21.5% (Labour force survey, 2015-16), including women entrepreneurs. The explanation for this lower rate of Pakistani women 's labour force participation has been linked to the situation of very poor rural women (Shabbir and Gregorio, 1996), but the general explanation for the low entrepreneurial activity provided remains inadequate. Rather, the low rate of female entrepreneurship in Pakistan is a consequence of two reasons, namely the place of women in Pakistani society and the environment for entrepreneurial activity in the country of Pakistan. This mixed

embeddedness of female entrepreneurship is due to different structural factors and is also the consequence of interplay of cultural, social, economic factors (Roomi and Harrison, 2010).

Thus, to better understand the situation of female entrepreneurship in Pakistan we first need to briefly study the cultural and social context of women in Pakistan and only then can we would be able to assess the political and institutional transformation processes over time. It is only by minutely and thoroughly analysing these factors that we can understand the reasons behind dearth of entrepreneurial activity among women in Pakistan.

3.6 The Social, Cultural and Religious Context

For many years, policies and development planning for women in Pakistan has been influenced by the social and cultural factors that are deeply rooted in its patriarchal structure. Samina (1997) has highlighted that although women participate actively in family and farm affairs; their work is more considered to be a social duty rather than any economic contribution. The Constitution of Pakistan realizes the importance of gender equality in articles 25, 27, 34, 35 and 37, which grant women equal rights as men and provide for affirmative action against gender discrimination. Nonetheless, women largely remain underrepresented and marginalised when it comes to various programmes and initiatives in reference to the development planning (Goheer, 2003).

Since most skill enhancement and development trainings is targeted at improving the domestic role of women, rather than giving them knowledge about markets, business and entrepreneurship. This systematic subordination of women reinforced by religion, custom and traditions is especially determined by two patriarchal forces: Purdah (veil) and Izzat

(honour) (Roomi and Parrott, 2008). These strong patriarchal influences have contributed to certain role stereotypes with gender, where women are confined to the boundaries of the home to be considered honourable (Shaheed, 1990), leading to additional subordination through limiting the mobility of women (Shabbir and Gregorio, 1996). Mobility is restricted by the socio-cultural and religious expectation that they either be chaperoned by a man or take transportation which is for women only, such as special busses which do not run frequently. At the same time, these social and cultural factors affect the personal goals of women themselves, as many wish to adhere to what society expects of them.

The women are primarily interested in entrepreneurial activities – either because they want to act on an opportunity or because their economic situation forces them into entrepreneurship – need to find ways as to deal with the socio-cultural constraints (Hafizullah et al., 2012). These patriarchal factors contribute not only informally to the definition and enforcement of gender roles, but also have a major impact on politics and policy-making. Pakistan, since its birth in 1947, has always been controlled by feudal elites, bureaucratic and military structures which have followed the 'government knows best approach' (Ul Haque, 2007). The result of such government-led economy was that its policies were supportive of the manufacturing and industrial sectors (Goheer, 2003), while they were sceptical of small business opportunities.

Ul Haque (2015) argues that the development of entrepreneurship in Pakistan has been seriously affected by a distribution of resources at government discretion and among government's favoured. Thereby, wealth remained concentrated in the hands of bureaucrats and elites, slowing the growth of entrepreneurship in the country. Moreover, the author argues that path-dependent and government-directed policies were preferred by policy

makers and bureaucrats to retain their hold on resources. This historically developed imbalance in favour of policies promoting large-scale manufacturing and ignoring the small-scale sector has negatively affected the development of entrepreneurship in general and of female entrepreneurship in particular. Despite all of these formal and informal hindrances entrepreneurship has developed over time and women are contributing to the economy of Pakistan, though to a relatively low extent. SMEs in Pakistan contribute around 30% to the GDP and generate 25% of exports (Economic Census of Pakistan, 2015). There were 2.96 million business enterprises in Pakistan in 2005 (Small and Medium Enterprises Development Authority, 2015). Among these 70,658 women-owned businesses, thus representing approximately 3% of total enterprises across Pakistan, and the share of women participating in enterprise development is almost 16 % (Economic Census of Pakistan, 2015). In Pakistan, women-owned and managed SMEs are mostly concentrated in handful of small female oriented industries (Goheer, 2003).

3.7 Gender-Related Policy Making in Pakistan

Policy-making in Pakistan was largely gender insensitive until 1983, when international pressure during the then military dictator Zia ul Haq ‘s regime shifted policies towards a positive stance on women development planning, and the government of Pakistan (GoP) embarked on a new positive commitment by signing numerous international conventions as well as taking various actions to reduce gender gaps. As a result of this policy shift, the possibilities to become entrepreneurially active for women began to improve, as such activities would help in reducing unemployment and in unchaining women from the sense of vulnerability, recognizing their strength, skills, intelligence and knowledge (Najam,

2006). The Sixth Five-Year Plan (1983-1988) of this regime worked against the previously established conservative approach to women development, and it was the first time that an official chapter emphasized the importance of improving the status of women and that women in development were explicitly documented in a policy (ibid, 2006). Similarly, the Seventh (1988-93) and Eighth (1993-98) Five-Year Plans were positively aimed at economic development and progress of women in Pakistan. In this regard the government of Prime Minister Benazir Bhutto initiated the first bank for women, women police stations and implemented the Ministry of Women Development. These measures can be considered to be very big steps as they promoted women empowerment through the provision of loans, the reporting of domestic violence and policies aimed at gender development (ibid, 2006).

In 1998, the GoP prepared a National Plan of Action (NPA) which targeted the development of women in all sectors, and later the National Policy for Development and Empowerment of Women (NPDEW) emphasized on realizing the actual potential of women (ibid, 2006). In pursuance of gender development, Pakistan also became signatory of numerous international conventions as well, such as the Convention on Elimination of All Forms of Discrimination against Women (CEDAW; signed in 1995) and the Millennium Development Goals (MDGs) for promotion of gender equality and empowerment (ibid, 2006). Micro credit was a main emphasis for improving women condition in the Ten-Year Perspective Development Plan (2001-11) and the Three-Year Development Programme (2001-2004) of the Government of Pakistan. A Poverty Reduction Strategy Paper (PRSP) was published and the Ministry of Women Development analysed it from a gender perspective. The government subsequently launched a Medium Term Development Framework for 2005-2010. This was the first in a series of medium-

term development frameworks to support Pakistan‘s long-term development goals. The longer-term vision (Vision 2030) sees Pakistan establishing a just and efficient economic system for alleviating poverty (Planning Commission, 2011).

The Benazir Income Support Programme (BISP) is the largest ever programme to provide financial support directly to the women belonging to poor households, is the bedrock of initiatives that can help to empower women. The GoP is now also targeting to establish working women hostels and day-care centres with the intention to promote women participation in labour (ibid, 2011). Over the years, these initiatives have increased participation and enrolment rates of women in professional institutes and also led to the creation of different business facilitation units and commissions for women entrepreneurs across the country.

3.8 Small Business Growth and Policy Initiatives

The GoP established specific units to help the growth of small and medium enterprises (SMEs) in four provinces of Pakistan already in 1972. These are the Punjab Small Industries Corporation (PSIC), Sindh Small Industries Corporation (SSIC), Sarhad Small Industries Development Board (SSIDB), and Directorate of Industries in Baluchistan (DIB). However, these units have since then not targeted women entrepreneurs in specific and therefore have not contributed significantly to facilitating female entrepreneurship (Goheer, 2003).

A Small and Medium Enterprise Development Authority (SMEDA) was established in 1998 to support the small scale sector of Pakistan. SMEDA is presently working to promote the policy framework that can make the business context more favourable to SMEs. SMEDA has realized the importance of the role that research can play in improving the business context for SMEs, and the first edition of a research journal supported by SMEDA was launched in December 2010. While it has not yet published a paper addressing any gender issue, it might very well become an outlet for gender research related to entrepreneurship and SMEs. In 2007, SMEDA initiated the first Women Business Incubation Centre (WBIC) with a clear gender focus (SMEDA, 2015)

WBIC is a pilot project launched in Lahore, which is to be followed by similar centres in other provinces. It is intended to provide business counselling, training, furnished offices, marketing services and exhibition facilities to women entrepreneurs. The criteria set by WBIC to select women entrepreneurs to join the centre are the following: the business either start-up or existing need to be owned and controlled to more than fifty percent by one or several women; the management and daily business operations should be controlled by women; the business should employ less than 30 persons; the investment in the business be preferably less than Rs. 2 million basically to encourage start-ups. Moreover, the business to be funded should have a well-developed business plan; and the venture should not have any other office / branch; and the business need to be within retail; clinical doctors, dentists, lawyers and NGOs cannot join the WBIC.

While there no performance data of the WBIC is available yet, the centre was widely viewed as a more committed step into fostering female entrepreneurship than previously seen in Pakistan (ibid, 2015). The Small Medium Enterprise Bank began its operation in January 2002, by merging the Small Business Finance Corporation (SBFC) and the Regional Development Finance Corporation (RDFC). Again, one proclaimed intention was to focus on women entrepreneurs (Goheer, 2003). However, to date after passage of nine years of operations, one cannot find any women-specific activity associated with the SME Bank.

The Trade Development Authority of Pakistan (TDAP) was established in November 2006 as a successor to the Export Promotion Bureau (EPB), with the aim of promoting Pakistani trade holistically rather than just focusing on export promotion, as its predecessor EPB had done. Within its facilitation division, the TDAP has one section for women entrepreneurs. This section stresses the role of innovation and quality in exports. This is made evident e.g. by organizing seminars related to best business practices for exports or how to start businesses. Since 2001, a network for women exporters, WEXNET, has been developed, and exhibitions arranged in various parts of the country. WEXNET serves as a mega platform for women entrepreneurs from all over Pakistan to interact as well as promote and exhibit their products for exports. In the 2010 exhibition, 264 women entrepreneurs presented their products for around 60,000 visitors. The majority of these (65%) were from Punjab, close to 20% from Sindh, while the other regions were present with fewer entrepreneurs. The same section of TDAP also maintains a database of women entrepreneurs to promote accessibility and facilitate interaction (TDAP, 2014).

As mentioned earlier among another major initiative was the establishing of First Women Bank Limited (FWBL) in 1989 to cater for the financial needs of women. It was created on the initiative of first female Prime Minister Benazir Bhutto. The bank offers loans on easy terms for women entrepreneurs, but also consultancy for investments, identification of agricultural and industrial projects for women entrepreneurs, and trainings in managerial skills. It has 38 branches all over Pakistan. The main impact the bank has made for women entrepreneurs is its small loan facility launched for women from low-income groups with an initial allocation of Rs.30 million from the Ministry of Women Development. Under this scheme female entrepreneurs could borrow up to Rs. 25,000 (approximately £200) by using a group guarantee, NGO warranty or personal surety from two government officials. Approximately 11,000 women have benefited from this small loan scheme in the last 10 years. In addition, the FWBL set up a Regional Development and Training Institute (RDTI) in Islamabad in 1995, and then in Lahore and Karachi. These training institutes were later re-named as business centres, and have so far trained more than 3,000 women in different trades (FWBL, 2015).

In the same year when first women bank was created the Ministry of Women Development (MoWD) was also established in 1989 with a mission to bring positive changes to the lives of Pakistani women to confirm with the constitution. The Ministry has four wings, including a development wing and a gender inequality wing. These two wings are exclusively focused on including women in mainstream development. They deal with capacity building, trainings, gender issue assessments and awareness among various stakeholders. A National Plan of Action was prepared and issued in 1998 by the MoWD,

which detailed the strategic objectives of 12 targeted areas and their respective plans (MoWD, 2015).

The military government under General Pervez Musharraf (in power between1999-2008) formulated the first ever National Policy for Development and Empowerment of Women (NPDEW). This policy was a statement of intent of the GoP to specify its measures for the development and empowerment of women. With this policy providing the guidelines, the MoWD has the task to ensure, within the overall operating framework of the government, that a gender perspective is reflected in all national policies and plans (ibid, 2015).

A National Commission on Status of Women (NCSW) was set up by the GoP in July 2000. The main purpose for this commission is to examine policy measures taken by the GoP for women development and to recommend necessary remedial measures where required in order to make significant impact on women development. It also reviews laws, rules and regulations that affect the rights and status of women and monitor institutional mechanisms for effective implementation of these laws. Other measures include to encourage research generating women related data and to develop dialogues with NGOs regarding policies and strategic actions and to integrate gender equality at all levels of the society. (NCSW, 2015).

Similarly, a project called GRAP was launched to promote gender equality in Pakistan. GRAP stands for Gender Reform Action Plan. There are five GRAPs, one for each province and one for the National/Federal level. In February 2000, the GoP approached the Asian Development Bank for technical assistance in preparing a gender reform programme to improve the framework of gender policies and to develop institutional reform proposals outlining interventions at the federal, provincial and district level, for a proactive approach

to include gender perspectives in public sector policies, programmes and projects. As a consequence, the GRAP was launched in August 2002. Main activities to be performed under the GRAP are policy reviews for gender analysis, a review of programmes by departments regarding gender sensitivity, women-friendly infrastructures in provincial offices, gender analyses of sectors of the Medium Term Development Framework (MTDF), modification in advertisements, strengthening gender mainstreaming units, gender mainstreaming in budgeting process, women-friendly buildings etc. (GRAP, 2015).

3.9 Micro-Credit Institutions and Female Entrepreneurial Organisations

The last decade has seen a number of initiatives using micro-credit as a tool for poverty alleviation. Examples include the Pakistan Poverty Alleviation Fund (PPAF), the Aga Khan Rural Support Programme (AKRSP), the National Rural Support Programme (NRSP), other Rural Support Programmes (RSPs), and more recently the Khushali Bank (KBP) (Qureshi and Herani, 2011). These programmes have tried to target women in their lending programmes for two reasons. First, because the success of micro-credits especially grameen bank established by Doctor Yunus in Bangladesh is partly linked with lending to women borrowers whose conservative and trustworthy behaviour has made it possible for the bank to sustain its lending operations. Second, the rising levels of poverty in Pakistan and the rising number of poor women have forced policy makers to give special attention to women who intend to start micro-business activities (ibid, 2011).

Support organisations for women had a tremendous growth in Pakistan during the 1990s, and most of these organisations are in the philanthropic sector. Those related to economic empowerment of women are confined to offering micro-credit and supporting subsistence

activities. Only a few organisations support commercial businesses, but they have very limited outreach. The Pakistan Association of Women Entrepreneurs (PAWE) is one of these and was registered as a non-governmental organization (NGO) in 1985. PAWE is a member of the governing body of the World Assembly of Small and Medium Enterprises (WASME) and is affiliated to the Economic and Social Council of the UN (ECOSOC). PAWE has carried out various activities in urban areas, especially in Karachi, but there is little history of institutional undertakings except for representing the interests of women entrepreneurs at international forums. The Association of Business, Professional and Agricultural Women is another organization in Karachi that engages in multiple activities to facilitate social harmony, and to promote an exchange of views and greater interaction among women (ibid, 2011). The Pakistan Federation of Business and Professional Women is yet another organization in Karachi engaged in similar activities. The Women Entrepreneurs Society (WES) is a tiny organization in Lahore with no significant activity. The Federation of Pakistan Chamber of Commerce and Industry (FPCCI) also has women‘s section. The labour union of Pakistan Worker Federation (PWF) is also conscious of its responsibilities to encourage women to partake in economic activities in order to enable them to contribute to national economic development (www.pwf.org.pk). Part of this responsibility has been addressed through various project initiatives with the aim of supporting women's entrepreneurship development activities (PWF, 2015).

3.10 Social and Economic Conditions of Female Entrepreneurs

Women in Pakistan have been stuck in poverty due to fewer opportunities to work available to them than men. Moreover, as mentioned earlier they have restricted access to

the outside world (Roomi, 2013). At the same time women are responsible for their children and viewed as homemakers (Goheer, 2003). Similarly, marrying at an early age and the reproductive responsibility make them less healthy due to the slow implementation of health related policies for women in Pakistan (Afza et al., 2010). In the prevailing social and cultural scenario if women are working outside the home they are double burdened as they have to work and also look after children and do house hold chores. Therefore, an excessive work burden would often result in the deterioration of their physical and psychological health (Fatima, 2009).

The education of girls amongst poorer sections in Pakistan is also not considered important as they have to help in the household with their mothers. Therefore, rural women are more socially repressed than urban women. The lack of education, health and financial resources disadvantages, are felt more keenly by rural women, restricting their growth potential (Afza and Rashid, 2009). Consequently, the rural women in Pakistan in particular have to bear the burden of poverty more than men due to gender inequality. According to a Human Development Report (2010) Pakistan is ranked 125thout of 169 countries on the Human Development Index (HDI).

Furthermore, the social, religious and cultural constraints restrict women in taking part in formal work outside their home. Therefore, it is not a surprise that these limitations and obstacles lead to lower ratios of female entrepreneurs in Pakistan. Thus according to the GEM survey (2012) the ratio of Pakistani female entrepreneurs is only 5% of the total entrepreneurs in the country. As discussed earlier women in Pakistan have to survive under the male dominated, patriarchal and a semi-tribal system. Moreover, women are also affected by the cultural norm of veil and honour. To Roomi (2013) the women in Pakistani

society not only face cultural and social constraints, but also restrictions due to tribal and feudal system. Similarly, according to Fatima (2009) women entrepreneurs have limited access to institutional credit because of less knowledge of how to access formal finance and having no ownership or control of land or property that could be used as collateral. Moreover, a study conducted by Afza et al (2010) identifies various obstacles faced by women entrepreneurs in Pakistan in the start-up and development phases of their business.

Female entrepreneurs in Pakistan have to face various kinds of obstacles, issues and barriers ranging from social and physical mobility barrier, which includes travel for business purposes, not only as a result of poor infrastructure but also due to the social, religious and cultural norms that have discouraged them from going outside and moving freely since childhood. This limited mobility often restricts their choice of business to pursue. Therefore, as a result most women would pursue those businesses that do not require mobility and also engage themselves in business activities that can be operated from premises of home. Moreover, they would be taking up those businesses that, typically, only require contact with other women, for example, beauty salons, fashion boutiques, lady's health clubs, ladies bridal dress and embroidery etc.

Moreover, the women trying to develop their businesses face barriers like non-acceptance of women's authority by male employees. Moreover, some times the women also find it difficult to establish credibility with customers and suppliers due to their gender (Rehman and Roomi, 2012). The problem with Pakistani culture and society is that women would mostly are not taken seriously despite them performing really well in medical exams, civil services, armed forces and are in universities as professors, researchers, scientists and writers etc. Likewise, when it comes to these female entrepreneurs starting their own

business than these attitudes mentioned above are reflected in the women's difficulty in accessing finance, getting micro credit or loan from the bank that acts as an additional barrier of being a woman that multiplies the constraints they already have to face.

Nonetheless, to Afza and Rashid (2009) argue that the main barriers to Pakistani women's career development are lack of any systematic governmental, institutional or organisational support and job restrictions related to location and salary. Moreover, the ill-structured bureaucracies in organisations as well as gendered occupational structures have limited women's participation in the workforce (Anjum, 2012). These barriers in turn have led more women to choose self-employment as their career choice in recent years. Therefore, the major challenge on part of the researchers trying to explore the dynamics and multi-faceted nature of Pakistani female entrepreneurship has been to unravel the various motivations and obstacles that these female business owners have to deal with in an essentially conservative, patriarchal and male dominated society (Roomi, 2013). Therefore, it is important first to analyse the impact of the socio-cultural milieu in which they operate and only then we can understand their business contexts.

In recent years there has been a growing enthusiasm among the researchers to study and understand the nature of Pakistani female owned business enterprises; however they have failed to build an adequate theory around the concept of female entrepreneurship in Pakistan. This is all the more important as female owned enterprises have the potential to make a wider economic impact in the society constituting almost half of the population (Roomi and Harrison, 2010). As been mentioned the onset mostly the female owned enterprises are mostly narrowly focused small or medium sized enterprises as mainly operating in women only domains like beauty parlours, tuition centres, boutiques,

kindergarten academies etc. and these would mostly consist of industries which have low exits and low entry barriers which involve less capital (Anjum, 2012).

However, lately the Female entrepreneurs in Pakistan are realizing their status and position in society. They have also improved their conditions in society to some extent. Nonetheless, mostly Pakistani female entrepreneurs are either from a rich class, house wives or fresh graduates with no experience (Rehman and Roomi, 2012). Some of the problems that female entrepreneurs in Pakistan have to face especially those belonging to middle class households are access to finance, lack of any concrete and systematic government support and dearth of transportation facilitates (Rehman and Roomi, 2012). This also partly explains as to why generally these female entrepreneurs run traditional business like garments, beauty care and fashion designing which grow usually from a hobby to serious business.

Therefore, as mentioned earlier a critical feature of Pakistani society which retards the growth of female entrepreneurship also helps us to understand the state of its inertia is the conservative religious and cultural environment prevailing in the country that inhibits the mobility of women by confining them to the role of house wife and home maker inside their homes (Hafizullah et al., 2012). These restrictions are partly due to concerns for the safety and security of women who venture outside the home to earn their livelihood. Secondly, it is the social taboo attached to women working outside the home especially in the conservative households. The socio-cultural restriction on the mobility of females has various concerns like their safety, security, and honour and stigma attached to it (Hafizullah et al., 2012).

However, as mentioned earlier in recent years there has been some progress made in emancipation of women in Pakistan in general and women entrepreneurs in particular. There is a plethora of factors that are altering these social norms but the pace of change still is slow. The three major catalyst of change are first of all, the spread of business education for women and men, secondly; the inflationary pressures of a high cost of living in urban cities. And third has been the role of electronic and print media in creating awareness among people at large (Afza et al., 2010). Therefore, Pakistani women especially those from the middle class are now coming up in the field and participating in the economic sphere of life to facilitate their families as entrepreneurs. However, as discussed above their ratio of participation, as compared to men, are still very low (Afza et al., 2010).

While numerous studies have examined female entrepreneurs (Brush et al., 2009) most of these studies were conducted in developed and western cultural spaces. Even though there are some common factors that impact female entrepreneurs in both western and non-western countries, it is important to recognise the different countries socio-cultural and political processes and their impact on gender systems. As Bosma et al. (2009) mentions, dissimilarities exist across female entrepreneurs in various countries. Therefore, in studying female's entrepreneurship in a society we need to look at the specific factors related to that society that impact female's entrepreneurial activities.

The research report written on Female Entrepreneurs of Pakistan at the Institute of Business Administration (IBA) primarily focuses on female issues of empowerment and emancipation for female entrepreneurs of Pakistan. It discusses the factors like motivations, constraints and consequences of taking up the entrepreneurial path as it draws attention toward women development in Pakistani society with respect to female entrepreneurship.

The study tends to suggest some solutions to the reader specifically pertaining to Pakistani female entrepreneurship (Anjum, 2012). Considering the facts described in the paper that overall entrepreneurial activities are very low at rate of 3.43%. Pakistan has finished 132nd position out 134 countries in a global survey conducted in 2011 in terms of female economic activities and opportunities available to females. The report says that more research is needed in both the urban and rural areas of Pakistan to understand the phenomenon of female entrepreneurship in an in-depth manner (Anjum, 2012).

3.11 Gender Segregation and Class Based Stratification of Society

The majority of research that has been so far carried on gender and entrepreneurship focuses on sex differences, i.e. the similarities and differences between female and male entrepreneurs in terms of characteristics, traits, attitudes, and behaviour. However, an alternative view focuses on gender as something individuals perform and accomplish on a daily basis. Women and men ‘‘do’’ gender not as a passive response to genetics or socialisation, but actively in relation to the situation (Brush et al., 2009). The types of businesses women mostly start in Pakistan too reflect the general sex-segregated nature of the labor market. Pakistan is one of those countries that has a highly segregated labor market along gender lines with women concentrated in few sectors like health, education, and service sectors. However, one of the main issues is that the literature on constraints faced by female entrepreneurship development in developing countries in general and Pakistan in particular is very sparse. Even where it exists, a proper analysis of these constraints is missing.

Most studies conducted in Pakistan (Goheer, 2003) focus on female entrepreneurship as an environmentally determined phenomenon. They contend that female entrepreneurial traits are strongly influenced by infrastructure, political and economic environment, one's family, school and work environment. Moreover, according to researchers and writers on entrepreneurship the educational system of a country has immense potential as a vehicle for helping develop characteristics associated with entrepreneurship. Entrepreneurial competencies may, therefore, be developed by training and education (Roomi, 2013). Afza et al. (2010) concluded that financial constraints were a major deterrent to business start-up for female entrepreneurs of Pakistan.

Similarly, research by Hafizullah et al. (2012) reveal an emphasis on the importance of both the quantity and quality aspect of female entrepreneurship in Pakistan. They particularly emphasized the importance of a friendly environment and the quality of management to entrepreneurship development. Fatima (2009) and Qureshi and Herani (2011) are of the opinion that SME sector in developing countries like Pakistan has to face various other hurdles like inadequate training facilities, absence of good skills required in starting and managing their business. Thus, for Pakistani female entrepreneurial development it needs to have in place policies, organizational environments, and educational systems and only then it can be expected to have a high level or amounts of female entrepreneurship activity.

However, as far as universal entrepreneurial culture is concerned according to researchers and writers alike on female entrepreneurship there is no such thing as identifiable or universal based entrepreneurship culture. The culture varies according to social environment and economic circumstances from country to country and even in one country

there may be multiple entrepreneurial cultures. For instance, in case of Pakistan female entrepreneurial culture can visibly be divided into basis of urban-rural culture, different economic class-based culture and conservative versus the liberal households based on social lines (Anjum, 2012). Furthermore, the key to initiating the process of entrepreneurship lays with the specific individual and his/her specific traits. Therefore, it also depends on individual own personality traits as how much they are imbued with spirit of enterprise or stimulated by entrepreneurial ambitions (Roomi, 2013). For example, in Pakistan we have some classic examples of female entrepreneur's rags to riches stories. The females who not only have faced all the challenges of orthodox religious and socially conservative society but still have managed to rise and made a niche for themselves. On the other hand, we have a great majority of females who are unable to cope with religious conservatism, male domination and social and/or family pressures and are force to give in or succumb to pressures (Hafizullah et al., 2012).

Development of industrial capitalism has remained a farfetched ideal for successive Pakistani governments. Though after Pakistan's independence in 1947 the successive governments attempted to transform rural or merchant capital into industrial capital. But in spite of all the efforts Pakistani economy is primarily agrarian and with small scale capitalism (Afza et al., 2010). Rehman and Roomi (2012) has highlighted on the class based system of Pakistani society and its transformation from an agrarian based economy to small scale capitalist economy. Their research primarily lays emphasis on different aspects of class and also the class transformation in Pakistan that unfortunately did not take place. The authors are of the view that the slow entrepreneurial growth in the country especially with respect to female entrepreneurship is a result of how the social relations

have developed historically. Though the massive rise in population in urban cities has resulted in some transformation of merchant capital into industrial but only few families or industrial houses have accumulated most of the entrepreneurial wealth and success.

Moreover, according to the authors this concentration of wealth in few hands has resulted in discouraging entrepreneurial ambitions of upstart businesses. The class analysis they present is in regard to male and female entrepreneurship in Pakistan that are rigidly based on social and economic class system (Rehman and Roomi, 2012). A leading former economist of the country Mehboob ul Haq also gave in 1970s the concept of ninety-nine families controlling more than eighty percent of Pakistan's entrepreneurial wealth which according to recent estimates has increased to about fifteen hundred families by 2015 (Hafizullah et al., 2012).

In short the class structure has assumed alarming proportions and its dimensions mostly touch the entrepreneurial field. The rich getting richer and poor just caught in vicious cycle of poverty. There are few very cases of genuine entrepreneurial achievements on a large scale from humble backgrounds. However, mostly it is about heavy investments by rich who would also in many instances facilitate their wives and daughters to realise their career ambitions as entrepreneurs by setting up their own businesses (ibid, 2012). Since businesses are strictly based on class and or locality based. With rich people operating in affluent areas and providing totally different kind of services in quality and price than what is available to people residing in middle class localities. The rich ladies would normally go in affluent areas for getting services like fitness centers, spa's, parlor's while middle class will mostly be availing them in their own specific areas. So in short the class stratification is rigid on basis of locality and personal background.

This urban-rural divide and then divide on social and economic lines is obvious in Pakistan especially when it comes to entrepreneurship. And in most of the cases business is taken up as career in families who have a family history or background in business (ibid, 2012). In short, there are very few upstarts' businesses while the majority of entrepreneurial and well established companies have been doing business successfully from generation to generation. For example, in the largest industrial city Karachi which is also known as industrial capital of Pakistan there is a strong hold of few families over trade and commerce (ibid, 2012).

Moreover, the nature of business across the country would also vary from locality to locality especially in service sector concerning female entrepreneurs. Like in case of Islamabad the capital city of Islamabad (where the author carried out the interviews) it is strictly based sector wise. As mentioned Islamabad is divided into different Sectors or residential areas with 'D', 'E' and 'F' being affluent sectors while 'G' is 'upper middle class. On the contrary 'I' and 'H' are middle and then 'O' sectors are lower middle class. Moreover, in all sectors there is different housing for rich and middle class. The rich would normally be living in big houses while middle class reside in small houses, flats and government provided quarters. And the lower middle class and lower class live around outskirts of capital or its adjoining areas like Bara Khuu, Per Wade, and Fazaia etc. (Capital Development Authority, 2015). Therefore, the quality and price of services provided also varies greatly from sector to sector. To give an example, a hair cut in saloon in sector 'I' will cost 40 rupees while the same in an affluent locality will cost 200 rupees. The female entrepreneurs operating in affluent localities cater to affluent class of females

while those in middle class areas generally would provide the same service like parlours, boutiques, schools, nurseries etc. with cheaper rates but with no frills.

3.12 Summary of the Problems

Afza and Rashid (2009) have done a survey on the state of female entrepreneurial activity in Pakistan and obstacles they have to face in establishing and in running of their ventures. They cite social and gender discrimination, lack of access and control over resources, limited educational opportunities, weaker family support, and absence of self-actualization among the chief causes that have arrested the growth of female entrepreneurship in Pakistan (Anjum, 2012; Roomi, 2013). Moreover, according to authors there is male centered environment in Pakistan and the women who start up their businesses may face lot of teething problems (Afza and Rashid, 2009; Roomi, 2013).

Women in Pakistan constitute around 48.65% of the total population of Pakistan and this huge portion of population if provided with the proper training and education can play an overwhelming role in growth of the overall economy of Pakistan but only 16% of the population is involved in activities aiming at increasing the revenue of the country (Anjum, 2012; Afza and Rashid, 2009). Researchers claim that family commitments such as fulfilling family responsibilities are the chief issues faced by women (Rao and Suri Ganesh, 2011). Secondly; women are mainly perceived to be the home makers (Afza and Rashid, 2009; Roomi, 2011; Roomi and Parrot, 2008). As Pakistan is male dominant country, this male dominance in culture creates problems for female entrepreneurs in terms of limiting their mobility, business participation and market interaction (Anjum 2012; Roomi, 2011; Hafizullah et al., 2012).

Research revealed that female entrepreneurs in Pakistan have to face both institutional and socio-cultural issues in order to run their enterprises (Roomi and Harrison, 2010; Shaheed, 1990). The geo-political and economic crisis has adversely affected Pakistan's socio-economic growth and such has also had a negative impact on female entrepreneurship (Afza et al., 2010). The major factors that restrain women from business are gender-based discrimination, lack of communal support, limitation to information, inadequate education and training facilities, absence of trust in women's capabilities and access to resources. Similarly, lack of proper leadership, planning and inadequate financial resource allocation is also some of the difficulties that women usually face during execution of their businesses (Anjum 2012; Roomi, 2011; Afza and Rashid, 2009). Moreover, family obligations, unpredictable market behaviour, absence of sale points, hostile attitude of society, rigid system of rules, unrealistic policies have worsened their situation (Afza et al., 2010; Anjum, 2012; Roomi, 2013).

To researchers who have so far carried out research on the subject of working females in Pakistan whether they are starting a business or working outside, the onus is always on the woman to make a balance between her work-life and home life. In this regard a study was conducted by Rehman and Roomi (2012) that focuses on the work-life balance issues. It also highlighted a number of factors which affects the role of female workers in the social and cultural milieu of Pakistan. The study contends that in Pakistan it is the general perception to view a woman as a house maker. Her main responsibility is to nurture the home and look after her family in capacity of mother, a wife and a sister. Therefore, whenever a woman decided to join the world of work whether job or her own business due to any of the reasons it is primarily her responsibility to create balance between work and

her family life. Even a working woman is expected to look after her family and do daily chores in the same manner like a house wife or a female in house. Usually the women who go to work early in the morning would wake up very early to do cooking for their family and ensure dishes are cleaned and house is tidy. No doubt there is maid and servant culture prevalent in Pakistan that is used by the working women of middle and upper classes but again it is chiefly the responsibility of the house lady to manage the servant and supervise them personally. Moreover, mostly in urban cities maids would come for couple of hours and do cleaning, dusting, washing etc. under the supervision of the house lady.

Similarly, in another study carried out by Ul Haque (2007) carefully on the role of government institutions and agencies in supporting the lot of female entrepreneurs in terms of micro credit or loan for their small and medium scale business enterprises. It makes an assertion that compared to the past decade women are entering the workforce in significantly high numbers. Moreover, the number of female entrepreneurs is increasing every day because of the push factors or necessity based reasons such as joblessness, husbands or fathers being unemployed, semi employed or under employed, and the ever high increase in prices of basic commodities and cost of living. However, they have to struggle very hard to get the finance or seed money to start their business.

Moreover, it also creates not only a decent living and over all good life for the entire house hold but at the same time it boosts the economy of the country. However, the author contends that impact of these micro financing institutions like Khushali bank or Kashaf foundation or Benazir Income support program is negligible and just touches the tip of the ice berg. According to the author there is a dire need to have a systematic and institutionalized financial support in place to bolster the state of female entrepreneurship in

Pakistan which suffers a lot from dearth of startup capital or seed money for their businesses. Many of the females get so discouraged that they would abandon their business idea or nascent businesses because of lack of much needed capital. This view point is also supported by other researchers like Roomi, Afza and Rehman (Hafizullah et al., 2012)

However, Coleman (2004) also blames the literacy gap as prime reason for lack of entrepreneurial orientation among the women in Pakistan. As most of the research carried on female entrepreneurship in Pakistan shows that majority of them are uneducated and very poor, working in the village areas or in the informal sectors of the economy (Anjum 2012; Shabbir and Di Gregorio, 1996; Shaheed, 1990). The women in Pakistan have less wealth, poorer health, and are less educated than their male counterparts; 55.8 percent of Pakistani women are living below the poverty line compared with 41 percent of men (UNDP, 2010).

To Afza and Rashid (2009) female entrepreneurs do not exist in isolation to Pakistani social milieu. The business context for women in Pakistan manifests the complex combination of social, cultural, traditional and religious factors. The results show that most of the entrepreneurial females were in need of a capital to start the business (Roomi, 2011). The most common source of capital for aspiring female entrepreneurs is friends and family while banks are the least common source of capital for them. The majority of women interviewed were facing the problems like lack of financial resources (Roomi, 2011; Roomi and Parrot, 2008; Afza and Rashid, 2009).

Another factor inhibiting the growth of female entrepreneurship in Pakistan is the challenge of social values (Hafizullah et al., 2012; Roomi, 2013; Roomi and Harrison, 2010) that include lack of family support and proper education and awareness as the main obstacles. However, other studies found that the most common barriers faced by women were access to finance and a lack of awareness in the field of entrepreneurship (Roomi and Parrot, 2010). Therefore, various authors have recommended that viable policies should be developed to promote the spirit of entrepreneurship to help aspiring female entrepreneurs in Pakistan to face the challenges in future. Moreover, it has also been recommended to facilitate their access to the latest technology; and to enable them to get finance on easy terms (Hafizullah et al., 2012).

Similarly, Afza et al. (2010) in his research discusses the female entrepreneurs of Khyber Pukhtun Khawa (KPK) province. His contention is that female entrepreneur's number one problem is lack of awareness though they are otherwise very energetic, enthusiastic and talented. The women are mostly unaware about the requirements like how to register their businesses, they are not trained in issues of finance and are not given any skill training programmes by government agencies to how to start and grow their business. Moreover, they also have to face many family issues as it is difficult for a woman to work outside the premises of their homes in a tribal, male dominated and patriarchal society. The government needs to take strong measures and initiative in this regard to encourage these talented and highly educated women take up entrepreneurship as a profession. Thus, according to the author women in KPK starting and running their own business will be a source of huge encouragement for the rest of the women in the country.

Furthermore, to Afza and Rashid (2009) the Islamic reforms impact has further reinforced social control of men over women, limiting their bargaining power within family and their control over resources (Roomi and Harrison, 2010; Shaheed, 1990). Also the status of women in Pakistan varies to a great extent across classes, regions, and the rural/urban divide due to uneven socio-economic development and the impact of tribal, feudal, and capitalist social formations on women lives (Hafizullah et al., 2012; Roomi, 2011; Bari, 2000).

Bari (2000) blames the Islamisation policies of military dictator President General Zia regime for the poor state of female entrepreneurship in Pakistan. He opines that it was only after President's Zia-ul-Haq's rule during the late 1980s that there was a notable change in the policy context in favour of women. Moreover, the author considers the male-domination and excessively patriarchal structure of the socio-cultural context as prime cause of women backwardness in commerce and trade. On the contrary, Najam (2006) views the society itself as an oppressor on women where the miseries start even before her birth, because the girl-child is denounced. He (2006) says that the word "woman" in Pakistan is synonymous with "endurance" (Hafizullah et al., 2012).

Hassen (2004) in his research opines that small-scale female entrepreneurs in Pakistan can play a vital part in economic development but due to prevalence of male-dominated socio-cultural environment women face far greater obstacles than men to run their own businesses. Markovic (2007) in his research concludes that it is the social make-up in most conservative economies that binds women to stay at home and play the role of a home maker. He further says that in the case of developed countries the focus is to increase the entrepreneurial process while in developing and conservative nations the prime focus is to

prepare the society to accept diversity. To Ibrahim (2013) the problems of female entrepreneurship in Pakistan are further aggravated due to the marketing process. This is so because women operating at the micro level prefer to work at home. Therefore, women in the business sector have little or no access to information as how to obtain finance. Hafizullah et al. (2012) says that the rural women are particularly worse hit in the entrepreneurial field. This stems from the fact that the rural women are mostly illiterate and have to carry the burden of working on fields and also performs domestic chores (Anjum, 2012; Shabbir and Gregorio, 1996). He is of the view that the lower middle class women are amongst the most oppressed in Pakistan especially the rural women who are being confined to "Purdah" (veil) and "char diwari" (four walls of their homes) (Roomi, 2011; Roomi and Harrison, 2010). Roomi and Harrison's (2010) findings suggest that barriers perceived by female entrepreneurs in Pakistan can be alleviated through female-only training that allows participants to develop capital and competencies (Ibrahim, 2013). They consider the prevalence of cultural norm of "Purdah" (veil) and the notion of "Izzat" (honor) in Pakistani society as something causing slow growth of female entrepreneurship in Pakistan (Roomi and Harrison, 2010; Roomi, 2011). This unequal status of women in Islamic societies in general and Pakistan in particular is due in part to the connection of gender with various forms of exclusion: religious prescriptions, cultural norms and actual practices related to a woman's status and role (Afza and Rashid, 2009; Anjum 2012; Roomi and Harrison, 2010; Roomi, 2013).

Therefore, social and religious discrimination have a limiting effect on their independence and their entrepreneurial ambitions in Pakistan. Though urban women in Pakistan have started to rise as professionals and entrepreneurs; their ratio as compared to their male

counter parts is very low (Anjum, 2012; Afza and Rashid, 2009). Similarly, a study conducted in Fatima (2009) in context of Pakistani Female entrepreneurship has explored that women cannot work as men outside due to their family obligations and cultural traditions of a patriarchal society in which father is mainly viewed as the bread earner and woman as a mother and house wife in role of a home maker. That is why there is tendency among majority of families to wed their daughters in their teenage. This makes it even difficult for a woman to look after her children and also operate a business away from the premises of her home. However, according to the author there are a number of female entrepreneurs who are currently operating businesses at home and are running their businesses with the help of information communication systems or ICTs.

The results of another research conducted by Ibrahim (2013) show that in the context of Pakistan among other motivational factors to start their own businesses, achieving work-life balance is one of the, most vital one among the female entrepreneurs. It is because their independent and self-led businesses give them flexibility, control and freedom to cope with their family and domestic responsibilities (Rehman and Roomi, 2012). According to the author lack of sufficient time, gender bias, social and cultural norms as well as family responsibilities are the most significant challenges women face to achieve balance in a patriarchal Islamic society. Strategic planning, organising and delegating are the most effective strategies they use to cope with competing roles of work and family (Rehman and Roomi, 2012).

Furthermore, according to study on female entrepreneurs of Pakistan conducted by Roomi and Parrot (2008) the opportunities to start a business and develop their business enterprises which are available for men are not as same as for aspiring female entrepreneurs in Pakistan. The author gives us a number of reasons for this trend. In his opinion the factors such as discrimination in values placed by the society and the tribal and patriarchal traditions in this geographical area are mainly responsible for the pathetic state of affairs when in it comes to lot of working women in general and female entrepreneurs in particular. Moreover, because of such discrimination the actual potential of the women entrepreneur is under-utilized and their overall role in the economic domain is marginalised as negligible. The authors in their study also focus on the general overall perception found in this society that men are superior to women and because of this the encouragement a woman receives is very less compared to that of a man. Furthermore, the male members of the family especially in-laws do not allow them to work outside let alone starting their own business. According to the authors government has a very critical role to play in this regard and government should provide the proper resources and create awareness among the masses to let the people know the importance of women entrepreneurs in a society.

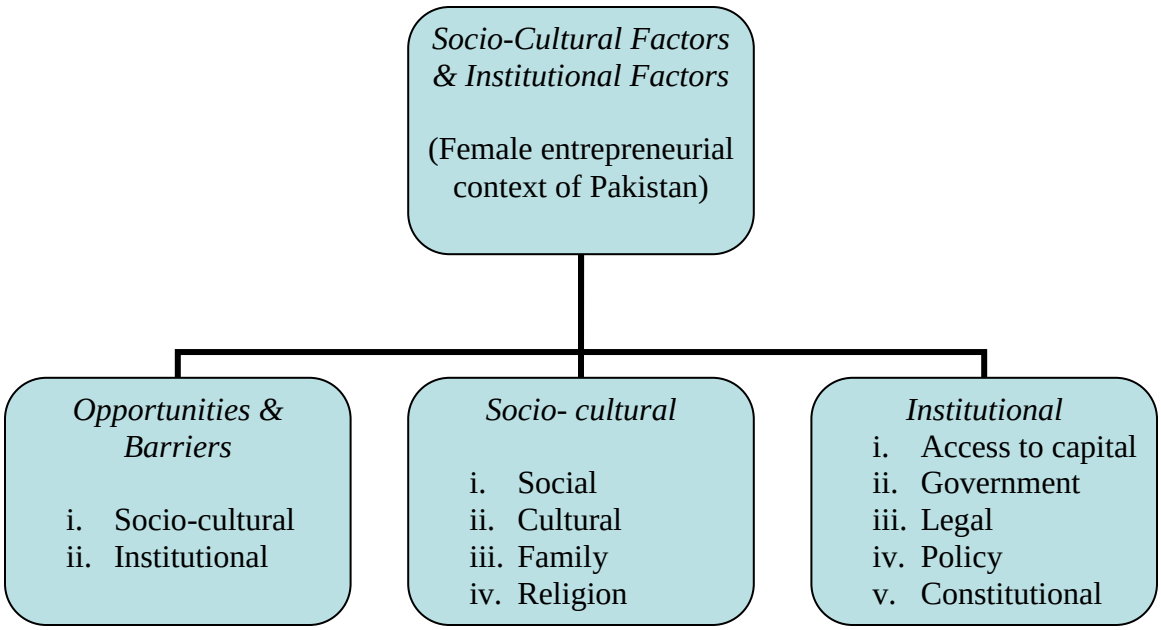
After an in-depth survey of literature on female entrepreneurship in Pakistan it is clear that there is a dearth of exhaustive literature to suggest the remedies or solutions to socio cultural issues and barriers that were raised by different authors ranging from 'Purdah or veil' (Roomi and Harrison, 2010), family control over women (Fatima, 2009) to male-domination (Roomi, 2011; Rehman and Roomi, 2012; Hassen, 2004), and Islamic reforms impact (Afza and Rashid, 2009; Ibrahim, 2013). However, from the literature on female entrepreneurship in Pakistan discussed above it become abundantly clear that female

entrepreneurs in Pakistan operate under the same macro, regulatory and institutional framework as men in a free market mechanism in Pakistan (Roomi, 2013). Nonetheless, the society is essentially male dominated, conservative and patriarchal which views women primarily as homemakers therefore it is necessary to understand the gender biases deeply embedded in society which limit female's mobility, interactions, economic independence and access to business and banking services (Roomi, 2013).

From the review of the relevant literature on female entrepreneurship in Pakistan it is patently manifested that business context for females in Pakistan reflects the complex interplay of multiple factors, which fall into two basic categories. The first is made up of social, cultural and traditional elements. This aspect of the socio-cultural factors has taken shape over many centuries. The gender bias of this type of system is rigid and deep-rooted as it draws legitimacy from the perpetuation of a traditional mind-set, established rituals and a firm belief system (Hafizullah et al., 2012). The second group of factors derives from the first group, taking the form of institutional structures, policy documents, regulatory arrangements and governmental mechanisms. This category is contemporary rather than traditional. The prevalent socio-cultural systems pose difficulties for female entrepreneurs in particular in two ways. First, they are inherently discriminatory and second, they inhibit the equity-based composition of modern institutions and their fair working, as modern institutions are derived from socio-cultural ones.

This can also be illustrated from the figure on the next page:

Figure 3.1 Socio-cultural and Institutional factors



The purpose of this research will be to find the impact of these socio-cultural factors on female entrepreneurs with children in Pakistan. As to how far and to what extent these female business owners with family responsibilities and children perceive them as a challenge, barrier or an opportunity. The reason why the main focus of this study is on female entrepreneurs with children is that this segment of female entrepreneurs or business owners has not been previously researched before. And since a great majority of females in Pakistan have children and are drawn to business operating from their homes or outside. The present research undertaking aims to find the motivations or entrepreneurial intentions behind their decision to opt for their own business enterprise. Secondly, this thesis will attempt to bring these various ideas together in order to more fully understand the dynamics of female entrepreneurship in Pakistan. Moreover, this study will also seek to find that whether religion influences the gender roles that a woman is socialized into. As these gender roles shape the attitudes, behaviours and preferences that influence the

decisions that women make regarding their entrepreneurial behaviour. Thus one of the objectives is to find out whether Pakistani female entrepreneurs with children religious beliefs and affiliation have any impact on her entrepreneurial behaviour. Thirdly and lastly the purpose of the research project is to find how these female entrepreneurs having family commitments balance between requirements of their business and needs of children and family.

3.13 Gaps in Literature and Research Questions

From the broad and detailed survey of literature on female entrepreneurship in Pakistan it becomes abundantly clear that irrespective of the fact that women either are self or paid employed, both types of the employments are prone to risks and problems that discourage females in both domains (Hafizullah et al., 2012). Most of the researchers in developing countries context claim that family issues such as giving proper time and fulfilling family culpabilities are the chief issues confronted by them (Rao and Suri Ganesh, 2011). Similarly, the case in Pakistan is also similar as various inquires have supported the findings that women are mainly impelled to be the home makers (Roomi and Parrot, 2008).

However, many writers like Ibrahim (2013) highlighted that male dominance is the singular factor in culture that creates problems for female entrepreneurs in terms of limiting their mobility, business participation and market interactions. The further arguments of the research show that female entrepreneurs of Pakistan have to face both socio-cultural and institutional obstacles to run their enterprises. The first category includes socio-cultural and religious elements while the institutional category mainly includes constitutional structure, policy making and other institutional mechanism. Furthermore, writers and researchers

have also attributed reasons like poor economic conditions prevailing in the country and gender based stereotyped society as other factors chiefly responsible of causing obstacles for female entrepreneurs in Pakistan. Moreover, to others the ongoing wave of terrorism and lingering geo-political crisis has also impinged upon Pakistan's socio-economic growth that has also had a negative impact on growth and development of female entrepreneurship in the country.

To sum up the discussion some of the major factors that restrain women from business are gender-based discrimination, lack of financial support, limited access to information, inadequate education and training facilities, absence of trust in women's capabilities and access to resources (Afza et al., 2010). These arguments are also supported by the findings of another research that says that the lacks of proper leadership, planning and inadequate financial resource allocation are some other difficulties that women usually face during execution of their businesses (Anjum, 2012).

Besides all the problems mentioned above women also face many other challenges and significant of them are uncloaked guidelines, challenging interactions due to gender, dependence upon their male counterparts for transactions and extra restrictions imposed on them as compared to their gender counterparts (Roomi, 2011). Thus, an extensive review of available literature on conditions of women in Pakistan reveals that despite being hailed the land of opportunity it is a not very productive place for new female endeavours though it may seem to provide better situations for male entrepreneurship (Hafizullah et al., 2012). As mentioned above the survey of literature on female entrepreneurship in Pakistan leaves many unanswered questions in reader's minds. First of all, though various authors have talked about the socio-cultural factors affecting female entrepreneurs in general ranging

from male domination, family responsibilities, and religious prescriptions; none has touched on the subject of female entrepreneurs with children in particular. Secondly, while most of the literature would tell us that women are confined in homes due to lack of social mobility and transport facilities or social environment and male dominant/tribal society (Roomi, 2013, 2011; Afza and Rashid, 2009) there is hardly any available research to find out about the motivations, obstacles and/or family satisfaction levels of women business owners with children who carry out business from homes especially for those having added family responsibilities. Thirdly, in a society where women are encouraged to get married at early age and trained to be home makers to assume the added responsibility of children (Rehman and Roomi, 2012) there is no systematic or scientific study undertaken on the female entrepreneurs or business owners with children who have to manage their business enterprise and also at the same time cater to their family responsibilities. Fourthly, in a conservative society of Pakistan where the women are mostly not allowed to openly mix with the opposite gender (Anjum, 2012) it is very important to find about the challenges and obstacles for those female business owners with children who would want to pursue entrepreneurial ambitions in women-specific traditional businesses (Anjum, 2012; Afza and Rashid, 2009).

In short, since majority of females in Pakistan get married at early stage and are encouraged to raise children, however the available literature fails to answer specific issues relating to female business owners with children and family roles. Therefore, it is critically important to carry out a thorough study that can help us in understanding the motivations for these female business owners with children in starting their enterprises and the kind of problems they face in a conservative and male dominated society.

Thus, the following research questions that flow/emerge from the overview of literature on female entrepreneurs of Pakistan:

Research Question 1: What are the motivations for self-employment for female business owners with children in Pakistan?

Research Question 2: What are the barriers and obstacles faced by the female business owners with children in Pakistan from business start-ups to their growth?

Research Question 3: How are female business owners with children in Pakistan able to create a balance between managing the business and looking after their children?

3.14 Conclusion

It is now widely accepted that entrepreneurship is vital for sustaining economies and creating new jobs. Accordingly, the field of entrepreneurship is continuously expanding, and the global community of interest continues to grow. Indeed, academic researchers, educators and their students, as well as practitioners, policymakers and support personnel all play valuable roles in the wider entrepreneurship debate (Dhaliwal, 2000a). However, despite years of concerted scholarly attention as an academic discipline in its own right, there is a sense that the field of entrepreneurship still lacks an overarching theory. Thus, much-needed new perspectives on existing theories continue to emerge, challenging established norms and generating new and exciting avenues of inquiry (Markovic, 2007).

The incidence of female entrepreneurship is lower than the incidence of male entrepreneurship in virtually every country around the world. This gap is found in

numerous data sets, including the global entrepreneurship monitor, the World Bank Investment Climate surveys and the World Values Survey (WVS) (with various definitions of entrepreneurship, such as self-employment, ownership of a small business, etc.) (GEM, 2012). Given the importance of female entrepreneurship for job creation and economic development, it is critical to understand the factors that drive this phenomenon. Yet, academics have devoted relatively little attention to the socio-cultural factors that can influence female entrepreneurial activity. Most of the literature concerning women entrepreneurs has focused on individual traits and attributes (Brush et al., 2009). To the extent that the environment for female-owned new ventures has been studied, the research agenda has centered on access to loans and relationships with banks and other financial institutions (Gaglio 2004). The impact of other institutions, defined broadly as humanly devised constraints on human behaviour (ibid, 2004), has been largely overlooked.

As discussed in above paragraphs internationally the research suggests gender differences in business ownership at the personal, professional and institutional levels (Dhaliwal, 2000b). However, these differences are more acute and prevalent in Islamic societies where women are further discriminated against and subjugated due to socio-cultural values and traditions in the name of religion (Roomi and Harrison, 2008). In such societies it is particularly difficult for women to start entrepreneurial ventures. And those who are able to do so face additional barriers in growing their businesses (Hassen, 2004).

The various researchers have found in Islamic countries an utter lack of research conducted in differing social contexts. This is particularly more so where social and familial control over women, their economic dependence on men and restrictions on their mobility determine differential access to education and other critical resources (Roomi, 2011).

Hence, this calls for a serious concern in eastern societies regarding the western society models of female entrepreneurship and applicability of its theories and models pertaining to women's entrepreneurship that are developed mostly in western societies. Moreover; it also puts a big question mark to the extent and level to which of these theories can apply to Islamic countries such as Pakistan (Hafizullah et al., 2012; Roomi, 2011). As mentioned the situation in most Islamic countries differs from that of western and other developed or developing countries. No matter to which class or region Islamic women belong, their situation relative to men is one of systemic subordination determined by specific patriarchal forces (Roomi, 2011).

In context of Islamic countries in general and Pakistan in particular the two factors especially influence women's occupational roles. First of all, it is the cultural norm of purdah (wearing a veil) and secondly is the concept of Izzat (honour) (Roomi and Parrott, 2008). The cultural tradition or norm of 'Purdah' has significance as an instrument of sexual segregation and seclusion based on spatial boundaries, where women's activities are confined mainly inside the home while men work outside, or where women's activities are concealed behind the portable boundary of the veil (Roomi and Parrott, 2008). While on the other hand 'Izzat' is the notion that women are the custodians of a family's good name and therefore, that their chastity and good reputation, being highly valued, must be jealously guarded (Shaheed, 1990). In both the Islamic countries and Pakistan there is a clear discrepancy between religious prescriptions, cultural norms and actual practices related to a woman's status and role.

Similarly, there is considerable diversity in the status of women across different classes the socio-economic status of a woman's family, geographical regions, ethnic origin and the rural/urban divide due to uneven socio-economic development and the impact of tribal and feudal social formations on women's lives (Roomi and Harrison, 2008). There has been no thorough research study to date conducted to date, which focuses on the factors contributing to the growth, motivations or problems regarding female entrepreneurs with children in Pakistan (Najam, 2006). Therefore, this study is an attempt to address this gap. Its main objective is to create an understanding of motivations, obstacles and the factors influencing the growth of female business owners with children and family responsibilities in context of Pakistan (Goheer, 2003). Moreover, this study will minutely analyse the motivations, challenges, the barriers related gender and socio-cultural norms prevalent in Pakistan that may positively or adversely affect the state of female entrepreneurs with children in Pakistan (Hassen, 2004; Bari, 2000).

The socio-cultural dimensions of Pakistan do not allow women to actively seek and participate in activities related to their economic uplift. In such orthodox religious environment, if they endeavor to engage in business activities they encounter many problems. It is highlighted by the study of relevant literature that married and educated women are more inclined towards establishment of their businesses. Factors like low income and large family setups are the prime reasons that compel them to engage in revenue generation for their families and that their involvement into economic activities mainly depend upon the societal set up, level of education, awareness and family support (Ibrahim, 2013; Hassen, 2004).

Similarly, age is another significant factor, the chances of starting new business falls as age grows. Women aged between 31 to 40 years are most likely to be involved in business establishment. Once, if they decide to start up their businesses, they are prone to certain problems and challenges. Credit unavailability and lack of finances are the chief issues; these factors not only adversely affect the enterprises but also decrease the morale of women. A successful business woman not only contributes towards the economic development and uplift but also brings about social change. This change may result into societal revolution by bringing more women into economic sphere. With the proper training and education women can play an overwhelming role in growth of the overall economy of Pakistan (Najam, 2006; Hassen, 2004). Female subordination in context of Pakistani social milieu also partially arises from restrictions on their spatial mobility (Shabbir and Di Gregorio, 1996). This implies that women are not permitted to move around freely in many families. Hence, from early childhood, their movements are restricted and they are not allowed to go out of the home or mix with males independently. Therefore, all their lives starting from puberty they are protected and discouraged from acting independently (Hafizullah et al., 2012). However, for others who allow women to be educated and participate in the economic arena, the inadequacy of transportation facilities, both private and public, limits their physical movement (Roomi and Harrison, 2010).

Thus, from the survey of relevant literature on female entrepreneurs of Pakistan it become clear that family role, unpredictable market behaviour, absence of sale points, hostile attitude of society, rigid system of rules, unrealistic policies are some of the obstacles that have worsened the situation (Hafizullah et al., 2012). However, to some researchers the situation might be not as bleak as it seems. They are of the view that despite all of these

socio-cultural problems, the condition of women is not homogeneous in Pakistan (Hassen, 2004; Bari, 2000). To them many women are able to cross these barriers and actively participate in economic activities. Women's involvement in the family and other household affairs is perceived to be a social duty rather than an economic contribution (Bari, 2000).

To Goheer (2003) due to globalization and societal advancement, the scenario has changed now. Women are playing an increasingly active role in Pakistan's economy and are now coming into the job market and struggling for income-oriented jobs so as to become independent and to have the same social status as males (Shabbir and Gregorio, 1996; Hassen, 2004; Goheer, 2003). To Roomi and Harrison (2010) a woman staying at home to take care of the family is no longer described as typical within the context of Pakistani society. This trend has changed more so in the developed urban areas of Pakistan where both husband and wife work to support their families thus contributing their respective share in the household income. To the authors more specifically for those women who start their own businesses, moral support from immediate male family members, actual perception of Islamic values regarding women's participation in economic activities, their mobility and access to transport and their interaction with opposite gender for business, can help them to be successful in their enterprises (Roomi and Harrison, 2010).

Moreover, the findings of research so far conducted on female entrepreneurs of Pakistan also suggest that most of the women entrepreneurs are concentrated in low growth-oriented areas mostly in service-sector, handicrafts and textiles sectors etc. They operate in the local market where most of their customers are women. This is in tune with women's enterprises in other Islamic countries where initial investment is relatively small, as life experiences, hobbies and interests develop into fledgling businesses (Hafizullah et al., 2012; Roomi and

Parrott, 2008). To the authors most of the female businesses either remain small or they face enormous problems because of endowment in their entrepreneurial ventures whether financial, human and social capital. Moreover, only those female entrepreneur's ventures are able to grow which are ambitious, creative and innovative and with adequate human capital, the support of their immediate family members and are able to access, mobilize or generate financial capital.

Similarly, in context of Pakistani society the social and religious restrictions have also been negatively impacting women's individual and family lives. In a study conducted by Roomi and Harrison (2008) it was suggested that these social boundaries are among the reasons that the number of single or divorced career women has increased in recent years and the authors suggest that both business organisations and the government need to pay more attention to this problem which can negatively impact both women and men.

Brush et al. (2009) argues that the meso and macro environments have a considerable impact on women entrepreneurs and can limit women entrepreneurs' exercise of choices. The meso environmental impacts reflect regional support policies, initiatives organisations and industries have, and environmental issues such as occupational segregation and social networking while the macro environment refers to national level policies, culture, law and the broader economy (Brush et al., 2009). As evident from the review of relevant literature the barriers and the constraints the Pakistani women face in their social lives are mostly related to religious conservativism, cultural ideologies and traditions (Roomi, 2013) which have roots in the macro environment level of barriers. Since Pakistani society is deeply entrenched with male dominated traditions supported by culture, traditions and values and reinforced by religion. Therefore, the Pakistani women are discriminated by socio-cultural

milieu that they are obligated to accept. It is like a vicious circle that they are caught in and are forced to accept (Roomi, 2013).

Moreover, religion in Pakistan is "inextricably woven into the cloth of cultural life" (Hafizullah et al., 2012) has made Pakistani women face different forms of conflict which is a result of "practices of Islam and the pressure for a more secular oriented modernism (ibid, 2012). Lastly, even though Pakistani women due to media awareness now tend to enjoy more educational and professional opportunities which also owes to the spread of liberal education, globalization and communication technology. Still however, the religious and cultural constraints which are based on traditional views makes it a lot difficult for them to advance in their entrepreneurial careers and pursuits (Roomi, 2013).

Finally, to sum up the discussion women entrepreneurial scene of Pakistan can be described as a complex interplay of socio-cultural and institutional factors. However, the effects of former are more pronounced than the latter, as social, religious and cultural environment endorses a male dominated ethos that in turn shapes the character of female entrepreneurship in society. The institutional framework for female entrepreneurs have taken its character from socio-religious norms and shaped by the male-dominated cultural ethos. However, in recent years there has been a tendency to make the institutional mechanisms and laws friendlier towards females, however; still lot more needs to be done in this sphere.

Chapter 4

Research Methodology

4.1 Introduction

As mentioned at the onset the main objectives of this study are to explore some of the key motivations and barriers that female business owners with children in Pakistan face during their entrepreneurial careers and how they aim to aim to create a balance between the requirements of their businesses and needs of family especially with reference to children. Therefore, the research design of the study will be determined by its objectives, exploratory nature and the need to adequately incorporate the 'reality' of female entrepreneurial experiences and how they are impacted by the socio-religious and cultural values of Pakistani society.

In an attempt to capture the different factors that impact the entrepreneurial process taking into consideration the social, cultural and religious antecedents, a qualitative approach was adopted in conducting semi-structured interviews from 30 female business owners with children. These female business owners were selected purposefully from variety of businesses from the capital city of Islamabad. As suggested and articulated by some of the recent entrepreneurship research in the region (Tlaiss, 2013), the need to gain insights into the experiences of female business owners as expressed by them necessitated the use of an interview-based approach. As mentioned above and as also suggested by other exploratory studies in the developing-countries contexts in-depth, semi-structured, face-to-face interviews were conducted. The interviews conducted by the researcher were in depth and proved to be very useful in generating rich, detailed information that was particularly

useful to access information regarding sensitive issues such as the impact of social, religious and cultural values.

Therefore, having already done a thorough review of the existing literature, the next step is to write up and authenticate the research design of this research project and, in doing so, shed some light on the philosophical approach to be adopted and discuss the wider frameworks within which the study can be located. The emphasis will then move on to the methodological approach to be followed, together with a construction of the methods to be employed. This follows up with a detailed discussion on life-story interviews and their advantages and limitations coupled with a review of ethical issues as well as the validity and reliability of the data collected. Finally, the chapter concludes with an overview of the analytical processes that have been used.

To begin with this chapter makes a case for the relevance of social constructivism and exploratory research as the appropriate philosophical paradigm for the research undertaking on female business owners with children in Pakistan and investigating their transition to becoming business owners as a gendered career move in the context of Pakistani society. Hence, a narrative research methodology is underscored as a convenient research methodology for exploring the career transition of these female business owners with children. Moreover, as mentioned above this chapter highlights the life-story interviews to be utilised in eliciting the varied and diverse experiences of female business owners with children. It is then followed by a detailed discussion on ethics and a discussion on limitations of social constructivism as research philosophy.

The table given below illustrates the breakup of methodology.

Table 4.1 Breakup of Research Methodology:

Research Philosophy	Exploratory Research and Social Constructivism
Research Methodology	Narrative research and Career approach
Research Design	Life-story Interviews

4.2 Importance of Research Philosophy

Easterby-Smith et al. (2008) gives three main reasons as to why the knowledge of our research philosophy may be critical to our research methodology: Firstly, it enables the researcher to identify the research methods to be incorporated in the study, and to map out the overall research strategy to be used. For example, this would include the type of evidence gathered and its origin, the way in which such evidence is interpreted, and how it helps to answer the research questions posed. Secondly, an in-depth awareness of research philosophy helps the researcher to evaluate different methodologies and methods and avoid inappropriate use and duplication of work by revealing the limitations of particular approaches at the onset.

Thirdly, it may help the researcher to be creative and innovative in either selection or adaptation of methods that were previously outside his or her experience (Saunders et al; 2009; Gupta et al., 2009). Therefore, the understanding of one's research philosophy is immensely important as it defines the way in which the researcher might view the world of research (Saunders et al., 2009). Moreover, it also helps the researcher in formulating the research strategy and consequently the selection of research methods (ibid, 2009).

4.3 Social Constructivism and Female Entrepreneurship

As an academic field, entrepreneurship contains plethora of different fundamental philosophies and schools of thought. For example, Schumpeter (1976) a pioneer of this field went into academic disciplines such as history, economics and sociology in his quest for the growth and development of entrepreneurship theory. In present times, entrepreneurship is however, still studied within a number of academic disciplines such as economics, sociology and economic history (Busenitz et al., 2003). Consequently, in business management, entrepreneurship research is mainly driven by approaches from sociology, psychology and micro-economics, resulting in a focus on identifying, predicting and stimulating entrepreneurship (ibid, 2003).

Hence, one of the critical challenges for entrepreneurship research is to enrich the field through reflective inclusion of theoretical knowledge from other disciplines. This is the all-inclusive approach that the relatively new field of entrepreneurship is benefitting from presently and as also evident from the research undertaken in this area (ibid, 2003). As mentioned above the discipline of entrepreneurship in theory and practice has heavily borrowed from fields such as leadership and management (ibid, 2003). However, interpretive and exploratory theories in particular have been useful, in providing researchers on entrepreneurship with research tools and perspectives in the analysis of entrepreneurial processes, and as inspiration on how to intervene into these processes in empirical fieldwork.

Nonetheless, in the domain of female entrepreneurship in particular both gender theory and critical management theory are useful tools for understanding problems and conflicts faced by the female business owners. Likewise, theoretical paradigms such as organisational

culture and identity construction theory may contribute understandings of how people involved in entrepreneurial processes relate to each other and how the process affects their views of self (Jones et al., 2008). Moreover, there are other complementary theories that should also be of interest, such as social movements, teamwork, ethics, professions, leadership, organisational politics and historiography. However, one particular example of a theoretical field that has been partly included in entrepreneurship theories is viewing gender as social construction (ibid, 2008).

To many of the contemporary celebrated authors on the subject Shane and Venkataraman (2000) given the absence of basic assumptions and its intricacy of scientific roots, identifying entrepreneurship as a phenomenon and creating clear boundaries of the academic field is not a straightforward task. Nonetheless, to the authors (ibid, 2000) having said that it is critically important to identify the field of entrepreneurship however loosely it might be (Busenitz et al., 2003). Consequently, to this there has been an ongoing debate in recent years concerning the content and direction of entrepreneurship as academic discipline in which its current definitions, concepts and methodologies have been debated and questioned (Davidsson et al., 2001). As a result, a great part of the scientific discussion in the field of entrepreneurship focuses on different theoretical, practical and methodological problems in existing literature without questioning the basic assumptions behind these problems (Shane and Venkataraman, 2000).

Therefore, there is a dire need to see a scientific debate on entrepreneurship research that lay emphasis on reality and human beings (ontology), the nature of knowledge (epistemology) and the nature of what is good and bad research (ideology) that underscores all scientific inquiry, whether explicitly or implicitly (Pittaway and Cope, 2007). However,

one research perspective in the social sciences that has abiding relevance to entrepreneurship research in general and female entrepreneurship in particular and has developed thorough paradigmatic assumptions is social constructivism (Gaglio, 2004). It is commonly accepted as one of the major research perspectives in social science fields such as gender studies and organisations theory (ibid, 2004).

This research philosophy in the domain of female entrepreneurship has also incorporated social construct theory along with personal construct theory to explore the mental maps female business owners construct to make sense of their understanding of how they see themselves as business owners. Just as social constructivism insists, the researcher takes a critical stance toward our taken for granted ways of understanding the world, and would not accept that knowledge comes from objective unbiased observations. To facilitate this process, the personal construct theory complementing the social constructivist theory would reject the notion of an objective reality. Therefore, George Kelly's "personal constructivism" can be regarded as a leading member of the "constructivist's family" (Chiari, 2000). Kelly is a radical constructivist in that his theory of knowledge does not reflect an objective reality but an ordering and organisation of the world constituted by our experience. Knowledge is a construction of "realities" (Chiari and Nuzzo, 2003) so the world can be interpreted in many equally legitimate ways.

Personal construct psychology is based on understanding that individuals formulate their own worldview. We all interact from a unique perspective. The basis of our mental map is formed by our collection of experiences and actions. The working tools of this map are "constructs". Therefore, constructs are verbal labels through which participants identify and position themselves as unique and distinct entities. For example, Kelly (1955) defined

a personal construct as a way in which things are like and yet different from others. A construct is then a way of differentiating between objects, in this case of female business owners. Each construct can be thought of as a line connecting two points; these two points or poles each have a different label identifying the opposite extremes of the construct. Based on our perceptions of other people, we can place them somewhere on the scale between the two poles and hence build our mental map. This personal constructivism as briefly elaborated above is a minor off shoot of social constructivist thought is highly relevant to the researcher exploration of motivational factors, obstacles and balancing family and business requirements from personal point of view of each individual female participant.

It is critically important goal of the current research project to explore the distinctness and uniqueness of each participant and then create a broad construct which is based on overall perceptions and experiences of 30 female business owners. Therefore, the personal construct theory will philosophically/methodologically equip the author with the tool to explore into the domain of female business owners varied, unique and distinct individual perspectives and then drawing an overall picture on its basis. This will also prevent the author in painting all the participant's perceptions and experiences regarding the motivations, obstacles and family balance issues with a single brush. In short personal construct theory which is part of social constructivism will maintain the semblance of personal distinctiveness and uniqueness which this research warrants. As every woman, the author interviewed had her own unique circumstances and set of experiences that necessitated the incorporation of personal constructivist approach. It presented the author with convenient tool to form unique personal constructs by taking into cognizance each

individual participants own specific circumstances, characteristics, opportunities and challenges. Hence, for a researcher on entrepreneurship, this means questioning prevalent definitions and methodologies of entrepreneurs and entrepreneurship in order to re-construct entrepreneurship theory and arriving at new research questions (Mirchandani, 2005). This implies a changed focus in the view of entrepreneurial subjects, from single individuals to actor networks and teams (ibid, 2005). Moreover, it also focuses on the study of entrepreneurship as longitudinal processes of social interaction, and has consequences for the theoretical frameworks and use of theories in entrepreneurship research. A social constructionist research agenda also strives at new ways of finding entrepreneurial processes and to employ qualitative fieldwork methods. Moreover, a social constructionist view of female entrepreneurship in particular can thus also be seen in context of development of a perspective in which pluralism and emancipation are twin pillars for erecting a solid research foundation (Jones, 2009).

For the researcher also undertaking project on female business owners with children of Pakistan the social constructivist dimension in the research project provided the much needed impetus. It gave the author the philosophical basis in exploring the multiple factors and varying dynamics of female entrepreneurs in Pakistan who had to run the business enterprise and same time take care of their children. All these involved complexities and intricate issues to be understood thread by thread. Social constructivist angle of viewing female business owner's experiences, circumstances and challenges made it possible to analyse it with a sense of purpose and authenticity of findings was a consequent by product of following this approach.

It has been asserted by authors and writers that no research approach or philosophy is completely free or can lay a claim to be free from the limitations or short comings. It is the matter of applying the one which most reasonably suits to the research nature, goals and objectives. Similarly, it is the case also with Social Constructivism as a research philosophy. For instance, to its critics Constructivism is still rooted in positivism in several ways. It presupposes a dualistic ontology separating the subjective and objective therefore implying that we can formulate objective truths about social phenomena beyond individuals' subjective interpretations of reality. Such reasoning often leads to cause-effect models implying that action can be explained and deducted from individual thoughts and intentions (ibid, 2009). In reply to this the proponents of Social Constructivism would say that by taking a social constructivist approach, we argue that entrepreneurship emerges dynamically in social interaction between people (ibid, 2009).

The ontological position of social constructivist as applied to entrepreneurship is that entrepreneurship and entrepreneurs are subjectively and inter-subjectively understood by human beings. People can be regarded as active in the sense that they interpret and construct reality at the same time as these interpretations and constructions usually take place within the taken-for-granted boundaries of institutionalized cultural norms. This implies that entrepreneurship and/or entrepreneurs exist through the interpretations made by individuals, groups of individuals and different cultures in society (ibid, 2009). This ontological position directly influences the view of what knowledge about entrepreneurship means and how such knowledge is produced, that is, epistemology.

From a social constructivist perspective, knowledge about entrepreneurship is knowledge on how individuals and collectives perceive, define, produce and re-produce

entrepreneurial action in society. Scientific knowledge on entrepreneurship is thus produced through articulating and understanding how these individuals and collectives – subjectively and inter-subjectively – construct their entrepreneurial actions as unfolding processes (Down, 2006). Given that entrepreneurship and entrepreneurs are socially constructed concepts it is therefore meaningful to create knowledge on the interaction processes in which the concepts are produced and reproduced (ibid, 2006). In this interaction process, questions of "how" and "why" is in focus, primarily from the aim of understanding. Entrepreneurship research usually implies normative questions like why and how opportunities arise, why and how some people are able to exploit them, and what the consequences are of this exploitation to individuals, stakeholders and society (ibid, 2006).

A social constructivist perspective would instead imply exploratory/descriptive inquiry into how and why opportunities, entrepreneurs, entrepreneurial processes and entrepreneurship are constructed in social interaction between people. It also implies that it becomes of less interest to make deductive studies with fixed operationalized concepts since knowledge and concepts are created in interaction between people and their interpreted environment. With this view on entrepreneurship, knowledge cannot be seen as objective and true, but rather as inter-subjective constructs. Therefore, with a social constructivist philosophy, it is more convenient to develop approaches and understandings of entrepreneurial processes than it is to identify how entrepreneurial networks should be ideally formed or assessing success factors of individual organisations. Thus, from a social constructivist perspective, people always have the potential to re-construct their identities, their capabilities and their lives. This means that it should not be controversial not to acknowledge entrepreneurship as a future possibility for everyone especially in female context it is all the more relevant.

Therefore, we need an image of entrepreneurship conveying a multitude of different ways of living and working; thus also a multitude of entrepreneurial identities. Through using theories from other fields, we may be able to view the actions and contexts of entrepreneurial processes in new and different ways, and this will contribute to the development of the field of entrepreneurship (ibid, 2006). Thus, from a social constructivist perspective, we can regard all empirical work as interactions between researchers and the people that that are studied. This means that all knowledge that that is constructed is the result of an interaction process that has been designed and initiated. Instead of seeing this as an unwanted deviation from the ideal of the neutral and unobtrusive scientist we can see it as a contribution to both theory building and practice. Research processes could then be designed as mutual learning processes where all involved can learn from each other (Marlow et al., 2009).

Moreover, such research processes could also be seen as an opportunity for practitioners and researchers to reflect and re-construct their identities (ibid, 2009). Similarly, for the purpose of present research undertaking also the female entrepreneurs had to be interviewed as such as to enable both the researcher and the participant could better explore the motivations, the obstacles and the different kind of issues pertaining to managing business requirements and at the same time looking after their children and families. The social constructivist paradigm helped immensely in re-construction of their identities as they viewed themselves. For instance, in the case of business graduate entrepreneurs they were able to re-construct themselves independently from other two categories and saw their unique expertise and knowledge of entrepreneurial techniques as an advantage over those who have not been to a business school or studied entrepreneurship module.

Therefore, it can be summed up that from a social constructivist perspective, studying means participating, and participating is an intentional act where the researcher is fully responsible for what happens. Within this assumption, there might be several alternative possible qualitative interaction designs such as participant observations, in-depth interviews, and methods of analysis (ibid, 2009). All these different kinds of research methods could be used with a social constructivist perspective but it does not mean that employing these methods ensures that the whole process from basic assumptions through to theories and analysis is consistent with that perspective. However, what is interesting from a social constructivist perspective is the aim of and therefore to focus on understanding how and why people interact with each other and construct the entrepreneurial process, and descriptions and analyses consistent with this perspective. That implies an emphasis on how involved actors experience the process rather than describing facts, figures, decisions and individual background traits.

In short, different research perspectives lead us to pose different research questions. In summary, viewing entrepreneurship as social construction implies non-traditional views on how to identify entrepreneurship empirically, what theoretical bases that could be used, how to identify entrepreneurial processes, and what assumptions and methodological alternatives that can be used when performing empirical fieldwork. These views are increasingly applied in entrepreneurship research (Jones et al., 2008). While agreeing with Shane and Venkataraman (2000), Davidsson and Wiklund (2001) and Busenitz et al. (2003) that the development towards a strengthened identity for entrepreneurship research bears much promise the researcher also think that this identity should include to discuss the basic assumptions on which scientific inquiry is built. In order to enhance awareness, we

need to expose current concepts, theories and methods of entrepreneurship to discussion and critique. Otherwise, important appeals to develop entrepreneurship research through the inclusion of theories and methods used in other fields of social science (Gartner, 2001) might not result in knowledge relevant or legitimate in those fields. It is time to reconsider entrepreneurship theory, to open up the academic discourse to different ways of building theories and conduct empirical fieldwork.

4.4 Exploratory Research

Exploratory research, as the name states, intends merely to explore the research questions and does not intend to offer final and conclusive solutions to existing problems. Conducted in order to determine the nature of the problem, exploratory research is not intended to provide conclusive evidence, but helps us to have a better understanding of the problem. Saunders et al. (2007, p.134) warn that when conducting exploratory research, the researcher ought to be willing to change his/her direction as a result of revelation of new data and new insights. Exploratory research design does not aim to provide the final and conclusive answers to the research questions, but merely explores the research topic with varying levels of depth. "Exploratory research tends to tackle new problems on which little or no previous research has been done" (Brown, 2006, p.43). Moreover, it has to be noted that "exploratory research is the initial research, which forms the basis of more conclusive research. It can even help in determining the research design, sampling methodology and data collection method" (Singh, 2007, p.64).

Sandhursen (2000) draw the difference between exploratory and conclusive research by stating that in exploratory research will result in a range of causes and alternative options

for a solution of a specific problem, whereas, conclusive research will identify the final information that is the only solution to an existing research problem. In other words, the difference between exploratory and conclusive research designs is that exploratory research design simply explores the research questions, leaving room for further researches, whereas conclusive research design is aimed to provide final findings for the research. It has been stated that "an exploratory study may not have as rigorous as methodology as it is used in conclusive studies, and sample sizes may be smaller. But it helps to do the exploratory study as methodically as possible, if it is going to be used for major decisions about the way we are going to conduct our next study" (Nargundkar, 2003, p.41).

As discussed in the beginning the broad philosophical paradigm that guides, directs and naturally fits into this research study is social constructivism and exploratory research. Exploratory research suggests to us that the social world of management and business is too complex as to be conclusively formulated in shape of theories and laws such as in the natural science. According to exploratory research, there are many truths and meanings of a simple fact and these are not suitable for every situation and for every research problem (Johnson and Christensen, 2010). This research philosophy plays an important role in order to produce end result from the collected data. In this research philosophy, the researcher does not only interact with environment but also seeks to make sense of it through exploration of events and the meaning that they draw from these (ibid, 2010).

Similarly, this research philosophy, takes into cognizance several factors such as individuals having different living standards, difference in social and cultural environment and family groups that affects the nature of individuals (ibid, 2010). This makes the exploratory philosophy applicability all the more relevant to the present research project

involving 30 female business owners with children based in Islamabad. Likewise, exploratory researchers also recognise that research is not value free, however they go further in claiming that the broad aim of research is to actively explore the phenomenon that is still evolving and values in order to understand it more fully (ibid, 2010). The quest to discover factor is also central to current research undertaking. The ultimate goal of this research is to explore and examine the various issues relating to female business owners with children in a male centric and conservative environment of a developing country. Similar to this the current research undertaking involves understanding the lives of budding female business owners with children of Pakistan. So it fits in the scheme of research aim to adopt an exploratory research design. The exploratory approach will thus facilitate in researcher's attempt to unravel the way female business owners with children in Pakistan view themselves and are generally viewed in the context of Pakistani society. It has to be noted over here that before the present research undertaking no concerted attempt has been made to research the area of female business owners with children who either operate from their homes or outside. Therefore, an exploratory study is thus more appropriate in achieving the aim towards bringing about a change for the better to the way female business owners with children view themselves and/or a viewed generally in a male centric and conservative society.

Therefore, the exploratory research suits the aims and objectives of present study as female business owners are not a homogeneous group, and it is no longer appropriate to identify ''the male'' as the benchmark against which female entrepreneurship is judged (Carter and Brush, 2004). The research has to be designed to take cognizance of their heterogeneity as well as their context in terms of time and space. To capture the complicated and dynamic

nature of the process of transition to becoming a business owner, exploratory analysis is required to give ‘‘voice’’ to female’s experiences in their own right as an under-represented and under-researched group in entrepreneurship (Johnson and Christensen, 2010). This is also exactly what the present research project aims to achieve. First of all, it is to encapsulate the diverse and multi-dimensional character of Pakistani female business owners with children. Secondly, it is to make sense of their transition from housewives or mothers to having their own business enterprise. Thirdly and finally it is to give a ‘voice’ to their varied and unique experiences as a totally neglected research group in context of entrepreneurship research in Pakistan.

Despite calls for the adoption of more qualitative approaches in entrepreneurship research (Gartner and Birley, 2002; Hindle, 2004; Neergaard and Ulhøi, 2007), and their widespread acceptance across the social sciences, many researchers, reviewers, and editors still favour positivist research (Easterby-Smith et al., 2008; Pratt, 2008). This reflects the fact that the traditional and still dominant method of assessing quality in research is the theory-driven approach central to the ‘‘scientific method.’’ Such an approach relies on a commitment to the objective discovery of the truth underlying the relations among variables, by means of research that is characterized by the traditional criteria of internal and external validity, reliability, objectivity, and generalizability (Amis and Silk, 2008).

However, Van Maanen (1990) has argued that it is necessary to reclaim exploratory research methods for organisational research to portray more closely the meaning, not the frequency, of certain more or less naturally occurring phenomena in the social world. Moreover, Amis and Silk (2008) contend that ‘‘traditional and still dominant methods of assessing research quality, founded on a positivistic understanding of the social world, are

inherently unsuited to producing the variety of scholarship necessary for a vital, dynamic organisational studies'' (p. 456). This issue has been identified as a potential constraint on the development of the field of entrepreneurship specifically (Gupta, 2009). Therefore, Hindle (2004, p. 577) cautions that, ''Unless entrepreneurship . . . begin[s] to embrace higher volumes of higher calibre qualitative research, the relevance and potency of the entrepreneurial canon will be severely compromised by a lack of the methodological variety that is so strongly displayed in other social sciences''. Consequently, quality should permeate the entire research process that involves not only a sound understanding of its ontological and epistemological underpinnings and research design, but also experience and skill in the use of data gathering and analysis techniques.

However, to ensure all this has to be carefully recorded and methodically pursued by the researcher. As Gephart (2004, p.458) notes that researchers often fail to describe the research process in sufficient detail and to articulate ''how research practices transform observations into data, results, findings and insights''. Therefore, exploratory researchers in entrepreneurship, as in other social science domains, must appreciate that it is their responsibility to provide the reader with sufficient information on the design and conduct of their research so that she or he may assess the integrity and rigor of the research process (Johnson and Christensen, 2010).

Mays and Pope (1995) sums up the main criticisms as: First of all, that qualitative research is merely an assembly of anecdote and personal impressions, strongly subject to researcher bias; secondly, it is argued that qualitative research lacks reproducibility – the research is so personal to the researcher that there is no guarantee that a different researcher would not come to radically different conclusions; and, finally, qualitative research is criticized for

lacking generalizability (Johnson et al., 2006). In undertaking the present research project, the researcher was well cognizant of the above factors influencing current research as this is a subjective study. Nonetheless, it has to be noted that other researchers carrying out a similar research in their cultural environments and social context might find it hard to generalize or reproduce the research findings of this study.

4.5 Narrative Research and Life-story Interview Technique

The definition of narrative is unclear (Gabriel, 2004) and heavily contested. Cobley (2001, pp. 5-6) distinguishes story, plot and narrative by stating that "'story' consists of all the events which are to be depicted. While 'Plot' is the chain of causation which dictates that these events are somehow linked and that they are therefore to be depicted in relation to each other. 'Narrative' is the showing or the telling of these events and the mode selected for that to take place". The author agrees in principle with this view and in this research will utilize this definition, whether or not the term "narrative" and/or "story" is used within it, as long as the usage of these terms fits into the definition of "narrative".

Although theoretically we see differences between the concepts of story and narrative, in this research both "narrative" and "story" will be used where this facilitates clear communication. For example, it would be somewhat confusing if we started referring to "life narrative interviews" when the interviews are commonly referred to in academic literature as "life-story interviews. In the context of entrepreneurship, the research field has only just begun to recognise the value of narrative research (Larty and Hamilton, 2011). Many scholars now believe that narrative research is beneficial for advancing our

understanding of, and providing new insights into, small business and entrepreneurship (Gartner, 2007, 2010; Larty and Hamilton, 2011; Rae, 2000).

Gartner (2010) says that narrative research is important because it enables insights to be gained that cannot be done from other scientific approaches. Furthermore, narrative research is useful in that it enables the collection of rich data which enables the entrepreneurial experience to be captured closely (Rae, 2000; Rae and Carswell, 2001). Similarly, Gartner (2007) opines that narrative approaches provide some very powerful tools for exploring what business owners say about what they do. Indeed, a narrative approach to the study of entrepreneurship provides the researcher with a methodological approach which promises the ability to gain real insight into the day-to-day practice of what it means to practice as an entrepreneur. Narrative research can also be beneficial in that it can enable participating entrepreneurs to reflect (Rae, 2000).

The use of narrative research in the field of entrepreneurship requires one to move away from the dominant mode of thinking in regards to entrepreneurship. This involves focusing towards the more relational and emergent aspects of entrepreneurial practice, drawing emphasis to the manner in which meaning and the concepts of what it means to be an entrepreneur are constructed and harmonized within the social relationships which exist between people in any given social context. As such, the use of narrative equips the researcher to gain insight into the social and relational means by which entrepreneur's realise their innovative practice or activity.

The nature of the present research on the female business owners with children of Pakistan also requires the researcher to gain insights into the social aspects and how do female

business owners operate in essentially a conservative and a male dominated society. The cogent reason for incorporating narrative accounts vis-à-vis life-story interviews to be conducted by the researcher was to help him dig deep into the social and cultural contours of female business owners and explore at length as to how do the social and cultural environment affected different female business owners of Pakistan with children.

Similarly, Elliott (2005), building on a definition of narrative, outlines three main elements that can be found in a narrative: they are chronological, they can represent meaning, and they are social. A key benefit that narrative research offers for the present research undertaken by the author therefore is, due to the chronological element of narratives (ibid, 2005), narrative interviews enable information to be captured retrospectively (Rae, 2000) about phenomena that take place over time. This is the cardinal reason why narrative research approach has been utilised for the study of time-based phenomena such as entrepreneurial learning (Rae and Carswell, 2001; Warren, 2004), family business and career transitions. The present research falling in all of the above categories thus the relevance of narrative was deemed all the more critical for the purposes of current research on female business owners of Pakistan.

As the present research project sheds light on entrepreneurial experiences of female business owners with children in giving a narrative account to the author of how they established their businesses. Moreover, it is a narrative of how these female business owners were able to cope with the challenges and problems they faced and how they are able to create a balance between the needs of the family and requirements of their business enterprise and achieve family satisfaction levels. All this makes the narrative research methodology fit in well with the aims and objectives of the research project. Therefore, as

outlined in the beginning, narrative research is incorporated by the author as it has been suggested as a methodological tool for investigating both careers and entrepreneurship (Warren, 2004). The main reason of is that the narrative research helps to enhance understanding of the relations between the individual and the social context which is also one of the chief factors as why the author is inclined towards incorporating it as a convenient and useful methodological tool.

In short, Careers are narratives that combine past and present, time and place, and subjectivity and objectivity (Jones et al., 2011). Moreover, the narrative provides a setting that encompasses its creative and processual nature (Steyaert, 2005). The narratives may be useful in terms of understanding how individuals gather knowledge and apply it in other employment situations (ibid, 2005), how professional careers are re-formed over time, and how time and identity are interwoven in lived experience and career (ibid, 2005). This career transition of becoming a owner of a business enterprise from a graduate student, a house wife, a mother, and/or doing some office job was one of the central tasks of the author to explore. For this aim in view the narrative methodolgy gives the much needed impetus in facilitating the exploration of career switch or tansition to business ownership. In addition, the narrative approach in entrepreneurial research has been applied in order to enhance understanding of participant's own perceptions of career change to entrepreneurship, management of business and advancement or even lack of advancement (Salmon and Riessman, 2008).

As mentioned earlier the narrative is especially used for analysing the work-life balance issue in the lives of participants, and for, constructing an integrated worker-mother identity (Riessman, 2008), or understanding the ways in which temporary work is connected to well-being (ibid, 2008). Since one of the broad aims and objective of the present research project is to analyse the work and family balance issues with respect to looking after children in particular and how these female business owners are able to construct an integrated worker-mother identity in the context of Pakistani society and value patterns. Therefore, this research is very close to what the author aspires to explore as well. Hence, narrative fits in well to what are the aims and objectives of the present research undertaking.

In short, the narrative approach is adopted for studying the meaning-making processes of entrepreneur's/business owners and firms, and how entrepreneurs/business owners are actively engaged in giving different meanings to their entrepreneurial or business experiences (ibid, 2008) thereby contributing to identity construction. That is how they come to see and understand themselves as entrepreneurs or business owners (Hytti, 2009), and how they develop entrepreneurial capability through social processes and other factors (Rae, 2000, 2002). Therefore, it implies that making sense of entrepreneurs or business owners requires knowledge of how they make sense of themselves (Rae, 2000) which is also the key objective of the present research project. To conclude, there is strong link between the scholarly uses of narrative research in the fields of entrepreneurship and career research alike especially where the intricate and complex familial, social and relational factors come into play (Hytti, 2009). Thus, the benefits of narrative research are far reaching with in the philosophical paradigm and objectives of exploring the motivations,

barriers and work-life balance issues faced by the female business owners of Pakistan with children. On the other hand, the "Life-story refers to the autobiographical story in the person's own words" (Jones et al., 2011, p. 5) and "a life-story is the story a person chooses to tell about the life he or she has lived". Therefore, life-story interviews primarily focus on the life of a person and aim to gain the life narrative from that person. Nevertheless, there is some degree of precedent for approach adopted by the author in similar works. For example, Rae (2000) notes that the scope of the life-story interviews he undertook with research participants "included the story of their career and business to date". The life stories interviews enable the researcher to make sense of entrepreneurship as an evolving and narrative based living theory, composed of the collected experiences, meanings and wisdom of successful entrepreneurs and business owners who pass them on through as stories and practice to other entrepreneurs and business owners.

Therefore, the life-story interviews allow the researcher to visualise entrepreneurial learning as a continuing social process of individuals learning from their own and others experiences, developing their own personal theories, and having been successful in applying these theories, enabling others to adapt and learn from them. Hence, this seems a reasonable approach to take since business owners or entrepreneur life-story would almost inevitably include the development of their business, which is likely to form a considerable part of their life, to a great extent. Thereby the author also used this format in the same context. Whilst given that the author utilised a life-story interview format, it is strongly argued that his interviews were life-story interviews but were mainly used to focus on the motivational aspects of their business, the hurdles they had to deal with and/ or still continue facing and how they balance the requirements of business with needs of their

children and family. Given that the author's research was conducted in micro-organisations/SMEs run and managed by female business owners with children it was likely that a number of females interviewed would be involved in the enactment of the dynamic capability anyway, and therefore, by seeking information about their business life as business owners it would too elicit information about some elements of the female's personal life-story as well. Life-story interviews are considered to offer particular advantages since the plot and the main concepts are chosen by the participant rather than the researcher (Riessman, 2008), although the very situation concerns an interview by a researcher from a particular discipline and with a particular interest, which frames the setting (ibid, 2008). That was also the case in this research project with author setting the parameters and then letting the participants to take the charge fully in narrating their experiences pertaining motivations, hurdles and work-life balance issues with regards to managing children and looking after their business at the same time. Another advantage is that the interviews cover real, past events so the participants talk about their thoughts and things that have actually taken place. In addition, it is possible to analyse how the stories are co-produced in the interview setting.

To Hytti (2009) in life-story interviews the participants are generally asked to talk about the important events, experiences and persons that marked their entrepreneurial lives. However, an important methodological aspect is that the theme, or question, for instance a Question: "What was the role of unemployment or how they switched to your entrepreneurial career?" will not be asked of the participants prior to or during the interview: rather they will introduce it themselves during the story-telling session (ibid, 2009). Thus, unemployment or career transition will not form the lens through which to

investigate the transition into entrepreneurship or business ownership (ibid, 2009). The broad aim of narrative studies is to see how respondents in interviews impose order on the flow of experience to make sense of events and actions in their lives. This in turn makes it easier for the researcher to make sense of questions like why the story was told that way by the participant etc. Moreover, the researcher-participant interaction in the meaning making process will also be included in the analysis. This implies researcher's own role and involvement in producing the story together with the participant. Consequently, the interviews are viewed as sites of knowledge production (ibid, 2009). However, the researcher needs to be cognisant to the fact that time is of importance in narratives. Narrative is the primary way of organising experience of time as well as social existence. There are at least two different times being present in the narrative – the time of remembering (present) and the time of the event (past). Third, they can also reveal something about the future (ibid, 2009). The person telling the story is no longer the same as during the event of the story (ibid, 2009). In the present, the participant however needs to explain the motives and meanings of the past in a way that lead to the present (ibid, 2009). Though their lived life can never be recapitulated fully but it can only be understood in terms of how it is narrated today, and only from the perspective of the end do the beginning and the middle make sense (ibid, 2009). This becomes all the more critical as the aim of present research is to elicit the views of participants of past events that led them to start their own business and what were the chief obstacles the had to deal with and what are the challenges they see for themselves in the future vis-à-vis business/entrepreneurial career and managing family.

Thus, it is important to recognise the strength of career and entrepreneurship narratives also from the individual career management perspective (ibid, 2009). In entrepreneurship training and coaching the narratives can be applied as empowering tools for the female entrepreneurs themselves: through their own narratives they can identify and reinforce the themes that are important for them in entrepreneurship or business ownership like security, searching for oneself, meaningful work etc. (Salmon and Riessman, 2008). The author reaped in a number of ways by incorporating this format to conduct the semi-structured interviews. It immensely facilitated the author in finding the contested issues and themes related to female business owners. Moreover, it enabled the author fully explore the different dimensions and multiple facets of the nature of female business ownership in Pakistan particularly for those who have to manage their children and families besides looking after the affairs of their business enterprise.

In short the life stories allow entrepreneurship to be understood as an evolving and narrative based living theory, composed of the collected experiences, meanings and wisdom of successful entrepreneurs who pass them on through stories and practice to other entrepreneurs. It makes it possible in the context of current research project to entrepreneurial learning as a continuing social process of individuals learning from their own and others' experiences, developing their own personal theories, and having been successful in applying these theories, enabling others to adapt and learn from them. Therefore, life-story interview enabled the author to gain rich understanding of the business owners engaged experiences. Consequently, the author was able to tap into the female business owner’s experiences in order to gain an understanding of how in particular were the challenges that female business owners faced at the time of establishing their

businesses and importantly what were the chief motivations that made them take up business ownership as a career in the first place. These varying insights gained from the semi-structured life-story interviews helped the author to understand the key motivations, challenges and hurdles and work-life balance issues faced by the female business owners in their context. Exploring this was of crucial importance for achieving the goal of the present study given that understanding these dynamics involving female business owner's practices can be a conduit through which the dynamic capability underpinning their practices can be understood. Indeed, often the rich communication of experiences by the female business owners gave author the opportunity to see beyond the surface level practices and understand what were their real motivations in taking up business as a career choice, the challenges they had to face in this regard and finally how they were able to balance requirements of business with needs of children. This manifests that the rich data that can be generated from the life-story interview approach could offer deep and valuable insights into many aspects of entrepreneurial practice and experience.

The chronological element of the life-story interviews also enabled the author to situate particular practices and contextualise them with in a wider series of events. This benefit of the life-story interview approach was crucial for understanding many aspects of entrepreneurial practice pertaining to the female business owners with children. Therefore, the insights and moments of transition from the life-story interviews immensely helped the author to contextualise particular entrepreneurial practices and make the researcher more fully informed of what led to, and came after, that practice. Such insights can only act to help the researcher gain a more authentic picture of the entrepreneurial practice by making them more fully informed about the entrepreneurial practice itself.

In short the value gained from utilising the life-story interview approach was far reaching, which is also evident in the work of Rae (2000) who opines that the life-story interview technique can be expanded to the study of the lives of female's business owners in terms of challenges, motivations and life balance issues (rather than simply the lives of individuals) within the small business and entrepreneurship domain. As mentioned above the life-story interview approach that the authors utilised can generate benefits for both the purposes of the research study and the interviewee.

Nevertheless, "unexpected lack of time" and "business owner control", are the two common contextual factors that might be particularly faced by the researcher while interviewing the female business owners of different micro and home based organisations. These are factors that may raise challenges for successfully undertaking life-story interviewing in such organisations for future reference. However, what made the author task less daunting were most of the interviewees already known to the author through his extensive networks especially in case of business graduate entrepreneurs. Moreover, the cultural knowledge and acute awareness of female business owner's background and snow ball referring helped the cause of author in many ways. According to the researchers ultimately the interviewer needs to respond to such challenges by making "stick or twist" decisions with regard to the interview format being used. In the present study unexpected lack of time did not had a particularly strong influence on the life-story interview undertaken with the female business owner. However, because of the extremely busy schedule and also due to fact that some of the interviews had to be taken during the Islamic holy month of Ramadan as most of the female business owners were fasting and had shortened their business and office working hours than normal.

Nonetheless, over all the interviews did generate some very useful high-level information about the factors or motivations that led these female business owners to establish their own business enterprises, the different kind of challenges and obstacles they faced, the role of socio-religious environment, and finally how they are able to look after their children plus manage the business enterprise. Therefore by and large the interviews were mainly helpful in meeting the goals of the present research study and that the insights provided some solid foundation for rich data to be collected in interviews with the female business owners. As such, the lack of detail resulting from the unexpected lack of time affected the value of the contribution that this life-story interview made directly to the achievement of the goal to a very limited nature.

However, it is suggested by the author that the life-story interview approach adopted in this kind of research study will benefit even further from greater time allowances. Though as mentioned above that in author's own case he was able to overcome it through acute cultural awareness of surroundings and strong networking links. Nonetheless, unexpected lack of time can be a threat for a novice researcher attempting to realise the value that this life-story interview approach can offer for female business owners of small businesses and graduate female business owners. Easterby-Smith et al. (2008) suggest that it is useful when attempting to gain research access to small business enterprises if time requirements of participants are low, and therefore, they suggest that time can be an issue when undertaking research in this context in general. Therefore, the micro-organisations and small firm context in particular may be susceptible to unexpected lack of time affecting data collection. Similarly, Easterby-Smith et al. (2008) also suggest that undertaking life-

story interviews in the particularly time limited context of the small organisations or business firm can create a strong challenge for researchers.

From the researchers own experience, and also supported by Kevill et al (2014) when an unexpected lack of time situation arises a key consideration to be made by the life-story interviewer is likely to be whether to "stick" with the intended interview approach planned or to "twist" and adapt it. As Kevill et al. (2014) would argue that these "stick" and "twist" decisions may or may not been the correct decisions on part of the researcher but its purpose is to prepare future researchers by highlighting that unexpected lack of time, a factor specific to the small business enterprise context. Furthermore, it can force the life-story interviewer into a "stick or twist" decision making situation when undertaking such interviews in this type of organisations. Moreover, according to authors (Kevill et al., 2014) when making such decisions the interviewer should be aware of and cognizant of various emotional and political dynamics inherent within the interview situation.

To summarize the above discussion in this section the author has outlined the life-story interview approach that he used for part of a research study into the motivational factors, obstacles and life-work balance issues faced by the female business owners with children. Moreover, the author has also reflected upon his experience of the life-story interviews undertaken with the female business owners of micro-organisations. Similarly, the author has also explained that such interviews can hold benefits for both researchers and research participants, in that they can generate valuable and insightful data to serve the purposes of the research study and can also offer space for interviewees to reflect and learn.

Nevertheless, the author has also identified that the context of the female business owners of micro-organisation or small organisation can serve up challenges for the life-story interviewer. Unexpected lack of time and female business owner control can put obstacles in the way of the completion of a successful life-story interview and can require the interviewer to make a decision as to whether to "stick" with the interview approach or "twist" to change aspects of it (Kevill et al., 2014).

At the beginning of this chapter it was argued by the author that how important is the narrative research is to the field of small business and entrepreneurship and the numerous benefits promised by this research approach. The benefits of the present study reaped from the life-story interviews with the female business owner strengthens our belief as to the value narrative research can bring to the field of entrepreneurship in general and female entrepreneurship in particular. By developing understanding of conducting narrative research within the domain of small business and entrepreneurship, this research makes two key contributions which are valuable to the small business and entrepreneurship domain. The first contribution relates to the in-depth explication of the life-story interview approach that was used. This responds to Larty and Hamilton's (2011) call for more sharing of narrative research approaches utilised by researchers within the field and provides a potential approach that future researchers can look to use in the small business and entrepreneurship field. Furthermore, this research demonstrates the use of the life-story interview approach to understand the life-story of a female business owner's motivations, challenges, obstacles and balancing the needs of family and children with that of business rather than just focusing on the life-story of an individual in general. Many Entrepreneurship researchers including Rae (2000) has also undertaken a similar approach

by utilizing life-story interviews to understand the story of his interviewees businesses as well as their careers. Similarly, the present study aim of using life-story interviews was to explore female business owner's dynamics of motivation, key challenges and work-life issues. Moreover, the incorporation of life-story interviews in the present research undertaking while conducting the interviews from the respondents opens avenues for broader uses of life-story interview approaches within the field of small business and female entrepreneurship. The second key contribution this study make is reflecting upon and highlighting challenges that future researchers may meet in undertaking the life-story interview approach that the author used, or other similar approaches, in micro-organisations or small organisations. Much prior research has ignored, or given very little consideration to, the challenges that the context of the smaller organisation can pose for undertaking life-story interviews in practice. The present research undertaking therefore offers important insights into such contextual challenges, which the author hope will inform and better prepare future researchers before entering the field to collect data. In particular, this research builds awareness of the need for the interviewers to be ready to make "stick or twist" decisions about the interview format they are using should the need arise during the interview itself (Kevil et al., 2014). These two contributions are valuable for the field of small business and entrepreneurship given the growing use and importance of narrative research approaches within the field (Larty and Hamilton, 2011).

Furthermore, since Atkinson (1998) notes that we think in story form, speak in story form, and bring meaning to our lives through stories. Therefore, the narrative research holds great potential for developing our understanding within the small business and entrepreneurship field and the contributions the present research undertaking makes offer insights to

facilitate researchers tapping into this potential. Indeed, the author hope that the insights from the current research project go some way to forwarding the agenda of narrative research within the field of small business in general and female entrepreneurship in particular.

4.6 Research Target Groups

The data generated from the thirty interviews that will be discussed in the Findings Chapter was analysed using an amended version of Lieblich et al. (1998, p. 62) "holistic-content" narrative analysis approach. The analysis approach that the author used was lengthy and very thorough and, given the length of the process, it is not possible to explain all of the details of it within the confines of this Chapter. Nevertheless, it is useful to provide an enriched overview of the analysis process here. Whilst the focus of this Chapter is the life-story interviews; however, it is helpful to provide this insight into the analysis process in order to situate this data collection technique within the wider study. Analysis of each life-story interview began by reading through the interviews repeatedly until themes began to emerge. These themes were then captured in a document (Lieblich et al., 1998). This research project combined commentary put together by the author with extracts from the interview. The process of writing all this required regular referral back to the interview transcripts. The motivations and hurdles involved in setting up and running the business coupled with work balance issues with respect to children were focussed upon within the context of this research.

The findings and suggestions were then highlighted within the interview transcripts. This highlighted text was read by the author in order to enable the practices and conclusions about them to be written up. Each of these analysis steps was also carried out on all the interviews. The approach involved primary (original) research in the form of a survey of Pakistani female business owners based in Islamabad. A list of entrepreneurs was compiled from those known directly by the researcher, and referred to the researcher by friends and colleagues. Additionally, the relevant Chamber of Commerce (Pakistan) was contacted and it provided additional contacts. This snowballing method is often used in situations such as this where subjects are hard to identify especially in case like this because of a lack of official databases. Although the sample is not random, every attempt was made to make it representative of the profile of female business owners in Pakistan.

The results are thus based on a survey of 30 Pakistani female entrepreneurs residing in Islamabad in a variety of commercial sectors. The sample consists of female entrepreneurs who are already in business or in the process of establishing one, and who operate from a dedicated business premises on or away from home. The reasons for selecting relatively a small sample size are manifold. First of all, it is the economic and practical advantages of small sample size. High efficiency in an exploratory design has the obvious attraction as results can be obtained involving much lower expenditure of time, money and other research resources. Secondly, the author feels that the sample selected is going to represent the target population of three categories of female entrepreneurs from the Islamabad. Moreover, the author ensured that the people in the sample are broadly similar to the other members of the target population. This was important to the author so it can be generalized

from the sample to the target population in the city of Islamabad. Thus, the aim of this was to ensure that the sample should be as representative as possible of the target population. Therefore, the more representative the sample, the more confident the researcher can be that results can be generalized to the target population. However, the author was aware of the problem of sampling bias that could occur when selecting a sample from a target population that might not reflect the characteristics of the target population. To minimise this the researcher used the technique of stratified sampling to identify different types of people that make up the target population and worked out the proportions needed for the sample to be representative by selecting carefully ten participants with children each from the three categories.

In particular, the study investigated female business owners with children key motivations for setting up their business ventures, challenges and constraints faced, the support and opportunities available for these female business owners plus how they are able to balance the requirements of business with needs of family particularly children. The groups that the author approached for his study on urban female business owners of Pakistan can be conveniently categorised into following three main groups:

1) Graduate female entrepreneurs (0-1 year)
2) Budding female entrepreneurs (over 1 year - 3 years)
3) Professional female entrepreneurs (over 3 years)

However, it is to be noted that one thing common to all of the above three categories was that all of them had children irrespective of the marital status. The reason of it being the case was deliberate as one of the primary aims of this research project is to dig into the work-life balance issues and explore family satisfaction levels for these female business

owners with respect to their families particularly children. Moreover, it also needs to be mentioned here that a sizeable number graduate female students in Pakistan are married early and it is after conceiving children they decide to continue their education and enrol themselves in Universities. This is because primarily women in Pakistan are seen as home makers and mother. All of the married graduate students with children had been current or former students of the author and it was not difficult to get interview appointment with them as author has strong networks in this circle. Most of these graduate students with children have newly established businesses or they were in process of establishing them. So they were in the phase of facing the obstacles or challenges which was a rewarding study for the author to know about the most current issues in relation to the other two categories.

However, the budding and professional female entrepreneurs of the sample selected by me were not graduates. This selection was done deliberately so that the sample size can be more balanced comprising of both the graduate and non-graduate female business owners. As the aim and objective of this study is to look into the motivations and obstacles faced by the urban Pakistani female entrepreneurs with children in general and examining it on basis of either graduate or non-graduate basis could have blinkered the real purpose of research. Furthermore, the age of business for graduate female entrepreneurs is between 0-1-year ranges while for budding female entrepreneurs it is over 1 - 3 years while for professional category it is over 3 years. However, all the graduate female entrepreneurs fell into the 0-1-year range. And the budding and professional category of female entrepreneurs who were all non-graduates is not included in 0-1-year range.

The reason why businesses that are up to one year are only operated by graduates is not deliberate. It is the direct result of the selection of the sample which comprises of University students that are all graduates, while for budding and professional category the sample consists of non-graduate's women who did not go to University and had to discontinue their education due to the prevalent custom of early marriages in Pakistan.

Some of the limitations of this study are the small sample size, the unstructured method of selecting respondents and the single location of respondents. This small sample should be treated as indicative of broader trends rather than being statistically significant. The criteria used for choosing respondents considered relevant to the study, were as follows: 1) Females already owning and managing their own micro or SMEs; 2) Females in the process of establishing a micro or SME; 3) The relevant SMEs must have a commercial, profit-making basis. In order for these responses to have value, emphasis needed to be placed on conducting interviews to those respondents who could deliver informed and representative responses.

4.7 Target Population and Sampling Plan

The target population in this study was delineated using selected demographic and business variables. The criteria for inclusion were that the women's ethnic heritage was Pakistani; age of 25 to 45 years of age (see Appendix 7); born within Pakistan and having completed at least an college degree or equivalent educational preparation except for the graduate category of female entrepreneurs who were all University graduates. The purpose for choosing the above listed age range was because the average start-up age for women with self-owned businesses in Pakistan is between 25 and 45. The established age range is

35 to 55 (Hafizullah et al., 2012). Moreover, the criteria for their business include organizations was that it should have been in existence from 0-5 years again depending on the category and were their primary source of income unless the annual earnings of the business closely meets or surpasses the salary of the primary source of income.

A sample of 30 women entrepreneurs were identified using a network sampling strategy. Sampling strategy is the process that ensures the sample of participants used represents the population for the research study. Creswell (2007) states individuals identified for the study can provide an informed understanding of the research problem and central phenomenon in the study. He further states that more than one type of sampling strategy may be used in qualitative research, which can be used interchangeably during the research process (Creswell, 2007).

In terms of phenomenological qualitative studies, Creswell (2007) recommends using a small number of individuals in a single study. For this research study, a sample population was gathered by recruiting individuals who met the criteria. Referrals from individuals who were familiar with the targeted population and made recommendations for inclusion were also accepted. The potential interviewees were contacted via phone, letter, electronic mail, or in-person and informed about the study and invited to participate.

The standard in choosing participants and sites is whether they are ‘information rich (Creswell, 2005). In a phenomenological qualitative study, the researcher needs to ensure that respondents have experiences that are reflective of the data required for the research question, and that the information is reliable (Sanders, 1982). Therefore, purposeful sampling was used to identify research respondents. Purposeful sampling allowed the

researcher to gather a group of respondents with experiences and information needed to understand the phenomenon being studied (Creswell, 2005). The purposeful approach was primarily adopted as it allowed for the selection of information-rich interviewees to study in depth (Patton, 2002). It is regarded as the most appropriate given that qualitative inquiry typically focuses on a small sample of interviewees selected purposefully in comparison to qualitative studies that are more concerned with randomly selected larger samples (Patton, 2002).

Given the existing social realities on the ground, including reluctance to talk with total strangers, I applied snowball sampling. That is, I started with entrepreneurs with whom I had existing connections and they referred me to other entrepreneurs, creating a group of 30 female entrepreneurs connected by a chain of acquaintance. These key participants were in Islamabad, the capital of Pakistan, where the private sector is vibrant and dynamic Therefore, the snow-balling approach was also used to overcome the difficulties in accessing data in Pakistan, the absence of databases that can be used as a sampling frame and the reluctance of individuals to share personal information, as confirmed by previous qualitative studies in the region (Tlaiss, 2013). Therefore, I employed both purposive and snow ball sampling for the purposes of research location selection.

As mentioned above these types of sampling techniques are suitable for exploratory research projects, as timely and relevant information can be gathered at less cost. However, one of its drawbacks is that it does not allow for confident generalisation to the whole of population (Sekaran and Bougie, 2010). For there is no consensus on either the size of the sample, or the way the sample should be calculated. Nonetheless, it is argued by some writers that the size of the sample is a function of the kind of analysis that is sought to be

done with the data, the researchers own purpose and the degree of heterogeneity versus homogeneity of the population (ibid, 2010). To Sekaran and Bougie (2010) it is the time and cost considerations that are the critical determinants of the sample size.

4.8 Procedures

The interviews, were conducted mostly in Urdu, and were tape-recorded with permission of the respondents and transcribed. The interviews conducted in Urdu were translated into English by the researcher and were then cross-validated by an academic fluent in both languages. The interviews took place in various locations chosen by the interviewees, including their offices or homes and lasted on average for ninety minutes. However, the coding has been done in Urdu so it would be easier to grasp the gist of what the respondents said rather than losing it when translating the transcripts and then doing the coding in English. An interview guide was also prepared in advance addressing the various cultural values and barriers as outlined in the literature to serve the purpose of steering the discussion. At the beginning of every interview, interviewees were assured of anonymity and encouraged to describe their experiences from their own perspectives.

The female respondents were mostly accompanied by a male or a female relative as due to cultural issues women in Pakistan mostly cannot alone meet a male member apart from their family member on their own. However, the male/female relative accompanying female respondents waited in car or lounge after I got myself introduced to them and explained them the purpose of interview. This made it convenient for me to carry on smoothly with the interviews.

4.9 Transcription and Translation

As mentioned above almost all the Interviews were conducted in Urdu and accordingly, interviews were translated by the researcher to prepare the English version of transcripts. The preparing of transcripts is a crucial step in the data analysis phase. As transcripts are the basis from which the coding process of the real data starts. To Wetherell et al. (2001) a transcript is a written version of what is communicated verbally and non-verbally. Similarly, to Pope and Mays (2013) although, transcripts are the fundamental basis of data analysis and the coding process, they are irrelevant without the researcher, who decides what to take and what to leave through sequence of logical arguments. For the present research undertaking the author even ensured that tiny, finer and subtle details were taken care of to arrive at the authentic transcription for the interviews. However, to writers like Wetherell et al. (2001) the perfect transcript including all of its verbal and non-verbal features is simply an unattainable task. Likewise, to Silverman (2006) the quality of transcripts depends on the researchers own judgement guided by the research questions. So the transcripts by very nature of them can always be improvised upon and therefore the search for perfection is simply illusory and time consuming. On the contrary the real focus of the researcher should be to strive for an agreed transcript, which is sufficiently adequate for the task at hand (Silverman, 2006). However, having said that preparing an authentic, definable and comprehensible transcript that depicts interviewee's beliefs, opinions and experiences confronted problems aroused primarily from translation. Writers also differ on the results of translation on the interpretation of transcripts. For example, to one school of writer's translation might influence the interpretation of interviews especially when the researcher is not the translator (ibid, 2006).

Some of the writers are of the opinion that the impact of translation is far reaching and it even extends beyond interpretation to impinge on the quality of data. Moreover, to them sometimes it is also irrespective of the role of the researcher in the translation (ibid, 2006). Translation impinges upon the quality of data collected from the interviews in two ways. First of all, it is through the difficulty that involves in finding an equivalent word to express the meaning of an utterance in English, especially as colloquial Urdu is the prevailing language in the Pakistani culture. Secondly, another effect of translation on quality of data stems from the grammatical differences between the two languages (ibid, 2006). These difficulties also presented as a challenge to the researcher in reaching a completely authentic translation that would truly reflect the meaning and context of the essence of the data deduced from the 30 semi-structured qualitative interviews.

However, since the author has a good command over both Urdu and English languages the task was far less daunting than it is seemed. According to Squires (2008) it is essential that the translator should be skilled enough to intelligently grasp the contextual and cultural related meanings hidden in the interviewees monologue. Similarly, Neuman (2005) lay emphasis on the significance of social context in adding meaning to social action in qualitative research. Moreover, the writer opines that the inability on part of the translator in highlighting the context results in the loss of meaning and importance of the social action. Therefore, this has to be taken care of even if the grammatical considerations were there.

Accordingly, the main concern for me was to exclusively focus on the interviewees experiences in respect to the motivations in starting their businesses, challenges they had to face during all the stages of their business, and how they achieved family satisfaction levels in shape of managing the requirements of business and attending to the needs of their children. Several factors assisted the author in reaching the most authentic transcription. First of all, the translator was also the data collector and analyst. Second, both the interviewees and the interviewer shared the same culture and language. Thirdly, the author had networks and links in female entrepreneurial circles as he had been teaching Entrepreneurship in leading Universities of Islamabad and had been inviting female entrepreneurs in the past to share their experiences with the students. Fourthly, all the graduate female entrepreneurs had been former students of the author. Therefore, all this provided a unique and befitting opportunity to the author for close attention to cross-cultural meanings and making sense of the interviewees' quotations and made it easy in translating them. As Squires (2008) has also pointed to the importance of possessing socio-linguistic skills in integrating the cultural related expressions during translation. Moreover, the author painstakingly ensured repeated listening of the recordings and comparing them to the written translated transcripts. All that was undertaken to improve the authenticity, accuracy and quality of the transcripts (Silverman, 2006).

4.10 Coding of Data

Having thoroughly discussed above the translation and transcribing of the 30 semi-structured qualitative interviews that comprise the initial stages in the data analysis. The next step will be to shed some light on the coding process and the Nvivo Software that was

used by the author for coding the qualitative data. To begin with coding is regarded as the core of the qualitative data analysis process. According to Bazeley and Jackson (2013) most of the time researchers would involve themselves in projects involving the interpretation of unstructured or semi-structured data for a number of reasons. For example, it might include discovering, illustration, comparison, pattern analysis, theory testing, theory building or evaluation.

Therefore, the researcher needs to fit between the purpose and method, with the choice to use a qualitative approach being determined by the research question and purpose, rather than by prior preference of the researcher. Moreover, to researcher qualitative methods are mostly chosen in situations where a thorough comprehension of a process or experience is required. And where more information is needed to determine the specific characteristics and nature of the issue being explored, or where the only information available is in non-numeric such as in text form or in recorded form, it means that the gathering of intensive and extensive information from interviews will consume time (Bazeley and Jackson, 2013). Therefore (Bazeley and Jackson, 2013) for this purpose the researcher will use Nvivo program for the coding of data. As mentioned above I incorporated Nvivo in my research for coding of the qualitative data. It is so because nowadays using Nvivo (i.e. computer software for analysing qualitative data) is a kind of software that enables the researcher to store all their data like transcripts, documents, pictures, and sound files in one place. Furthermore, it is useful for it can develop an analytic structure within which to group similar data from across cases. Moreover, it also makes possible for the searchers for strings words or phrases in context, and enables the re-organisation or extension of themes into higher level concepts or categories. Additionally, it also enables the user to draw

diagrams and maps in visualising their emerging views about the relationships between codes or categories (Bazeley, 2013).

However, there is a category of writers who do not see much utility for these kinds of soft wares. Creswell (2012) is of the opinion that these kinds of computer software are of little utility or relevance to the quality of the coding. Similarly, Bazeley and Jackson (2013) have written that using software in itself would not guide researcher to draw cogent, credible and intelligent conclusion from data. This is so due to the fact that the whole process of data analysis rests mainly with the researcher (Bazeley, 2013). From the process of selection and the intelligent linkage of the codes to the research question, plus the process of aligning the codes together and again linking the inferential codes to a sound well established theory all this and much more exclusively revolve on the astuteness and sagacity of the researcher (Bryman and Bell, 2003).

Nonetheless, many writers would stress the utility and time saving aspect of using these soft wares. For example, Bazeley (2013) opines that using these soft wares accelerate the speed by which the researcher can handle large amounts of data. Similarly, it ensures a considerable efficiency and rigour in comparison with various other manual methods. Therefore, for the aim of this research on female business owners with children, rather than a manual approach the Nvivo software was used to analyse interviews, extract codes, and linking codes together in abstract categories. In addition to it, the researcher did tasks like searching, extracting, thinking, and interpreting findings. Whereas the objective of incorporating help from the Nvivo program was to equip the researcher with tools to efficiently manage, organise, supervise and prompt classification of the data. Moreover, it also helped the author in analysing the character of the data. The author found this software

rather handy in saving time for the coding of qualitative data and it became a lot easier to classify it later into different themes on the basis of input put into the software.

Moreover, the software had immense utility in organising and classification of the data in one place so the author could easily go back to the tables and charts and get the information required in building up the themes. The Nvivo software thus facilitated the author in many ways to generate the output and to classify the data in different sub-headings and themes. In short it made the task of thematic analysis and interpreting the data much easier due to coding of qualitative data in an organised and clear manner that is readily available to look into.

4.11 Data Analysis

Data analysis is regarded as a very significant stage in the research process. Thereby it is the process that creates a bridge connecting the theory to the fieldwork. According to Creswell (2012) the prime purpose of data analysis is to create sense out of the data collected. Data analysis affirms and certifies the research tool in connection with the research questions and objectives. Bazeley (2013) describes the analysis of qualitative data as being a difficult, dynamic, intuitive, and creative process, the aim of which is to determine the assumptions, categories, and relationships that inform respondents views of the world in general and of the issues under investigation in particular. This involves working with data, organising it, breaking it into manageable units, synthesising it, searching for patterns, discovering what is important and what is to be learned, and deciding what you will tell others. It allows research findings to be drawn from the dominant or significant themes teased from the raw data without the constraints of more

structured methodologies (Bazeley and Jackson, 2013). The primary goal is to generate understanding of the participant's sense making in the research situation. However, all of this includes different levels. These multiple stages start with preparing the data for analysis through transcribing and translation, and then proceeds with understanding the data, representing and interpreting it (Creswell and Clark, 2007).

Importantly the analysis of data cannot be separated from the process of its collection. This is due to the fact that establishing sense of data is a continuous process which permeates the stage of data collection, and even might change the questions or the variables under investigation. Creswell (2012) has defined the process of qualitative data analysis as an on-going process involving continual reflection about the data, asking analytic questions and writing memos throughout the study.

In the present study conducted by the author, enriched and in depth responses from each semi-structured interview triggered new ideas and generated new questions for subsequent interviews. Although, there are well established and systematic stages of data analysis, there is no consensus among writers and researchers on one right technique to make sense out of qualitative data. However, Mays and Pope (1995) has identified three approaches for analysis; thematic analysis, grounded theory and the framework approach. The three approaches differ among each other in the extent to which a known and established theory affects the role of the generated data, which might be testing a theory or developing a new one. However, the selection among these approaches primarily depends on the objectives of the research undertaken and the nature of literature related the topic under exploration. Nonetheless, it is always desirable in most of the cases to identify with one of the established theories to minimize biases and mis-interpretation (Neuman 2005).

Though, it is difficult if not impossible to replicate findings of a qualitative research owing to the absence of standardized procedures and the subjectivity involved in interpreting the data. Nonetheless, a methodical description of the data, which reflects transparency, might enhance the chances of reliability of research, irrespective of the method used for analysis (Bazeley, 2013). Similarly, Neuman (2005) is also of the view that data analysis is a convenient tool that controls the credibility of the research by highlighting the actual descriptions of individual experiences.

For the purposes of this research the technique of *thematic analysis* was employed. Therefore, for ensuring the present research credibility and the validity of this qualitative study, the extracted factors were supported with respondent's quotations. Also the respondents shared the common cultural background with the researcher this made the task of the author less daunting than a novice researcher who is unaware of or not familiar with the socio-cultural milieu of Pakistani society in which these female business owners operate. Moreover, the participants enabled the interpretation of what lay behind symbolic words used to express depression, anger or satisfaction. Further, reference was made from social, economic, and political contexts in the Pakistani environment to explain and justify the importance of the extracted codes (factors) in explaining the different levels of motivations, challenges and balancing business commitments with family needs.

However, regardless of the data analysis technique employed the steps of analysis usually begins with transcription, then categorizing and coding, ending with logical interpretation to answers the research question (Bazeley, 2013). According to Braun and Clarke (2006), thematic analysis is a method for identifying, analysing and reporting patterns or themes within data. Some of the positive aspects of the thematic analysis method are its flexibility

and its theoretical and epistemological independence. This method equips the researchers with tools to collect diverse, thorough and intricate data, by comprehending the true dynamics and experiences of participants (ibid, 2006). Moreover, it also facilitates the researchers to create themes or patterns through relevant information (ibid, 2006). An inductive approach was incorporated to analyse the author's research data.

Braun and Clarke (2006) have introduced the three main steps of the thematic analysis method. The first step involves *familiarising with the data by transcribing* it and reading through it in its entirety while taking notes and/or marking ideas for coding. The author carefully went through every interview in minute detail, listened to the recordings painstakingly a number of times, and then finally noted down the essential ideas. The responses of the participants were then methodically coded and scientifically categorized into thematic tables. In the second step the researcher then is required to *construct initial codes*, which identify the features of the data and to obtain all data related to the code. Accordingly, the researcher developed codes based on the data; codes regarding economic environment, family traditions/responsibilities, social milieu, culture and religion were used to determine their respective effects on the participants' decisions to start the business in Pakistani milieu. The third step involved *searching for themes from these initial codes and the creation of a thematic map* which demonstrated the relationships between the themes.

The literature (Creswell, 2012; Gilbert, 2008) points out that coding are a fundamental stage in research for enabling the researcher to analyse and interpret the available gathered data. This is irrespective of the fact that whether the data is quantitative or qualitative in its essence. Gilbert (2008) concludes that if the researcher has collected the data, and

irrespective of the fact that whether the data is quantitative or qualitative, they will be confronted with a sorting task which by its very nature will impose a discipline on this stage of the research. However, there is no consensus among researchers and writers of naming and defining the process of coding. For example, Miles and Huberman (1994) called it ‘data reduction’. On the other hand, Mason (2002) called it ‘cross sectional indexing’. While Bryman (1998) viewed coding as the operation by which data are broken down, conceptualized and put back together in new ways. Maxwell (1992) considered coding a tool by which the researcher categorizes the chunk of talk in the transcripts produced.

However, in all of the definitions coding is viewed as a process merging between data reduction and analytic categorization (Neuman, 2005). In short, the process of coding primarily comprises of organizing raw data into conceptual categories and creating themes and concepts (Neuman 2005). And, there is a consensus among writers of viewing coding as the essence of qualitative data analysis (Neuman 2005; Miles and Huberman 1994; Strauss and Corbin 2008). The coding process adds great value and credibility to the research process by stressing new concepts or altering the way of viewing the same phenomenon, hence presenting to the researcher entirely new insights to the research (Miles and Huberman, 1994).

Moreover, developing concepts of abiding value, out of data and linking them together rests mainly on the astuteness and creativity of the researcher. Qualitative researchers differ in how much detail they code, depending on the research questions, the richness of the data and the research purpose (Neuman, 2005). The researchers own background knowledge and intelligent grasp over dynamics of situation and the cognizance of research frame of

reference matters a lot. All of these will equip the researcher with the essential tools to dig in the coding process by emphasizing concepts or clues in the data that might be either disregarded or overlooked by other researchers.

While, the coding process is significant in qualitative researches, its relevance increases in the context of present research. This is due to the fact of codes resulting serve to obtaining an overall comprehension of the factors affecting women business owners working of three different categories (graduate female business owners, budding female business owners, and professional female business owners) in context of the Pakistani business context. As outlined in the above sections the broader aim of interpretation is to organise and structure the outcomes of the analysis according to the issues and topics identified by research participants as being important in understanding the phenomenon of interest (Shaw, 1999; Johnson et al., 2010). In the validation of the interpretation of the outcomes of the analysis, it is important to recognise both the generative potential of the research, in terms of opening new questions and possibilities (Shaw, 1999), and the scope for transforming actions, based on a cooperative approach between the researcher and the participants—as was illustrated by this study.

The process of theme identification may also involve discovery of themes missing from the text, that is, what participants do not mention—contrary perhaps to what intuition and/or prior research and experience would suggest they might (Johnson et al., 2010). Researchers are able to highlight the validation of their research in a way that is consistent with both their own intentions as researchers and the situations and expectations of the participants. However, none of these signals will be effective if the researcher does not describe their own skills and personal qualities (Johnson et al., 2010). These comprise possession of good

interpersonal skills including resilience, patience, persistence in the face of ambiguity and setbacks, versatility, and flexibility and meticulousness in carrying out the research, which can be revealed by clearly articulating what was done and how it was done at all stages of the research process (Johnson et al., 2010). If the exploratory research in entrepreneurship is to meet the required standards of validation, then its practitioners must be accomplished craft workers (Kvale, 1996), learning the skills of exploratory research through exemplars, experiential training, and practice (Johnson et al., 2010).

The researcher is an active participant in the research process in a phenomenological study (Maggs-Rapport, 2000). In phenomenology, the researcher acts as the instrument for data collection (Maggs-Rapport, 2000). Part of what is required in a phenomenological study is for the researcher to transcend his natural attitude or bracket personal perspective (Priest, 2002). Bracketing requires one to suspend her natural assumptions and attitudes, in order to increase objectivity in the research process (Byrne, 2001; Priest 2002). It is necessary for the researcher to remove any assumptions held about the phenomenon, bracket those assumptions and identify the participant's point of view in the research. Phenomenology requires the researcher to maintain a fresh, unbiased perspective in the research process. Through interviewing respondents using a survey with semi-structured open ended questions the researcher will obtain data for the study.

A researcher conducting a phenomenological study relies on data taken directly from the participants through their self-described views and experiences (Goulding, 2005). Sanders (1982) stressed that with phenomenological research studies, more participants do not necessarily lead the researcher to gather a larger quantity of useful data. Instead, Sanders noted that a researcher conducting a phenomenological study must be able to create in-

depth exploration through interviews with a small sample population. Respondents were included until the point of theoretical saturation was reached and no new themes emerged in the research process. Phenomenology is used to gather data and understand a phenomenon based on a person's everyday experiences (Priest, 2002). Byrne (2001) posits, as qualitative researchers, phenomenologists must follow an organized approach to answering their research question. The female entrepreneurs selected for the study yielded insight into the central research question, understanding the factors of success for an entrepreneur, through their personal experiences in building their businesses successfully. The research participants represented a variety of industries and geographical locations of Islamabad.

Experiences shared from these subjects provided the needed insight into the characteristics and skills of a female entrepreneur. Most of the interviews for the study were tape recorded and transcribed by the researcher. Transcription occurred within 48 hours of the interview. Responses from those interviews that were not audio-tape recorded were collected as verbatim responses during the interview process. An interview is the process the researcher uses to gain insight and understanding into the respondents, by asking questions and obtaining answers that reflect the thoughts and feelings of the respondent (deMarrais and Tisdale, 2002). An interview is more than simply a conversation between two people; researchers have more vested in the process, as they seek to fully complete the interview and have designed the process to elicit the information needed (deMarrais and Tisdale, 2002).

It is through the interview and resulting interview data that the full scope of the lived experience arises. Sanders (1982) stated that interview transcriptions are critical for

phenomenological studies because even through the simple act of note taking a researcher may interpret data or introduce bias. Tape recording and transcribing the interviews permits the interviewer to probe systematically and in-depth without the distraction of note taking.

To ensure protection of data and confidentiality, all electronic copies of interview data were archived and stored on a secure server. In addition, the data collected is stored in a locked, safe, secure location following completion of this research. Interviews for the study presented here lasted on average from 45 to 90 minutes, or as long as was needed to capture needed data. Priest (2002) noted lived experiences are the focus of phenomenological research, so respondents need to have lived the reality of the subject being investigated. Priest concluded that verbatim transcriptions are the most usual source of data in phenomenological research studies.

The researcher's role is to discover the essence of the experience through an interpretation of the rich, textual data provided by participants describing the particular experience being studied (deMarrais & Tisdale, 2002). Through the data analysis the researcher develops a deeper understanding of the phenomenon under study. A transcendental phenomenological method, advanced by Moustakas (1994), elicits a deeper meaning from respondents' lived experiences related to the phenomenon: here, it meant the building of a successful entrepreneurial business. Moustakas (1994) further suggested the use of systemic data analysis process to extrapolate themes from the data collected. A systemic approach to data analysis allowed core themes to be identified related to the central phenomenon for the research presented. Data was analysed using Microsoft Word and Excel software packages, which facilitated the analysis and coding of the interview data to uncover core themes

4.12 Ethical considerations of the Research

Ethical dimensions of the research come to play as the researcher plans research or seeks access to organisations and people in order to collect, analyse and report the data (Saunders et al., 2009). To Blumberg et al. (2005) ethics are the moral principles norms or standard of behaviour that guide or shapes our attitudes, behaviour and relationships with others. The research ethics essentially pertains to questions about how we design and structure our research topic, model our research and how we gain access or collect data and present our findings in a morally upright and responsible manner (Saunders et al., 2009).

For the overall conduct of this research; it was guided by Hull University's code of ethics and its ethical guidelines. The Hull University code of ethics provides a statement of purpose and procedures for the essentials of how to conduct or carry out one's research. The author strictly followed the framework of ethics as outlined by the Hull University ethical guidelines. As following these guidelines ensured the trust and confidence of the interviewees and interviews were conducted in very professional, amicable and congenial environment. These guidelines are attached in the Appendix at the end. Some of the general ethical issues that need to be adhered will be first of all, the privacy of participants. Secondly, it was educating them on the voluntary nature of participation and their right to withdraw partially or completely any time from the process. Thirdly and finally, the informed consent of all the participants to be taken prior to conduct of interviews.

Moreover, it will be solely the researcher's responsibility for the maintenance of the confidentiality of the data provided by the individuals and also clearly communicated to the participant (ibid, 2009). Additionally, the researcher ensured that the reactions of participants were carefully monitored in order to collect, analyse, use or report data in order

to prevent any kind of embarrassment, stress, discomfort or pain or harm to them (Saunders et al., 2009). The author not only ensured that all of the above is clearly communicated both verbally and in written form to the interviewees and their written consent taken prior to the start of interview session. Some of the participants showed keen interest in following up the results and outcomes of the research. Therefore, the author also promised them to send them an electronic copy of the finished thesis once it is approved for submission from the supervisor. Moreover, the author also gave the contact of the supervisor and shared her academic background for those participants who were interested to know more about the University of Hull business school research department. Even a couple of graduate female entrepreneurs were so excited in the outcome and nature of this research that they wanted to read about other research of similar nature being carried out in the West.

According to Zikmund (2000) the researcher ought to remain within the aims of their research project that has been agreed or shared with the intended participants. Saunders et al. (2009) puts a strong emphasis on up keeping of objectivity in conducting one's research. It implies that data is collected accurately and reported without selectivity in the record. I was also mindful of this and undertook the interviews with full moral and ethical responsibility expected of PhD researcher of Hull University Business School. Moreover, being a visiting faculty member of different Universities in Islamabad it was utmost important for the me not only to ensure transparency in following the ethical code of conduct but also to conduct interviews in such a manner that ethical transparency can be seen to be carried out in dealings. Since the interviews involve female business owners of Pakistan it was important that the researcher is sensitive to cultural and social norms of the

Pakistani society. Therefore, great care needs to be exercised in maintaining each participant right to anonymity (Saunders et al., 2009).

Sekaran (2003) says that a high level of care ought to be taken during the face-to-face interviews to avoid over-zealous questioning and putting any sort of pressure on your participant to elicit answers or response from them. Blumberg et al. (2005) says that it is moral duty of the researcher to make it abundantly clear to their interview participant that they have the right to decline to respond to any question before hand. The author also took due care of this by not disturbing the comfort zone of the participants or embarrassing them in any way by asking barrage of questions that they find it hard to answer. Rather the incorporation of life-story interview approach ensured that both the participant and the interviewer go with the flow of the discussion. Furthermore, owing to the nature of interview's involving female students and female business owners it was important for the researcher to be mindful of the cultural sensitivities. For example, especially in face-to-face interviews it was made necessary to arrange time and venue that was most convenient to the participant (Zikmund, 2000). Moreover, it was deemed unethical to prolong the discussion once it becomes obvious that the participant has some next part of their day's schedule (ibid, 2000).

Johnson et al. (2010) is of the view that the researcher needs to be careful while in an in-depth interview situation, where probing questions leads to more revealing information. The author was acutely aware of it especially in the socio-cultural environment of Pakistan where talking to opposite gender involve some social etiquette to be followed. Whenever the author felt that the participant is not comfortable or does not want to discuss certain question he swiftly changed the question or course of discussion. In the context of

Pakistani social and cultural milieu it is critically important to observe specific social mannerisms when talking with females. For example, in Pakistan it is important not to approach a female until a third-party can introduce you. Pakistanis generally like to work with people they know; by having a common party initiate the introduction between the two people. A male is seen as more trustworthy when the third-party which is known well to both persons and especially when the introducing person can essentially vouch for male's character.

Similarly, the greetings are typically only between people of the same sex. If a male does greet a female, it should be a verbal greeting only. The most common verbal greeting between both sexes is "Asalam o Alaykum", which means "may peace be with you," and is accompanied with a slight bowing of the head. The response would be "Walaykum As-Salam" which means peace be upon you. Therefore, a male should refrain from shaking hands with women, or even taking their name's directly especially of those from conservative households but instead it is considered more culturally appropriate by calling them from their last name and preferably addressing them as doctor, madam and/or miss or mrs etc. depending on their marital status. Moreover, Pakistani names both for male and female often include a name that denotes a person's class, tribe, occupation, or another status indicator. They may also include two names that have a specific meaning when used together, and the meaning is lost if the names are separated. So it is best to ask the female how she wishes to be addressed.

Similarly, if invited to a home for interview you will most likely have to remove your shoes. Nonetheless, it is better to check from the host or to see if the host is wearing shoes. If they are not, it is better to remove yours at the door. Also it is important to dress

conservatively preferably wearing shalwar kameez which is the popular dress code in Pakistan. As the author has been teaching females in Universities in Islamabad and therefore was acutely aware of the social norms of approaching females for interview. It made the task much easier and simpler for the author than any other male researcher doing the same being alien to Pakistani culture and social mannerisms.

4.13 Issues and problems involved in research undertaking

As mentioned above as a male researcher undertaking study of female business owners in essentially a conservative society can have its potential problems of getting accessibility to these female business owners and also in conducting semi-structured qualitative interview's especially where some female entrepreneurs irrespective of the marital status might not feel comfortable to talk to a male member at length. First of all, the exploratory nature of this research was a great source of dynamism and vitality in the whole process of the study. However, it was also a source of uncertainty and ambiguity in the early stages of the research. As it was an exploratory research there were many ambiguous points at the outset of the study that needed to become clear. For example, it was not clear to me that how feasible this study was, what the best aspects on which to focus were, how to collect data, how to analyse the data, etc.

Therefore, in order to reduce the level of initial uncertainty I decided to conduct a pilot study. The reason for carrying out the pilot study was to prepare for the main study and formulate the primary research questions. Moreover, the pilot study helped in minimising the initial uncertainty about the research topic. Hence, conducting the pilot study was very helpful to find out how useful the interview method is for the data collection to explore

women entrepreneur's perception of their experiences pertaining to their business start-ups. Similarly, through the pilot study the I learned that transcribing interviews is an important task to make better use of the collected data and that conducting a thorough analysis depends on having the details of all interview sessions. At the beginning, transcription seemed very time consuming and cumbersome task. However, gradually I realised that this was a unique opportunity to practise this task and also develop the requisite skills to perform it meticulously. Thus, the main outcome of the pilot study was formulating the final research questions and fixing the main primary research questions. Therefore, after completing the pilot study it became clear to me that the scope of the research is original and there are sufficient opportunities to carry out a large-scale in depth research.

Moreover, it also confirmed that social constructivist and exploratory approaches and life-story interviews are an appropriate methodological tool to incorporate for a thorough data analysis. Secondly, as the study focuses on the married/divorced/separated urban female business owners with children; the applicability of the findings of the research to larger context of rural female business owners in Pakistan might be difficult. Thirdly, since the exclusive domain of this research is on female business owners with children its larger applicability in context of life-balance issues for urban female business owners without children might also be difficult. Fourthly, since the first category of participants comprised of female business graduates i.e. those who have studied business management with the entrepreneurship module its applicability for general graduates might also be somewhat difficult.

Hence; this research aim is to exclusively explore and focus on the motivations, barriers and work-life issues experienced by the urban female business owners with children. The reasons for focusing on them are first of all, accessibility factor as the conservative social and cultural set up made it very difficult to penetrate into rural domestic households. Moreover, the urban graduate female business owners were free to have a male or female guardian or any other suitable person with them if they so wish so. Secondly, I have extensive networking and social linkages among female entrepreneurial circles in twin cities of Islamabad and Rawalpindi that allowed for rigorous and extensive life-story interviews. Thirdly, the female business student's that is one of the potential groups of study is based in urban universities of Islamabad that I had been teaching. Finally, one of the fears which the I had regarding accessing female entrepreneurs from outside my personal networks and linkages proved to be wholly unfounded. The female entrepreneurs were very cooperative and were rather happy to give interview in presence of a guardian or a friend.

In Pakistani culture a male and female being alone in an interview situation is not approved of both by the interviewees and by the guardians. However, I experienced that once the interviewer makes it clear to the female participants prior to the interview that they can bring a relative, guardian or a female friend or sibling to the interview venue of their choice it really eases out the things. Therefore, the interviews were conducted in a very conducive manner and in a congenial atmosphere. The presence of male/female guardian, relative, and friend did not in any case affected upon the outcome of the interview or changed the course of discussion as they sat either in separate room, lounge or waited in the car. I briefed the accompanying family member the aim and purpose of the interview before starting the

interview. This worked well as the family members were satisfied with this short rapport created by me and telling them plainly about the purpose of interview. Also, it helped in building their trust and confidence. Thus, its sole purpose was to build trust and confidence in making the female participant and her family members comfortable. I also found this technique useful and rewarding especially in accessing the participants from conservative households. Consequently, the members of the family greeted me very warmly and were hospitable as per traditions of Pakistani society and culture. I would also suggest future researchers carrying out a similar kind of research to consider incorporating these strategies in gaining access especially in the conservative households. Many of the parents and husbands were so glad that they even invited me again for discussing the outcomes of research and retake interviews if I had missed on some points.

Finally I also strictly adhered to eight principles to the preparation stage of interviewing (McNamara, 2009) which includes the following ingredients: (1) choose a setting with little distraction; (2) explain the purpose of the interview to participants; (3) address terms of confidentiality; (4) explain the format of the interview; (5) indicate how long the interview usually takes; (6) tell them how to get in touch with you later if they want to; (7) ask them if they have any questions before getting started with the interview; and (8) ask if they wish not to be interviewed and are free not to answer questions they don't want to .

4.14 Conclusion

As mentioned at the onset of this chapter that the objectives of this research project are to explore some of the motivations and barriers and family satisfaction levels that the female business owners with children in Pakistan face during their entrepreneurial careers.

Therefore, the layout of its research methodology has been guided by its objectives, exploratory nature and the need to adequately incorporate the 'realities' of female business owners with children varied experiences (De Bruin et al., 2007). Moreover, its purpose was also to minutely analyse as to how they are impacted by the cultural and social milieu of Pakistani society. Thus, a qualitative approach has been incorporated in this study to unravel the different factors that impact the entrepreneurial and business process of these female business owners taking into consideration the social, cultural and religious dimensions. Moreover, a strong case has been made for an ontological social constructivist approach, acknowledging that 'investigation of the social world is not, and cannot be, the pursuit of detached objective truth. This approach allows the entrepreneurs or the business owner to narrate their experiences and the researcher to understand the social phenomenon of entrepreneurship and the barriers faced based on the experiences of people who have experienced the phenomenon personally (Johnson et al., 2006). The focus therefore is on the contextualization of the experience of these female business owners within their local contexts and the factors that affect the unfolding of their careers in entrepreneurship or business ownership (ibid, 2006).

A case for mixed sampling procedure purposeful and snow-ball sampling has also been made in this Chapter. The reason for adopting the purposeful approach is that it allowed for the selection of information-rich interviewees to study in depth (Patton, 2002). Moreover, snow-balling has been particularly used to overcome the difficulties in accessing data in Pakistan. Similarly, the interviews were conducted mostly in Urdu; they were tape-recorded with permission and transcribed. The interviews conducted in Urdu were translated into English by the researcher and were then cross-validated by an academic

fluent in both languages. The interviews took place in various locations chosen by the interviewees, including their offices or homes and last on average for 90 minutes. Moreover, at the beginning of every interview, interviewees were assured of anonymity and were encouraged to describe their experiences from their own perspectives.

In order to analyse the data collected from the interviews author used thematic analysis approach and also utilised the Nvivo software for coding of the qualitative data. The Nvivo software immensely helped the author in sorting out the rich and varied category of data and conveniently analyzing them. As outlined in this Chapter that entrepreneurship is a multifaceted, complex social construct, it is contended that knowledge production requires inclusivity, diversity, and pluralism in research perspectives and approaches (Johnson et al., 2006).

Furthermore; to develop knowledge and understanding, all such research must be robust and characterised by integrity and trustworthiness (Hytti, 2009; Johnson et al., 2006). In relation to exploratory research, quality has been a problematic issue partly because of the assumed appropriateness of applying positivist criteria to its assessment and also because there are relatively few examples of thorough, rigorous, and robust studies in domain of qualitative research in Entrepreneurship (Easterby-Smith et al., 2008; Gephart, 2004; Johnson et al., 2006).

In this chapter, therefore a case has been made for better exploratory research in entrepreneurship by elaborating the justification for and the procedures to be followed in, conducting such research. It is demonstrated that with due care and attention, entrepreneurship research is capable of producing rich data through which respondent's

experiences, perceptions, and beliefs may be accessed, thus adding significantly to the understanding of entrepreneurial behaviour.

The discussion has also been set within an argument that the real issue in advancing the field of entrepreneurship is more to do with determining the questions to be asked (methodology) than with debating the methods (techniques) used to answer those questions (Johnson et al, 2006). Thus, key factor is not selecting between qualitative and quantitative research techniques, but the more fundamental choice between exploratory and positivist methodological perspectives (ibid, 2006). Therefore, the focus has been on the articulation of the issues involved in establishing and demonstrating the validation of social constructivist and exploratory entrepreneurship research.

It is concluded that quality has to be established, not only through of the truthfulness of the research findings, but intrinsically through the ethical and substantive validation of the design and execution of the research by skilled and capable researchers (ibid, 2006). In this way, this chapter has attempted to launch a debate not only concerning what contribution that exploratory research can make to the development of the field but has also underlined its relevance in carrying out a meaningful research on female business owners in any given context.

Chapter Five

Analysis of the Findings

5.1 Introduction

This chapter aims to present the findings of this study in relation to the research questions through data sought from thirty female business owners with children of three contrasting categories: female business graduates (0-1 year), budding female business owners (over 1-3 years), professional business owners (over 3 years). In every category 10 participants each were interviewed thus all numbering thirty. Details of the backgrounds of the respondents in terms of age, marital status, and nature of business and age of business are given in Appendix at the end. The sample for semi-structured interviews consisted of thirty female entrepreneurs and ten each as shown in the Table below:

Table 5.1: Categories of Female Entrepreneurs

Category.	Serial Number.	Age of Business
Graduate Female Entrepreneurs	G1-G10	0-1 Year
Budding Female Entrepreneurs	B1-B10	Over 1 year-3 Years
Professional Female Entrepreneurs	P1-P10	Over 3 Years

The sample was distributed randomly in different areas/sectors of Islamabad. The interviews were conducted in affluent sectors of 'E' and 'F' where the elite class usually lives. The middle class sectors are 'G' and 'I' where most of salaried class and government

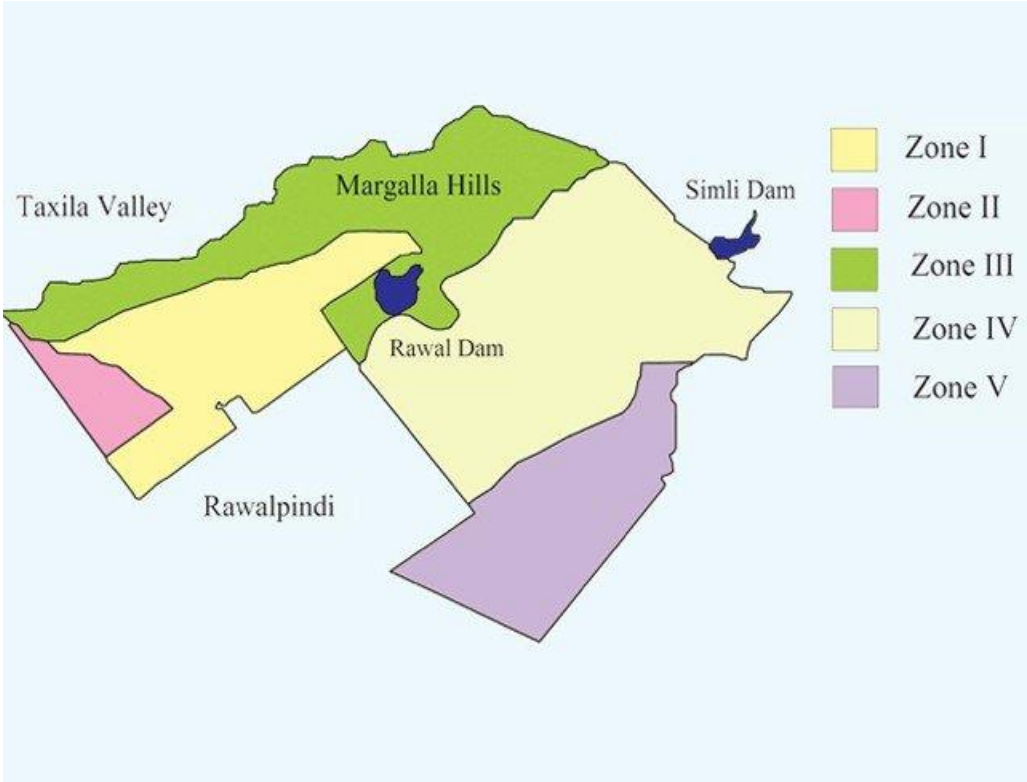
employees reside. While the lower middle class which constitutes of clerical and lower government employees live in Fazaia colony and sector 'O' and Bara Khuu area. The different geographical localities of Islamabad on economic and social class basis where the interviews were carried out are shown in Table below:

Source: www.cda.pk.com

Table 5.2 Different geographical localities of Islamabad with map illustrating class based sectoral divide.

Sectors/ Zones	Income level/ Status
D, E and F series (Zone 1, Margalla Hills)	Affluent Class
G series (Zone 2, Adjacent to Margalla hills)	Middle Class
I and H series (Zone 5, Taxila valley area)	Lower Middle Class
Bara Khuu, Per Wada, Fazaia (Zone 4, Rawal Dam area, near Rawalpindi city)	Lower Middle Class
Bani Gala, Chak Shahzad Farm Houses (Simli Dam area)	Affluent Class

Map 5.1 Zonal divide of Residential areas/Sectors in Islamabad (source: www.cda.gov.pk)



The researcher interviewed ten female business owners from affluent sectors i.e. zone1 (D, E and F series), ten from zone 2 (G series) which is upper-middle and middle class and ten for lower-middle class areas i.e. zone 4 and 5. This can be further illustrated by the table given below: (Table 5.3 Residential Sectors/ Zonal areas of Interviewees)

Respondents/ Interviewees	Zonal areas/ Residential sectors
G10, G6, G8, B1, B2, B5, B9, P2, P9, P10	Zone1 (D, E, F series of sectors)
G1, G3, G4, G5, G7, B4, B7, B8, P4, P7	Zone 2 (G and I series of sectors)
G2, G9, B3, B6, B10, P1, P3, P5, P6, P8	Zone 4 and 5 (Bara Khuu, Fazaia, I-9, 1-10)

The focus of the research questions was to examine the respondents understanding of themselves as business owners especially in regards to motivations for launching their own business enterprise and their perceptions of the obstacles in establishing and running of their business. And finally to find out how these female business owners with children created a balance between motherly duties and requirements of business. First of all, it tends to emerge from the responses given that religion as an institution is being used as tool to suppress women in confining them to their houses by putting a restriction on their movement and strictly monitoring their activities irrespective of the economic or social class to which these female entrepreneurs belonged. However, religion in personal capacity seems to be a great motivator for these female entrepreneurs who draw hope and extra ordinary consolation from it especially in times of financial stress and despair. The strong personal bond that these female entrepreneurs with children have with God through prayer and rituals gives them much needed confidence and acts as a great motivational and inspirational force.

Secondly, it seem to emerge that the respondents from the middle class background of all three categories generally viewed themselves as business owners motivated by push factors like unemployment, to contribute towards financial needs of family etc. and were not driven by pull factors like sense of achievement, satisfaction of creative impulses or having entrepreneurial ambitions like it seemed to be the case with the female respondents of affluent classes, who regarded themselves as having entrepreneurial ambitions.

How the female business owners from upper class found it easier to cope up with challenges than those of middle and lower middle class will be explained at length later in this chapter. Thirdly, another important finding of this study was that female business

owners of all three categories who operated their business enterprise from premises of home seem to find it a lot easier managing business with family/children commitments both routinely and in case of emergency. However, most of the female entrepreneurs who operated their businesses outside their homes found it difficult to keep a balance between family responsibilities and business needs.

Fourthly, most of the female business owners with children tend to view themselves primarily as mothers and homemakers and only secondary as businesswomen. Family and children needs were more important for these female business owners and they were in business to either provide for their financial support in case of middle class and lower middle class families or to satisfy their creative impulses and self-actualization in case of female business owners from rich family background. Fifthly, the female entrepreneurs with motherly responsibilities concentrated in narrow female specific businesses which were mainly either catered to females or children in services sector. These businesses tend to have low exit and low entry barriers. Moreover, they were narrowly focused with small range of capital required to set them up. As mostly the respondents interviewed had businesses like the beauty parlors, female dress designing and boutiques, lady's gym and fitness center, working women and female student hostel, female college, marriage bureau, female tuition center, kindergarten academy, children nursery and primary school etc. All of these either had a major female clientele or provided services to females.

However, the female business owners from affluent class targeted rich or upper middle classes with heavy investment in their businesses as they had the financial muscle. But still even their business ventures were narrowly focused confined to few key areas as mentioned above. Despite the frantic efforts of author, he was not able to locate a female

business owner with motherly responsibilities in businesses other than those having in handful of small female oriented industries. Moreover, as mentioned above a key find from the interviews conducted from female business owners was that respondents who operated businesses from premises of their homes found it easier to keep a balance between requirements of business with motherly responsibilities towards children and house hold chores. However, for those respondents who had to travel away from home for their business location find it difficult to keep a balance between business commitments and household duties and children responsibilities. Moreover, the female business owners who had part time businesses and in joint partnership tend to find it easier to balance family needs with business commitments. Finally, all the ten respondents from the business graduate student's category interviewed were of the opinion that knowledge of business skills especially taking the module of Entrepreneurship in their respective Universities gave them a head start over others in starting and running of their businesses.

The Table below gives a brief overview of the findings of motivations, barriers and work-life balance issues.

Table 5.3 List of motivations, barriers & work-life balance

RESPONDENT	GROUPS	MOTIVATIONS	BARRIERS	WORK-LIFE BALANCE
G1-G10	Graduate Entrepreneurs	-Business Skills learned at University -Entrepreneurship Module -Unemployment -Flexible hours -Financial Independence -Family support (Middle class)	-Gender discrimination and stereotyping -Transport -Lack of Mobility -Lack of Social Networking -Cultural barriers -Social/religious taboos -Technical Barriers -Power Crisis -Male domination/exploitation -Raising Finance/Capital/Access to Finance (Middle Class/Lower Middle Class) -Environmental/Political Uncertainty -Lack of government/Institutional Support -Negatively charged relatives -Lack of skill development/training -Unfavorable market condition	-Home premises versus outside location -Family moral support -Father/Spouse support -Part time or full time business -Partnership or sole proprietorship -Motherly responsibilities -Maid culture (Affluent class)
B1-B10	Budding Entrepreneurs	-Necessity based or Push factors (Middle class/Lower Middle class)		
P1-P10	Professional Entrepreneurs	-Opportunity based/Pull factors (Upper/Affluent class) -Family role model		

The responses have been presented according to the divergent views of these three groups. The female business graduates have been referred as ‘graduate entrepreneurs’, and budding female business owners have been referred to as ‘budding entrepreneurs’ and professional female business owners as ‘professional entrepreneurs’. Where this is not the case, the individual groups have been referred to by name. Moreover, each of the research questions

is used to structure the presentation of findings derived from qualitative data collection methods. The responses in the semi-structured interviews are presented thematically and points that emerge are illustrated by example quotes.

The anonymity of respondents is maintained by assigning each a reference code and responses from all thirty participants have been quoted to ensure an appropriate representation of views. Responses given were naturally framed around the individual's understanding of the terms used, and where there was any need for clarification regarding terminology during the interviews this was sought via supplementary questioning. A summary follows the presentation of findings for each research question and the chapter concludes with an overall summary. For the median age of the respondents please see the Appendix attached at the end. The responses to questions examining the respondents' understanding of motivations, barriers and responsibilities towards children and family are indicative of the intensely personal nature of this issue, a perspective consistent with the literature and which will be returned to in the discussion chapter.

5.2 Research Question 1: What are the motivations for self-employment for female business owners with children in Pakistan?

This was the first of three research questions that the author aimed to explore from the thirty semi-structured qualitative interviews. The purpose of the first research question was to find why the female business owners with children started their own business as career option whether part time or full time. And to explore their key motivations whether it was the push or pull factors or both or some other factors which motivated them to pursue business or entrepreneurship. The author collected some very valuable information to

explore the intentions behind setting and running of businesses by these female business owners. The entrepreneurial motivations female business owners in Pakistan were discussed in the eight sub questions that the author formulated to find an answer to this first research question. The questions can be found in the Appendix given at the end. Almost all the respondents from the three categories said that one of the main entrepreneurial intentions to start their own business was to give priority to the family needs and particularly looking after their children. They viewed themselves primarily as mothers and home makers. It was the 'flexible' working hour's option of self-employment that prompted them to open their own business enterprise. Among the other reasons of having entrepreneurial intentions was glass ceiling effect, competitive job market and inability to find a career oriented job. The graduate entrepreneurs also mentioned business skills learnt at the University as one of the key factors for having entrepreneurial intentions.

However, the female entrepreneurs from all the three categories seem sharply divided on the basis of being part of an economic class. The author did not find this division on basis of social/economic class in all the previous studies that are carried out in the context of female entrepreneurship in Pakistan. Moreover, female business owners from middle class families tend to face lot of obstacles especially related to setting up of the business and raising finance for their businesses. However female business owners from well to do families found it easier to raise capital either from their own savings or from help of their members of family or close friends. Similarly, female business owners from middle class backgrounds were mainly seemed to be motivated out of necessity to set up their businesses. Some of the main factors were family financial difficulties, husband's joblessness or contributing towards the house hold income, inability to find job, price hike,

inflation, cost of living and giving their children good education and decent life. Also the findings seemed to suggest that middle class background female business owners were low risk takers as compared to female entrepreneurs of well-off classes. Nonetheless, almost all the thirty female business owners seemed to have a high level of self-confidence in them but as mentioned it were only female business owners of well-to-do families that seemed to have an urge to create something new in service industry and motivated by a sense of self-actualization. Moreover, for the middle class and lower middle class female business owners opting for own business enterprise was seen as a struggle for survival to give a decent living to themselves and their families in times of economic uncertainty, spiraling inflationary pressures, high cost of living.

It becomes roughly clear to the author from the semi-structured interviews that the Pakistani female entrepreneurial scene though is complex; but also is sharply divided on class basis and the prevailing socio-cultural environment tends to be more favorable to the female entrepreneurs from the rich and affluent back grounds. However, as with close family support most of the female entrepreneurs of all the three categories seemed to have no issues. Rather most of them found the members of their family very supportive and male members (either father, husband, brother etc.) indispensable in face of a religiously conservative, male dominated and patriarchal set up. Therefore, the research tends to draw a loose picture in varying motivations, obstacles and business-family balance issues between female business owners of upper and middle/lower middle classes of all the three categories.

As mentioned at the onset the author found from the interviews that the dynamics of female businesses in Pakistan seemed to be deeply class rooted and roughly divided on class lines. Especially the author found from interviews conducted that it is particularly a hard and uphill struggle for females belonging middle and lower class families to set up and run their businesses. From the findings it seems to come out that respondents from middle and lower middle class backgrounds are the ones who not only find it hard to raise capital but are also tend to be more vulnerable in facing the brunt of society, wrath of religious conservatism and opposition of family relatives.

The female business entrepreneurs from upper class seemed to have the cushion of strong social networking links in business circles, support of a rich guardian/ angel investor (i.e. parent or husband) to finance their business venture, maid culture, availability of transport facilities, availability of business space etc. On the contrary female business owners from families who were struggling financially were facing all kind of obstacles in establishing and running of their businesses. These obstacles ranged from lack of social networking and business links, extreme difficulty in raising capital for their business due to absence of any venture capitalist firms, very high interest rates of banks, absence of angel investors, discouraging attitude of relatives, lack of transport facilities, negative social opinion and cultural and religious barriers etc. Another key finding of this study is that the female business owners from middle class and lower middle backgrounds did not view themselves as entrepreneurs in the 'masculine' sense of the term that it is widely understood as. They were averse to risk taking and had no ambitions to grow their business or to satisfy their creative impulses. Their chief motivation to start own business enterprise was to provide a better quality of life to their children, to contribute towards the income of their households,

to cater for their family financial needs and look after their children. However, female entrepreneurs from upper and upper middle class seemed to have entrepreneurial ambitions for example they were motivated by a urge to satisfy their creative impulses, to be recognized in upper social strata, to further grow themselves, expand their business and/or to kill their boredom etc.

The graduate entrepreneur category comprised of those females who have established their own businesses after graduating in business studies (either BBA or MBA) from different Universities of Islamabad. A total of ten graduate entrepreneurs were interviewed by the author. Out of these ten female entrepreneurs five were former students of the author and five others were referred by other students. The age of their business was 0-1 years and they can be regarded at the starting or nascent stage. These graduate entrepreneurs gave different reasons for having entrepreneurial intentions but learning the entrepreneurial and business skills at MBA and BBA and especially taking up business related courses in their respective Universities was cited as a cogent reason. However, the graduate entrepreneurs from middle class background also gave financial considerations as their main reason and they classified themselves as 'necessity-based' entrepreneurs. As discussed earlier for these middle class graduate entrepreneurs it was more of a 'survival game' as well rather than pursuing an entrepreneurial career for self-actualization and satisfying their creative impulses. Inability to find jobs in market and glass-ceiling was another reason for these graduate entrepreneurs launching their own businesses. Similarly, financial independence, contributing to house hold income and flexible working hours were some of the other reasons that these graduate entrepreneurs gave for going ahead with their own business enterprise.

However, for all the ten respondents of this category one of the main reason was responsibilities towards family, home and children that came as number one priority. Interestingly they saw themselves first as mothers and home makers and then as entrepreneurs. The middle class business graduates mainly gave financial necessity as the main reason. Moreover, they identified more as a bread winner and contributor to their household income than with typical entrepreneurial set of traits like risk taking, leadership, self-motivation etc. On the other hand, the graduate entrepreneurs from elite class did viewed themselves as potential risk takers and had taken up entrepreneurial career to realise their creative instincts and self-actualization. As mentioned above in the first category of respondents that comprised of business graduates the main reason cited was having done the degree of business administration as it gave them the much needed knowledge and skills to start a business of their own.

For example, G3 a business graduate who is successfully running a baby day care nursery said:

'I was not sure about my career path after MBA, and at least had no plans as such of starting my own business. Though my nature was always to be my own boss. But when I took the module of 'Entrepreneurship' in MBA second semester my perception changed altogether. I not only learnt how to make a business plan and start a business but getting first-hand knowledge from successful female entrepreneurs who were invited as guest speakers motivated me a lot to do something of my own....'

However, as outlined in above paragraphs the graduate entrepreneurs from the middle class also cited financial reasons and push factors for giving a go ahead to starting their own business. Respondent G5 who is a wedding photographer said in this regard:

'I always had this passion for photography since school days. I used to take pictures of my friends at parties and social gatherings. Especially in marriages of family relatives I would be taking bride and groom pictures. However, I would not have turned by hobby into business if my family was not facing the financial difficulties. My husband was underpaid and his income was insufficient to give a decent education and better living to my two daughters. Though my husband did not compel me to contribute but I felt that I really needed to do something to improve the financial position of my family. I had gained the skills and knowledge of when I did my BBA. But it was only after my marriage and financial hardships that made me turn my hobby into a business venture'.

In the case of G7 a graduate business student a jewelry designer and an owner of an online jewelry shop to start business was due to business skills that she acquired during her business management degree. She said:

'…when any one asks me about what were my main motivations of starting my online jewelry store my reply is that I had both extrinsic and intrinsic motives. Like jewelry was always my passion but I had not a clue how to convert it into a successful business enterprise. I give the credit for all this to my MBA degree which enabled me to gain much needed confidence and learn different business skills.…. Now when people ask this question I tell them it was my MBA degree that gave me much needed encouragement and I was too excited to start a business journey myself as the passion with jewelry designing

was always there but had it not been for business skills and knowledge I would been working for someone else…'

However, all the graduate entrepreneurs cited among chief intentions to pursue entrepreneurial career was primarily due to performance of motherly responsibilities and house hold daily chores. For example, respondent G1 said:

'I live in a joined family set up. It is a part of culture in our society that a newly married girl is not only supposed to look after her family and kids but also to take cares of her father in law and mother in law, perform household duties like cooking, cleaning, washing and supervising any servants in the house. Mostly men in Pakistan would want a house wife for themselves who can also look after their parents. My husband encouraged me to carry out my passion of wedding planning from our home. Since I did study Entrepreneurship in BBA the knowledge and skills gained from it also immensely helped me. Plus, I always wanted to earn for myself and family as living has become very costly….'

Inability to find a good career oriented job was also regarded as a potent reason given by many of the respondents. For instance, respondent F6 said:

'….it has become very hard to get a good graduate job these days. The few jobs are annually advertised for central superior services examination for jobs in government sector. The pass ratio is only 2% to 5% to and you are not sure even working hard for it all the year that you going to get a government job or not. Moreover, in the private sector you can only get a decent job if you know some relative or family friend as nepotism is ripe everywhere. Plus, most of jobs that are advertised are of temporary nature and kind of

exploitation in jobs like receptionist, personal secretary and/or school teacher in private schools. Therefore, many graduates are already discouraged and try to do something on their own like I did…'

Similarly, one of the female respondents from the business graduate category referred to the glass ceiling factor as reason behind her decision to go solo and have her own business enterprise, she opined:

'…. after just a year of joining the banking sector soon after doing MBA in Finance I realized that I cannot progress further than Assistant Manager due to strong culture of male domination and nepotism. These views were also shared by my two colleagues who had been stuck at the same level from last three years. I felt hopeless as avenues of career progression seem too slim. So therefore I decided to start my own business venture…'

So the findings to the first research question pertaining to the first category of respondents i.e. graduate entrepreneurs mainly cited business skills learned through University degree in business management. Moreover, graduate entrepreneurs from the middle class attributed the financial needs and high cost of living as the main reason behind taking up business as a career option. All the respondents primarily viewed themselves as mothers and home makers and found own business a convenient career option due to its flexible working hours and operating from home. Some of the respondents also referred to a 'glass ceiling' and inability to find any gainful and career oriented employment as a deciding factor. As mentioned at the onset of this chapter the female business owners from all the three categories i.e. graduate entrepreneurs, budding entrepreneurs and professional entrepreneurs had their motivations of push and pull factors linked directly to their

financial background and status. Interestingly one of the important finding of the study was that all the female business owners from middle class and lower middle class from all the three categories cited financial reasons and improving their economic status as the main motivational factor.

In this section the author will talk about the entrepreneurial intentions of the second category of female business owners i.e. budding entrepreneurs. They were selected primarily on the basis of age of their business from 1-3 years. Like in case of B5 a budding entrepreneur having a successful online baking shop said:

'*I hail from a middle class background and my father was a school teacher on a meagre income. After I got married into a middle class house hold due to low income job of my husband I faced the same financial stress which I had been witnessing from childhood. After I got married due to the support of my husband I decided to end this cycle of deprivation and financial stress. I used to watch baking shows on TV and used to bake home for my family and on special occasions for relatives. My husband realized that I was very good in baking so he supported my desire to go ahead with online baking shop and use my talent/hobby to earn extra income for my home and kids. My husband supported me a lot after he lost his job and it has become our sole income source now.'*

Similarly, in case of another middle class female business owner from budding entrepreneur category i.e. the respondent B6 who is successfully running her beauty parlour said:

'I was always interested in bridal makeup and did beautician courses during my college days. But it was no more than a hobby and then I started working at one of the big and

famous beauty parlour and was paid enough to meet my own expenses. After getting married I left my job to take care of my son. My husband had a decent income to support the family so I did not feel any need to work. But I used to do complementary make up for my family and friends and kept pursuing it as hobby It was after the sudden and tragic death of my husband in car accident that I had to face financial difficulties. I again started working but as my son was growing up I realized that I cannot give him better life just by working for someone else. At that moment I decided to kick start my own beauty parlour. Now when I look back I feel very satisfied that I really took a wise decision.'

The findings of the study are very interesting. The respondents from middle class and lower middle class backgrounds had hobbies and skills that made them start their own business, but they turned it into a business venture only when beset with financial crunch and need to better their financial position and overall economic prospects. However, in other cases it was purely the financial need of females belonging to middle and lower middle classes that dictated their decision of starting a business of their own. For example, in case of respondent B8 who is married with three children has an established Tuition Centre. When the author interviewed her about her motivation she had this to say:

'When I got married I and my husband were living a contented life. My husband is a senior clerk in a government department. However, after we had three kids our expenses started going up dramatically. We did not have any plans for this sudden rise in expenses. Especially it became impossible to survive in a meagre salary of my husband. Therefore, when the kids started going to schools. I had to borrow money from my father to get them admitted to private schools and pay their admission fees. All this put pressure on me to start business of my own as I could not do job being mother of three school going kids.

Moreover, job timings are not flexible. I wanted to earn while being at home. The income from my tuition centre really eased the financial burden off the shoulders of my husband who has been very supportive all along. Now we have monthly savings even after we do our monthly expenses. My kids are getting a very good education and a decent life. We even go out weekly and have food outside. I am so happy that we are out of financial suffering, I would also advice other educated females who have kids and cannot do job owing to its 9 to 5 routine to start up their own business from home. That will give them a source of earning plus the much needed flexibility to look after their children and also manage their business at the same time from safe and secure premises of their home'.

The respondents from upper and elite class had altogether different set of motivations. Though the drive to earn was always there but it was more so because of intrinsic motives than financial considerations. Like in the case of B1 a boutique owner in Islamabad it was mainly boredom and desire to get recognition in her social circle that she started her boutique from home. To quote her:

'...I was getting bored sitting at home being idle; my both kids are grown up and in London for higher studies. My husband is a rich business man and real estate developer. I felt like doing something to satisfy my creative impulses and also get some recognition in the high gentry' social circle we moved in. My husband gave me the idea of going ahead with dress designing as I was shopping frenzy and had craze for buying latest design clothes. Moreover, I used to get all the top brands clothes on our foreign visits. So I hired a team of tailors and housed them in a portion of our big bungalow. I created latest designs on the basis of ones I saw in Europe and UK. My target group was the elite class. Since I had a vast social circle of rich ladies, I had a clientele at hand. No doubt it was a success

story as there was a gap in the market to cater for designer clothes especially for elite class. My business has done a lot for my self-actualization and satisfying my creative instincts and also relieved me from boredom and idleness. Now whenever I go to parties the females keep asking when you are going to launch your new range of clothes. I would like to suggest it to other women who are sitting idle at home and get bored to do something entrepreneurial to keep themselves busy and also make earnings at the same time….'

However; in all the three categories of female business owners one of main entrepreneurial intention was need to look after their children and also undertake daily household chores. As working from home was always felt desirable by the respondents in shape of the flexibility of working hours so to primarily perform their motherly duties and house hold chores which goes handy with it. For example, in case of B10 a mother of three and owner of a Pakistani and Turkish Food Take away being run from her home premises told the interviewer:

'…. I had a good banking career, but after my marriage and especially having kids I had to leave my career. My husband is a Medical doctor in a government hospital. The main reason for my starting own business was to be flexible as far as my working hours are concerned thereby giving time to my kids and family which is more important. In my banking job I had no time for family and my kids were suffering from lack of motherly care and attention. In my present business which I operate from home I am completely at ease to devote sufficient time to my kids and also perform daily chores like washing, cooking and cleaning etc. I firmly believe that mothers are primarily supposed to be home makers and their first priority should be looking after their family and children and also perform

household duties…my home based take away gels up well with it as I have fixed timings for it from noon till six. Even in that time if I don't have any customer orders I undertake house hold duties…'

The findings for the first research question for the budding entrepreneur category thus brought to forth the same entrepreneurial intentions as of the graduate entrepreneur's category like motherly care and primary role as home maker. Similarly, they gave flexible hours of self-business as opposed to fixed timings of 9 to 5 jobs. Likewise, it was the financial consideration for female business owners from middle and lower middle class backgrounds as opposed to elite class female entrepreneurs who took up entrepreneurship route to satisfy their creative impulses and for self-actualization. The professional entrepreneur category comprised of female business owners in business for more than three years. As with the other two categories this group also had ten respondents from P1-P10. Among the factors for having entrepreneurial intentions were desire for financial independence, women specific business sector skills i.e. expert knowledge and skills of exclusive female based businesses like beauty parlours, day care nurseries, kindergarten academies, female designer boutiques, bridal dress designing etc.

The above reasons were apart from the one listed above for the other two categories. However, one specific entrepreneurial intention in particular this category of entrepreneurs was the 'role model' factor. In most of the cases this role model was a close family member i.e. father, husband or a cousin. For example, in case of respondent P10 who had an online food takeaway specializing in Pakistani, Indian and Chinese cuisine it was her father who was the guiding spirit behind her decision to be a businesswoman. To quote her:

'……after my divorce after more than ten years of our marriage and having responsibility of four kids I felt shattered. I had nowhere to go and did not have any job so I decided to move to my parents' house. My father was a tower of strength for me in my darkest phase of life. He gave me the idea of doing online fast food business as I was an excellent cook and have done many cooking courses. I used to watch all the cooking shows on TV with passion. That's why I decided to give it a try. Initially I used to cook and sell myself. But now after six years of starting my business I have team of ten employees with three specialized chefs who work under my supervision. No doubt my business has been a roaring success. The credit of motivating and financing me goes to my great father….'

Similarly, other Professional entrepreneurs gave more or less the same answers as were given by the female business owners from other two categories with regards to their entrepreneurial intentions. The middle class and lower middle class Professional female business owners established their businesses owing to their dire financial difficulties and to support their families in coping with economic miseries. For instance, the respondent P5 who has a school canteen shop and a widow with three children said:

'….my husband was a car dealer and had a partnership in a small car show room. After his sudden death from heart attack I was left on my own with three little school going kids at that time. I had to do something to keep the education of my children going in the school they were going. The tuition fee was high and cost of living rising every day because of high inflation and general economic uncertainty. I tried to hunt a job but could not find one with flexible hours so that I can attend to needs of my children. My only option was to do my own business with the money from my husband's share in the showroom. Then one of my cousins who was herself running a canteen shop at a school told me to get the annual

contract at another school which near to my house. I gave a bid for it and got the contract finally. It really helped me come out of the hard financial crunch time. The income from my business ensured decent education and living for my kids. I am very satisfied now that I took a right decision at the right time….'

However, the professional female entrepreneurs from elite and upper class backgrounds had altogether different set of entrepreneurial intentions. Like in case of respondent P8 who had a bridal dress said:

'…. My reason for opening up business venture of designing higher end bridal dresses was to turn my passion of dress designing from a hobby to a brand. Secondly, my husband was mostly busy in his construction business and mostly on had to travel inside and outside the country. I have two grown up kids but I have two maids in house to cook food for them and took care of every household chore. Plus, finance for my business venture was not an issue at all. My husband is really supportive of my business and all the initial investment was done by him. He is my angel investor. Now I really feel actively proud in my social community. Though my dresses are costly and are made for elite class bridal wear but I do some charity for poor and downtrodden from my income…'

Similarly, P4 respondent who runs a finishing school also had entrepreneurial vision and saw a gap in the market that made her start her own finishing school:

'……well I felt that in market there was a dire need of a finishing school for our girls who need to learn skills like cooking, house interior designing, knitting and sewing, swimming, self-grooming etc. Our girls after marriage faced lot of problems because there is no school or academy which can teach them these basic and practical skills. Mostly the girls

would learn some rudimentary skills like cooking from their mothers and that's it. Therefore, having this entire in mind I started my finishing school initially from my home and then I moved to a rented space. Basically it was the first mover advantage that I had as I did not have any competitors six years ago. Now we have few of them in the market though. Now I feel really satisfied that I saw need of a business and was able to fill the gap…'

Some of the Professional female entrepreneurs also gave reasons of being in narrowly focused businesses that targeted only females like boutiques, female dress designing, beauty parlours, ladies gym and fitness centers etc. For example, in case of respondent P2 owner of a lady's gym and fitness center said:

'…females have lot of potential in female's specific businesses like mine. It is because of the conservative nature of society that is segregated at all levels. Even men who are investors need female managers to run these female specific businesses. That is why I felt motivated to go ahead with lady's gym and fitness center from a very basement of my home. The idea clicked and now I have almost fifty active members….'

As mentioned earlier the first research question aimed towards exploring the various entrepreneurial intentions of Pakistani female business entrepreneurs with motherly responsibilities divided further into three categories. The responses from these female business owners were very interesting and can be grouped into entrepreneurial intentions of upper class female entrepreneurs of all three categories, entrepreneurial intentions of middle class and lower middle class of all three categories entrepreneurs, and entrepreneurial intentions of graduate entrepreneurs. The author found the same pattern in

the entrepreneurial intentions of graduate entrepreneurs. And similarly motivational factors of upper class background female entrepreneurs and middle class female entrepreneurs of all three categories were more or less the same.

As outlined in the paragraphs above the female entrepreneurs of graduate category gave business skills learnt at MBA/BBA and Business modules as their main motivation apart from having 'necessity' or 'opportunity' orientation depending on the different level of 'push' and 'pull' factors which in turn dependent on the economic and social class to which they belonged. The female entrepreneurs having motherly responsibilities of rich background were motivated by 'opportunity' seeking behavior triggered by the pull factors like self-actualization, risk taking etc. while on the other hand female entrepreneurs/businesswomen from middle class and lower middle class households gave purely 'financial' reasons for starting their business ventures. Thus it was 'necessity' based orientation which was various 'push' factors like financial support, decent living, good education for children and supporting spouse/father etc. in dire financial straits. Similarly, all the female business owners irrespective of the category also gave 'flexible' working hours and 'motherly roles' also as one of the main reason for starting their business. Moreover, professional entrepreneurs also gave 'role model' factor as also a reason besides 'pull' and 'push' factors as their entrepreneurial intention of going ahead solo rather than any other job. Similarly, among other reasons were inability to find gainful and decent employment, lack of career options for females in Pakistan, glass ceiling effect and intense competition in getting a government job as also a factor for taking up business as a career option.

A table illustrating the presentation of data regarding first research question with additional coding that leads to thematic outcomes and findings is given below:

Table 5.4: Presentation of Findings RQ1

Classification of Data/Codes	Findings RQ1 (Motivations)
Family factor	-Priority to the family needs -Looking after children -Viewed themselves primarily as mothers -Flexible working hour's option of self-employment
Class based factor	-Middle Class female entrepreneurs→ Push factors/ Necessity based/decent living/financial worries/cost of living etc. -Affluent Class female entrepreneurs→ Pull factors/ Urge to be creative/boredom/ social recognition etc.
Glass ceiling factor	-Male dominated society -Religious, social and cultural conservatism -Competitive job market
University factor	-Graduate entrepreneurs business skills learnt at University

5.3 Research Question 2: What are the barriers and obstacles faced by the female business owners with children in Pakistan from business start-ups to their growth?

The aim and purpose of the second research question was to fully explore the different barriers and obstacles that female business owners with motherly responsibilities in Pakistan encountered while setting up their businesses and/or are still continuing to face these hurdles in consolidating, sustaining or growing their business ventures. The findings

of this research question reveal that the hold of religion was seen as a tool for segregation and limiting the roles of female entrepreneurs of all three categories irrespective of the economic or social strata. Moreover, the author discovered from the responses that the Pakistani female entrepreneurship scene is contingent to being part of certain social and economic class. All this will be discussed in much detail in the Discussion Chapter.

As mentioned at the onset the broad focus of this Chapter is to concentrate on the Findings from the interviews from the 30 respondents divided into three different categories. This research question had eight sub questions to elicit about the different hurdles faced by the thirty female business owners with motherly responsibilities. The sub questions can be found in the Appendix attached. In case of entrepreneurial problems women entrepreneurs with motherly responsibilities the chief problems they face are in getting access to finance for their business, management of their business, marketing and in hiring suitable workers for their business. Mostly these female business owners were of the same view that the biggest obstacles and difficulties for the development of enterprises in Pakistan are located within the availability of financial resources, information, education and markets. Similarly, the female business owners face social/personal problems in Pakistan specifically those women entrepreneurs with motherly role face problems of managing both business needs and family responsibilities and commitments towards children. They have to perform house hold chores such as cooking, washing, cleaning. Though the maid culture has made things easier but they had to supervise them personally. Other specific problems related to these female business owners with family commitments and motherly duties were of time distribution and role conflict, lack of attention to children especially for those female entrepreneurs who had to leave their home premises for their business

location, Among the other problems that were cited by these female business owners were lack of community or government support, lack of recognition or support from society, especially prevailing negative cultural norms etc. Among the technical problems were energy crisis, lack of uninterrupted power supply, acute water crisis, lack of related field experience and unfavorable and volatile market behavior and political uncertainty. Moreover, other technical problems that these female business owners confront are non-availability of raw material, lack of related skills, un-skilled group members and shortage of working capital. Also lack of related skills, training workshops and government technical support are the major technical problems faced by female entrepreneurs in Pakistan.

So these female business women entrepreneurs face major business problems like seed money, finance, marketing of their business, personnel and other. Among the major family issues were time management, role conflict and sometimes lack of family support. The wife role problems encountered by married females were related to giving sufficient time to their spouse and children and being bogged down by house hold duties and other domestic related problems. The graduate entrepreneurs (0-1 year) had total ten respondents same as the case with other two categories. Among the chief barriers cited by these former business students were raising of finance or capital which was a top barrier especially for female business owners belonging to middle class and lower middle class background.

Apart from access to finance other hurdles or obstacles these female business owners had to deal with were gender discrimination, negative social attitude, socio-political uncertainty, resource constraints, negative family relatives, lack of transportation facilities, religious conservatism in society, lack of requisite skills and training, lack of social

networking, high interest rates of banks, lack of any viable government loan facility, or micro credit scheme etc. To begin with the female business owners hailing from the middle class had to face severe problems in terms of raising seed money for their business to oversee the incubation period. Unlike in western countries in Pakistan the banking system is discouraging and with very high interest rates and no holiday repayments or mechanism of venture capitalist firms in place the female business owners have no recourse but to seek financial help from their spouse, father or relatives. Like in the case of respondent G10 an owner of cleaning service business said:

'.... I come from a middle class house hold. Therefore, I had to face lot of resource constraint when establishing my business. I applied in Prime Ministers financial loan scheme but did not get any response. It is based on a draw with only a few handfuls who are able to get it. It's just like a lottery. I also visited banks and checked their loan schemes but all of them were not giving any holiday repayment or respite and charging very high interest rates. So in the end I became so disappointed and had to request my father for some help. My father had savings from his government job and I borrowed five hundred thousand rupees from him. That was the seed money for my business and it immensely helped me in the incubation and taking off stage....'

Similarly, respondent G7 with online jeweler's shop said about gender discrimination and sexual harassment:

'.... for female's religious and social conservatism of society is a big hurdle. When a boy goes out of the house no one is bothered. But when a female wants to go out of the house she has to take a male member of the family. Even it is very difficult for a female to meet a

man alone as people would be staring you. Even if a woman is meeting a business client or a banker for he will be staring at her. The sexual harassment is big problem for females in Pakistan. I remember approaching a bank for the loan and the loan officer took my personal number. I gave him my cell number as I thought he convinced me of sorting out the loan for my business and taking my case to loan approval committee. To my astonishment he called me one evening and asked me to go out with him and that he liked me. I was so shocked that I even could not say anything in bewilderment and just disconnected the call…'

Likewise lack of social mobility and social restrictions was also cited as a major reason with these graduate entrepreneurs. Respondent G1 who has a day care center said:

'…I wish females were networked and connected like men are. When we enter the field of business we simply do not have any worthwhile connections or contacts. It is partly because women are kept inside their homes and there are restrictions on their mobility which inhibits them from professionally growing. I remember always seeking permission from my parents or elder brother even when I had to go to a female friend's house. But my brothers never had to do anything like that. They just used to inform parents or message them. Plus, if I had to go outside it was duty of my brother to take me and then bring me back. Even outside a woman cannot go freely on her own as men stare the females who are unaccompanied by a male member or guardian...'

One of the barriers that were mentioned by many of the graduate entrepreneurs was frequent power shortages and transport facilitates. For example, respondent G6 the wedding photographer said:

'....one of the main problems that I faced was power failure in the country with wedding halls going in sudden darkness. So it becomes a problem doing photography especially at nights. Also I had transport issues in the beginning as I had to request my clients for the transport arrangements to the venue....'

Social and religious conservatism deeply embedded in society also exercised kind of cultural restraint on operation of some of these female graduate entrepreneurs. Respondent F9 owner of a college in Islamabad said:

'...Whenever I deal with male clients in office or appointment with male persons I have to ensure that I am with some colleague and wearing scarf on the head. In Pakistani cultural norms men would generally perceive you differently if you wear westernized clothes during work. It is considered odd for a female to meet a male member alone in room even if it is purely for business purposes...'

The budding female entrepreneur category (over 1-3 years) also had ten female respondents who were in business for three years or less. The nature of their problems and obstacles were more or less the same as that of graduate female entrepreneurs. However, unlike the graduate females who got business education were much better equipped to deal with those obstacles as they could pre-empt the various problems and perils beforehand when starting business in the field. On the contrary these budding female entrepreneurs were oblivious of the kind of problems and had no prior knowledge or experience to deal with them. This

situation gets more aggravated in complete absence of any training workshops or skill building sessions for the female entrepreneurs in Pakistan. However, their main recourse was to learn the tricks of the trade from those who were already in business especially if that person happens to be a close friend or family member or relative. Like for example respondent B6 a 31-year-old with a beauty parlour in Islamabad told the author:

'.... since I had no prior experience or business knowledge as I could not go to University or study business management. I had a cousin who was running a successful parlour business and I got very motivated from her. She guided me a lot and told me the kind of problems that I will have to face at the onset from incubation stage to take off stage of my business. I faced all those obstacles like she had told me so I was better equipped in dealing with problems and obstacles…I feel all this is important in absence of any institutionalized system of aspiring female entrepreneurs training in skills etc.…'

However, apart from some close friends or relatives or immediate family members the rest of respondents said that other female entrepreneurs did not share their experiences as they felt threatened by a potential competitor coming up in the market. To illustrate this respondent B3 who had a primary school in Islamabad told me:

'.... when I decided to go ahead with my ambition of opening primary school after working as a teacher I realized that there is a gap in primary education to focus more on IT skills in young students which is totally lacking. However, to know how to do the paper work in this regard and the steps to open a school I contacted a school Principal in nearby locality. She initially greeted me very warmly but when she came to know that I want to open up a school of my own she rather discouraged me and then after that did not welcome me to her

office. It was so frustrating and shocking to me. But I was so determined that I did not lose hope and ultimately was successful in my plans…'

Similarly, others said that jealous relatives discouraged them and were opposed to them starting business. For example, respondent B10 who is running her take away business from home said:

'…when my maternal and paternal relative came to know about my plans of starting my own business. My paternal aunt and maternal uncle came home and tried to convince me and my father that for a female it is more important to look after family and children than going ahead with a take away in which interaction with all kind of males would be involved. As I was very resilient and my family was very supportive. They did not listen to their warnings and now I am a successful owner of a take away in the capital….'

All of female entrepreneurs from this group who were from middle class or lower middle class as in case with the other two categories as well faced acute difficulties in raising capital or finance for their business as seed money. Apart from access to finance the obstacles that the respondents narrated were gender discrimination, environmental uncertainty, lack of transport facilities for middle class and lower middle class background females. Lack of training skills and social networking has already been discussed in above paragraphs. As mentioned at the onset majority of these budding entrepreneurs irrespective of the finance issue for the female respondents agreed that to manage their business properly is problem for them. There are several reasons of it like they don't have formal business education and training, lack of government initiative for skills training workshops. Even the media and industry have not done much worthwhile programs or documentaries

on the issue highlighting the cause of female entrepreneurship in a conservative and male dominated country like Pakistan.

To illustrate this further respondent B9 who is running a children kindergarten nursery and child day care said:

'.....female's aspirants in Pakistan who want to undertake their own businesses have no institutionalized or government support system. Unlike in the west where females can get access to workshops and seminars and sessions with entrepreneurs and even programs on the electronic media. The situation here in Pakistan is retrogressively opposite. For instance, in my case my source was internet and watching online videos but then they mostly designed for western context without taking into stock the cultural and social variables that affect female entrepreneurs in Pakistan. Therefore, I strongly feel for the need of a systematic institutionalized mechanism through which the budding female entrepreneurs can get training in entrepreneurial and business skills starting from business plan to start ups and then guidance till take off stage and growth and sustainability of the business…'

Electricity Shortage and frequent power shortages were some of other problems mentioned by these female entrepreneurs. In recent year's power breakdowns, electricity shortages and high business consumer electricity tariffs have aggravated the situation for businesses in general. For these female entrepreneurs it also something that is a major concern as smooth power supply and availability of water etc. is important for the smooth running of their businesses. For them it is something that causes a major hurdle especially in scorching

heart to have air conditioners working and electric appliances properly functioning. For instance, in case of respondent B6 the owner of a beauty salon and parlour said:

'....my business got really badly affected from electricity shortages and load shedding. Our clients had to wait for electricity to come back again as after every hour it used to go off for one hour. Therefore, I put all my earnings from business in buying the diesel generator and then this petrol crisis happened for few weeks and then I had to close my shop for two weeks just to wait for petrol shortage to get over. All this resulted in losing my income for a month or so. Thanks God that I operate from my house and don not have to pay any rents....'

The lack of related field experience was also referred to as a major obstacle. As mentioned before that for majority of the women it is a great problem which they are facing in as over all the female entrepreneurs did not have related field experience in Pakistan. As before starting their ventures they were either house wives or lived with their parents. Worsening economic conditions were also cited as an obstacle by majority of these budding female entrepreneurs. Almost all of the respondents agreed to this question, for them the market is unfavorable for them in many ways. As the nature of these female enterprises are too narrowly focused confined to few areas like salons, parlours, boutiques, schools and nurseries, garments etc. Therefore, they face fierce competition due to too many players being in the market and the nature of these businesses with low entry and low exit barriers making it easy for others to enter into the completion any time. In case of respondent B9:

'...it is very hard for a woman to beat the competition as market is unfavorable and highly competitive. In every street you will find a beauty salon and childcare nurseries are in all

the localities. You cannot have the first mover advantage now. So it is all the more important now to be innovative and stay competitive on the basis of some distinctive advantage and in most of the case it's the pricing strategy, Especially the middle class and lower class women would go for cheaper options. But yes if you operate your business in a posh area and target high gentry than your competitive advantage basis ought to be quality…'

The professional female business owners had the same kind of issues and problems as in the case of other two categories. Similar to the other two categories the Professional female business owners had to face same challenges and obstacles, however like in other two categories these problems were more pronounced for middle class and lower middle class female entrepreneurs. However, some problems were alike irrespective of the class to which they belonged like gender discrimination and cultural barriers. Female respondents almost all were unanimous in their assertion about society being male dominated and patriarchal. For example, respondent P5 who successfully running a school canteen said to the author:

'…my biggest challenge was in my business to overcome the gender discrimination and male domination. For any female entrepreneur doing business in Pakistani society it is one of the major challenges to overcome. Some men will just be opposing you and would be plotting behind you simply because they cannot see or imagine a female going ahead of them or making herself financially independent….'

Also in case of respondent P3 who was managing a marriage bureau told the author:

'.... many females are hesitant to step into business because of religious conservatism and fear of gender discrimination and dominance of males in the field who will eat them like vultures if they have no male relative or partner with them. It is almost impossible for a female to go solo in absence of any male family member or husband support. A female alone will always feel threatened and then religious conservatism and preaching's make it even tougher for a female to operate alone....'

In case of religion the responses there seemed a difference in how the religion was perceived in personal capacity and how it was viewed as an institutional force. Mostly in personal capacity the respondents viewed it as a matter of personal faith and conviction. The respondents saw it as a great spiritual force, personal motivator and moral guide. However, the respondents were averse to the institutional impact of religion as its rigid interpretation was used as a pretext to reinforce male domination and unduly confining themselves to four walls of their houses. As respondent P10 said:

'.... religion is a tool used by the males in our society to subdue a woman who has desire to achieve something on their own. The men would justify any thing for themselves by quoting Quran and usurp the rights of females in the name of religion. The overall environment for a female is very suffocating unlike the west where women have the civil liberties and freedoms to inter mingle...'

Similarly, respondent G5 told me:

'.....personally I draw tremendous energy from my faith of Islam, it gives me hope when I am desolate or in despair about my future... communion with God gives a mighty satisfaction to my heart in time of distress...however, I do not conform to the way religion

is being used by men in society especially those who are against the progress of women in society…they would use it as a convenient tool to force us to remain inside our houses and not struggle to improve our prospects…and the situation is all the more pervasive in rural households….'

Another respondent G8 said:

'…. the sway of religious bigotry and intolerance in society are a result of our collective ignorance. Since I took modern education my views about religion have changed tremendously. Mostly I see it a great motivator in my day to day existence as I draw lot of solace from my communion with God. However, I do not subscribe the way it is used by male members of family to crush our individual identities and forcefully confine us to our rooms...I think with more liberal education women would be able to question this dual set of morality as how the males apply religion on themselves for instance to have four wives at same time and usurping our rights in name of religious dictums….'

The respondents though were though open about the impact of religion however, they were cautious not to be too over critical and requested the author not to disclose their identities for fear of societal repercussions. I had to give this assurance to them time and again to ally their fears.

According to respondent F10:

'…Religious and social conservatism is one of the potent causes of women in general and female entrepreneurs in particular lagging behind men in field of trade and commerce… in most of the areas of country women cannot go out of their houses unless accompanied by male members of the family… this is the reason why females are mostly confined to a

narrow range of businesses giving services to women in different capacities like beauty parlours, boutiques, bridal and dress designing, child and day care nurseries and schools.. Till the hold of religious conservatism in society prevails I cannot think of female entrepreneurs progressing further beyond few traditional women businesses…'

The respondent G6 said:

'...I feel women are not given the independence and freedom to operate freely in a society which has strong taboos both religious and social if a woman take step out of her house to improve her standard of living. Personally religion I believe is great source of hope, motivation and gives you extra ordinary consolation in times of despair…but unfortunately it is being exploited by males in society to unduly subdue women and keep us as inferior to them…'

The restriction on mobility was also cited as a major problem especially for the female business owners operating their businesses from locations away from home. However, it was not much of a problem for women who were operating from home premises. Nonetheless, even for them going out of home to buy goods or to make a business trip was a problem. For example, respondent P2 said:

'.....in Pakistani society and culture a female is expected mostly to be at home looking after parents or her children. If she is out for work or business it is difficult for some males to understand this and they will quote Quranic verses and sayings of Prophet Mohammad to substantiate their views. That is why in more than ninety percent of cases when a female gets married she has to abandon her career as males want the women to stay in houses. Though now trends are changing a bit due to high inflation and cost of living plus liberal

education and media has also played a positive role in changing the trends but still lots remain to be done in this regard…'

Respondent P9 said in this regard:

'…. the irony is that even the female medical doctors in our society are expected to be home makers and house wives after their marriage. Similarly, the female pursuing business as career are also first perceived as either home makers or house wife's and mothers to look after their family and children. Even if they would do business or part time or full time job they are being expected to perform the basic house hold chores like cooking, washing etc.…'

The immediate family members like husbands and fathers were supportive of their business plans in majority of cases. Nonetheless, the distant family relatives from both maternal and paternal side were mostly opposed and female respondents attributed this to jealousy and negative mindset of not letting other relatives especially a female realise her dreams and prosper. Like in case of respondent P10 who is doing online food business in Islamabad said:

'…. once I decided to start my online business it made my distant relatives very anxious. Male and female relatives both apart from immediate family cannot see the other person rising as my mother would tell me. They would come to your house and ask a number of irrelevant questions and try to discourage you from your ambitions and goals. For instance, a male cousin of mine sarcastically said to me that why I do not sell onions. But I feel as women we should not be bothered or feel discouraged by unwarranted criticism on

part of relatives etc. Rather it should be taken as a challenge and women should try to excel in their chosen areas…'

For majority of Professional entrepreneurs, they also had to face technical problems. To keep business running properly smooth supply of electricity, gas and water is vital. Like the case with other two categories of female's professional female business owners also mentioned this as a major hurdle by the Pakistani female business owners and to them the uninterrupted and affordable supply of gas and electricity provision is very much necessary. According to all of respondent's electricity shortage damage their businesses a lot and put a brake on any progress they want to make in this area. As already mentioned above that the society in which female business owners operate is a male dominant society in which the women are treated as inferior to men so when female entrepreneurs were asked about the obstacles all of them mentioned about male domination and gender discrimination as the two major obstacles they have to deal with at every stage apart from the finances as one of the major barriers for entry in the industry. Another finding was that the immediate family members like husbands and fathers etc. were very supportive of these female business owners starting their own business ventures. However, distant family relatives both maternal and paternal were mostly opposed to these female entrepreneurs and were termed as the 'jealous' relatives by some of the respondents. However, some of the main obstacles that were mentioned by these female entrepreneurs reflected the overall situation of female entrepreneurs in all the three categories. Like one of the common problem that was cited by these female business owners with motherly responsibilities was that customers have much choices available to them since mostly the female business owners would be running traditional women focused business enterprises like beauty

parlours, boutiques and dress/bridal designing, jewelry designing etc. All this is too narrowly focused and are saturated fields with many female doing it since it involves low exit and low entry barriers.

Then lack of uninterrupted power supply was also singled out as one of the main hurdle for smooth running of businesses especially affecting the middle class and lower middle class entrepreneurs hard. All most all of the female business owners said that their businesses running interrupts due to electric supply interruptions and power break down owing to frequent power failure. This problem as of acute power breakdown and shortages have aggravated in the last five years. Similarly, acute water shortage was also pointed out as a hurdle. Moreover, the online business owners also said that power break downs result in Wi-Fi getting disconnected so resultantly their online businesses suffer.

At the same time inflationary pressures, high cost of goods and services for these female business owners is detrimental as their sales suffers and consequently the profits margin as well. However, as mentioned above it is the female business owners from middle class households who are the most affected from these problems as they are generally more prone to face these hurdles due to shortage of resources and lack of capital, lack of networking and social connections etc.

Moreover, these middle class female entrepreneurs said that there is too little profit in real terms for them but still they and their counterparts are struggling hard for income due to the fear of poverty haunting them if they do not carry on with their businesses. On the other hand, the female business owners with motherly responsibilities from elite or affluent class have not such kind of problems. They mainly target customers/clients from well off class

who are not much bothered about the cost they are paying but are concerned more about the quality of services or good they are getting. Similarly, the power failures also do not affect their businesses as they have installed high powered generators and appliances like UPS to counter the normal electric and power shortages. Moreover, they have purchased electric reservoirs to get water from beneath the earth when the normal water supply in not forth coming. Again the female business owners from middle and lower middle classes are more exposed to the social and cultural negativisms and gender discrimination even sexual harassment. Almost all the elite female business owners had security guards at their premises while the same were lacking when the author visited middle class and lower middle class business owner's business locations.

Religious conservatism and prevalent social norms is another great hurdle for these female business owners. Most of them were of the same opinion that Pakistan is a male-centric and a male dominated society. Therefore, the survival of women alone in business is not possible that is why mostly these female entrepreneurs were bound to take help from their partners, father or brothers as they cannot handle it all on themselves in a conservative and traditionally patriarchal environment. Moreover, the reason of involving a male counterpart is to prevent them from getting sexually harassed or get swindled or deceived by males as overall women in society are not strong but considered weak and vulnerable. All of this and much more will be discussed in minute detail in the discussion chapter. Here the author feels it is appropriate only to focus and confine to the findings from the 30 semi-structured interviews undertaken by him.

In short, mostly women in Pakistan run women oriented businesses which are narrowly focused at small scale level with low rate of return and low profits. However, the findings from the semi-structured interviews suggest a sharp divide among rich and middle and lower middle class back ground female business owners. The female business owners from elite classes are better placed and equipped to face these hurdles but those hailing from middle or lower middle classes are more vulnerable and exposed. This class ridden structure of female entrepreneurship scene will be discussed at length in the next chapter which is Discussion.

Similarly, the findings suggest that the Pakistani society and laws are not very much supportive towards business women. Therefore, the women operating in Pakistani society do not feel much confident than their male counterparts because of society norms and rules. However, things are changing now due to inflationary pressures, high cost of living and spread of liberal education among females. In Pakistani society in general the families set up are patriarchal and they give preference and priority to boys as compared to the girls. Even the female entrepreneurs from rich families also narrated this to the author. They were of the opinion that by getting preferential treatment men gets over confidence from their homes. This is why the female entrepreneurs generally feel that they lag behind men in business and enterprise etc. One of the major finding was that the female business owners especially from middle class households would be getting difficulty in getting loan and even if they do manage to get it in rare cases they have to pay it back with high interest.

Moreover, female business owners with small scale businesses are in majority from middle class or lower middle class set up. Their main concern is sustainability and day to day expenses. Therefore, they are not in a mood to expand or grow their business. They have so many expenses that they are just concerned about day to day running of their business ventures. Since they are not interested to grow or expand their business they would only spend money where it is essential. Again all of this will be discussed and analyzed in detail in the next chapter of Discussion.

A table illustrating the presentation of data regarding second research question with additional coding that leads to thematic outcomes and findings is given below:

Table 5.5: Presentation of Findings RQ2

Classification of Data/ Codes	Findings RQ2 (Obstacles & Barriers)
Religious conservatism factor	-Tool for segregation and male domination -Interpreted by male members to confine females inside the homes -Reinforces the gender discrimination prevailing in society
Social Conservatism factor	-Cultural taboos about women working outside the home -Females perceived as home makers and mothers -Male domination in society -Tradition of early marriages
Family factor	-House hold chores performed exclusively by females -Time distribution & Role conflict

	-Motherly role & responsibilities -Male family member support pivotal
Technical factor	-Energy crisis -Water crisis -Lack of uninterrupted power supply -Lack of training facilities -Lack of Social networks -Lack of related field experience
Access to finance factor	-Lack of governmental support -Difficulty in getting credit and/or bank loans -No mechanism of venture capitalists -Financial constraints faced by female entrepreneurs of middle class
Other factors	-Unfavorable/Volatile Market Behaviour -Political uncertainty -Negative family relatives

5.4 Research Questions 3: How are female business owners with children in Pakistan able to create a balance between managing the business and looking after their children?

The third and final research question purpose was to explore thoroughly as to how these female business owners with motherly responsibilities create a balance between family commitments especially children and requirements of their business. First of all, it is to be mentioned here that females in Pakistan whether they are rich or poor, working or non-working are primarily seen as home makers, wives and mothers. Their main responsibility is look after their family and children. Similarly, all the respondents interviewed also saw

themselves primarily as home makers and considered motherly responsibilities and performance of home duties as more important and foremost to their business. However, here as well the middle class and lower middle class females were adversely affected as they did not have the servants or maids to look after their children and carry out the house hold chores. However, the female entrepreneurs from the affluent class had the luxury of maids to look after children and servants to do washing, cooking and cleaning etc. Nonetheless, the affluent female entrepreneurs also had to personally supervise their maids and male servants who made them as responsible to house hold duties and children responsibilities as those who did the same stuff with own hands in terms of giving time if not physically exerting themselves.

The author did not find evidence to suggest that faith was instrumental in their choice of strategy for dealing with work family conflict. Instead it was reported to author that their faith seems to act as a support system. According to these women, faith helped them through the stressful times, and a strong faith was the key to successfully negotiating work-family conflict. This is best described by B4, a single mother who works full time at a home having a boutique, when she is asked how she handles work family conflict:

…. It's about faith… My religion has come in to let it go and give it to God… and it always works out…God helped me to understand all things are going to work out together for your own good….

Therefore, the respondents reported that religion helps them to cope with their situation and gives them the tools to address challenges. However, it does not seem to influence or impact on their work-related decisions. These women do feel as though they should be spending more time with their family, an indication of the influence of religion on the habitus and the internalized gender roles, but this value did not lead women to suggest any alternatives or other desirable options. Religion instead served as a 'sense making' tool to enable coping and support. Despite the financial constraints on the habitus, the author finds that family is a priority for these female entrepreneurs, supporting the idea that these strategies are centered on the family as permitted. However, the need for greater economic gains and financial stability seems to outweigh any other narratives about different strategies. As respondent G10 told the author:

'……*whenever I find myself in a tough situation I pray to God and it solves out everything. Perhaps the best thing is to leave everything to God and say Insha'Allah (If God is willing) My view is that if something happens it is from Him alone and if you are not getting something it is also upon His Discretion... So as a Muslim I have to Trust His Judgement and Trust His Plan. The main guiding spirit behind all my decisions is my faith in Him…'*

Similarly, respondent P10 said:

'.... As government in Pakistan is now encouraging new entrepreneurs and new entrepreneurial business opportunities. Females are now encouraged to become "out-of-the-box" thinkers, who can identify opportunities and apply their talents to overcome obstacles in order to develop their ideas into new business ventures. It is the fundamental precept of the Islamic faith that God only help those who help themselves. He calls not only

calls government officials and other spiritual workers, but everyone to specific roles in His kingdom and that includes females as well who want to do business and thus improve their financial prospects. As we have for us the example of the first wife of Prophet Muhammad Khadija who was an independent business owner and had a successful business….'

The critical finding to this question that how these female business owners are able to create a balance between business needs and family commitments was that those female business owners who operated their businesses from premises of their homes were more at ease and flexible to give time both to their children, family and also meet the business requirements. For example, the respondent P7 a 45-year-old mother operating a parlour from her home said:

'…. being at home all the time is very handy. Even during work hours, you can attend to urgent family calls and needs. And whenever the clients are not there or you are not having an appointment you can work in kitchen or do other homely stuff like washing and cleaning etc…..'

Similarly, respondent G8 who had an established tuition center said:

'…. working from home make things very easier in terms of giving time to family and kids and doing domestic chores and at the same time attending to business needs. After all you are at home all the time and always accessible to members of the family. Plus, my tuition center hours are in evenings and that too also for three hours so I am very flexible…'

In few of the cases female business owners shifted their business enterprise back to home or moved their family to the same street so that to be all the time available to their kids and family. For example, in case of respondent P1 who had an established girl's hostel in Islamabad said:

'....in the start I started the hostel from my basement with four rooms. But then I had more demand as when I started this business there were very few competitors in the market. Therefore, I had to take on rent a twenty room big house in another locality. It was a roaring success from the start as I had seized the first move advantage. However, my kids and family suffered as it involved forty-five-minute travel on car. As I was based in Rawalpindi so I could not attend to urgent family matters and was not able to concentrate fully on my hostel as well. Then a friend gave me a suggestion of renting out my house and taking a small house on rent in the same locality where why hostel was. Luckily I got a house for rent at a reasonable rate just few yards from hostel in the same street. This moved proved to me a great blessing for me. Now I could easily look after my home and also take care of the hostel. The staff knows it as well so they are always alert and remain on the premises…'

Similarly, P6 a widow who owns and manages a girl's college said:

'...As I am the only parent for my kids I had to give them extra time and care. My house is right in front of my college. It is therefore very easy for me to perform my managerial responsibilities as Principal and also give time to my kids. Though all the domestic chores like washing, cleaning and cooking are performed by maids and cook but still I need to supervise them. And I cannot trust my home to servants or leave children to them….'

Since for most of these female business owners the cogent reason of starting their own business enterprise was to have 'flexible' work routine so that they can give sufficient time to their kids and family and also able to earn their way for a decent living. Thus, a major concern for the female business owners was to create a balance between the mothering roles the house-hold responsibilities and requirements of business. The majority of the entrepreneurs in the sample referred to the support and the encouragement they received from their family especially their husbands or fathers as the main factors for success. As one of the respondent B9 mentioned:

…my husband has always supported my work [...] if it was not for his emotional support I would have never been able to succeed…'

All most all of the thirty respondents interviewed said that in order to overcome these challenges relating to work-life balance and undertaking their domestic responsibilities they need to have the full support of their family especially their fathers or husbands. Moreover, they were of the view that since they are traditionally known be in charge for the house work and children, irrespective of the social or economic strata to which they belonged they cannot abdicate from such responsibilities. Moreover, they said that it is not only the expectation of members of family and cultural norms that women need to take care of housework and children but women themselves are tied to such social norms and are okay about it. For example, the Pakistani women would prefer to cook for their families and not eat out in restaurants etc. Also many of them do not believe in private childcare and prefer to raise their children on their own. Moreover, they do not have a trust in day care nurseries and/or leaving children to the maids as lots of incidents have happened over the past. So most of them would be keeping their little children being cared by the maids in

front of them and sometimes in their offices as well the maids would be playing or bottle younger children. In this regard respondent G10 said:

'…most of the working women would be keeping maids and servants who can afford it. But hardly people these days can trust them especially since many incidents brought to the lime light by the electronic media of servants and maids exploiting the situation of absence of mother either neglecting them all together, subjecting them to torture and to sexual misbehavior as well. It is not whether you are working or house wife, mostly the mothers won't trust their children and belongings to servants…'

Since the recent abuse of children and cases of burglaries and theft most of the maids and servants go through a prior check from the local police station. Also now the maids would come for fixed hours and do house hold chores like washing, cooking and cleaning etc. in the supervision of house owners. However, it is still a luxury to afford a full time maid or servant which only female owners from rich background have. Mostly the affluent class had servants who are from their villages or been working for them since long so the trust factor is established. However, all the middle class and lower middle class respondents had mostly one maid coming in at a fixed time to perform cleaning and washing though most of the domestic chores and duties are done by the female entrepreneurs themselves.

Therefore, the interviews from the female respondents again showed that in a conservative and traditional Pakistani culture women are primarily responsible for taking care of the family and the existing stereotypes have created the impression in the society that women should only work outside the home if the family has the economic needs. Thus, in order to create this balance between work and family the Pakistani women entrepreneurs need their

families support especially the male support coming from their fathers, husbands or brothers. Moreover, the respondents interviewed acknowledged fully that in order to succeed as entrepreneurs they need to balance family and business needs. However, doing so is much more of a challenge for Pakistani women than Western women due to the social norms. That is why the respondents said that such expectations and social norms are among the reasons for low participation of women in business.

However, the women who choose to become entrepreneurs or business owners of this sample found their own ways to balance work and family. Nonetheless, finding such balance is a daunting task for these female entrepreneurs due to the heavy responsibilities that the Pakistani women have at home. They reported that their chief reason that has kept them going is the moral support from family like husbands and parents. One of the respondents G7 said to the author:

'…we are fortunate in Pakistan that we have the institution of children grandparents to look after their daughter's children. In a culture where you cannot trust maids and servants and it's is not easy to afford them financially the parents are a great help. I used to leave my daughter at home to my parents though she had a nanny but my mother used to supervise her all the time till I was back from the University. Also now when I have started my business my mother though very old herself looks after my kids. I owe it all to her support to me and looking after my children in my absence…'

In a joined family set-up it is easier than if the female is living separately. However female entrepreneur who had small children and had a car would drop them to their parents' house and collect them in the evenings. Some had their mothers living with them in case of

widowed or divorced females. Moreover, while the majority of the female entrepreneurs in the sample had their family support, several of them openly referred to negative and pinching comments of their maternal and paternal relatives to their work. For example, one entrepreneur respondent B6 mentioned:

'…. my father firmly believed in my abilities and supported me financially ...but my relatives especially from my father side criticized my father for trusting his daughter with his money ...if I was a boy they would not think the same way...

Or another respondent G2 who reported:

'...while my husband did not object to me starting my own business, my in-laws criticized me for not being a full-time mother. They believed that my main job should be taking care of my kids as working outside of the house is not suitable for women….'

Similarly, female respondents who were working in joint partnership with a fellow female partner found it a lot easier to manage in case of emergencies or when attending to children as they had a partner to look after the affairs of business. For example, G10 said:

'...whenever I had an emergency or any urgent family matter to deal with I just call my partner that I won't be coming and she takes care of everything. Similarly, if she has a domestic problem or sickness at home etc. then she informed me so it ensures the smooth running of our business enterprise plus being able to give time to our families and children…'

Also for part time female entrepreneurs it was easier to manage business with home duties as they were only bound for few hours either in morning or evenings to attend to their

business. For example, in case of tuition center, home based beauty parlours and online business it was possible to work part time rather than full time thereby the flexible working hours ensured not only smooth running of business but sufficient time for kids and family for these female business owners with motherly responsibilities.

A table illustrating the presentation of data regarding the third research question with additional coding that leads to thematic outcomes and findings is given below:

Table 5.6: Presentation of Findings RQ3

Classification of Data/ Codes	Findings RQ3 (Work-life balance)
Home-maker/ Mother factor	-Females in Pakistan chiefly viewed as home makers/mothers that in turn shapes their character and place as entrepreneurs in society -Family also seen as a top priority by the female entrepreneurs themselves -Motherly role occupies central role and business venture is tailored around it
Home-based advantage factor	-Female entrepreneurs preference/penchant for operating from home premises -Socio/Religious conservatism and lack of social mobility
Male family member support factor	-Male family member support critical for female entrepreneurs in creating balance -Onus always on females to create the balance and also look after the children -Over-reliance on male family members for informational, emotional, psychological and financial support
Religion factor	-Source of hope and constancy -sense-making tool that enables them to

	cope better -Spiritual/emotional support mechanism -Power of faith helps the females entrepreneurs in coping with issues and problems related to family & business
Maid-Culture factor	-Enables female entrepreneurs to concentrate on business needs -Permanent maids hired by female entrepreneurs of affluent class -Middle class female entrepreneurs: Part-time maids

5.5 Conclusion

It is evident from the findings that religious conservatism and gender stereotypes are more challenging for Pakistani women entrepreneurs to overcome relative to Western women. Pakistani women entrepreneurs not only receive discriminatory treatment from officials but also from their distant family relatives. These negative reactions have roots in the existing gender stereotypes about women's roles and capabilities. As it is evident from the findings that what enabled the entrepreneurs in the sample to overcome the stereotypes was their strong faith in God, persistence and their strong confidence in their abilities. These gender stereotypes and their impact on Pakistani female business owners will be discussed at length in the following chapter of Discussion. The major cultural barrier that the female entrepreneurs in the sample referred to goes back to the social expectation from Pakistani women. They are expected to be full time house wives and mothers even if they work outside the house. Many of the female entrepreneurs of the sample stated that what enabled them to overcome such challenges was their ability to balance work and family. They

believed that even though they are running businesses and working fulltime, they are fully responsible for the children and the house chores.

The majority of the female entrepreneurs in the sample referred to their close family members as their main source of financial, moral and emotional support. However, having mainly family members in the social networks not only limits these women's access to financial capital but it also restricts their access to useful information. However, the support of family members plays an important role in their success. Especially having a male family member e.g. father or husband always on their side was deemed as necessary to counter male chauvinism and any chances of male person in any capacity (like banker, customer or client etc.) taking undue advantage of the female in any way either it is to swindle her financially or ask for sexual favors or have any evil designs or intentions of any sort.

The findings also suggest that female business owners from middle class backgrounds are more hard pressed and have to confront more problems due to lacks of finance and influence than those of affluent class. This finding too will be thoroughly analyzed in the discussion chapter. Among the motivations which these female entrepreneurs with motherly responsibilities have of starting their own enterprise range from necessity driven in case of female business owners from middle class and lower middle class background to 'opportunity and passion driven' as was the case with female respondents from the elite or affluent classes. The respondents from middle class category clearly mentioned the 'push factors' like financial need, quest for a decent living for their children, supporting their family especially husbands or fathers in dire financial straits, high cost of living and spiraling inflation etc.

However, in case of female entrepreneurs with motherly caring role of well-off classes in all the three categories it was mostly 'opportunity or passion' factor like turning a hobby into a business, boredom, image building and inner urge to be recognized in society and their social circle. So unlike the middle class female entrepreneurs of all three categories the well-to-do family female entrepreneurs were motivated by 'pull factors'. The problems and challenges also varied from economic and social class to which these female entrepreneurs with children belonged. However, male domination and gender stereo typing was a common challenge to overcome by almost all the female respondents of the sample. Similarly, the social and cultural norms would also be mostly the same with an onus on females to be first and foremost to be good home makers, mothers, daughters and wives.

In all of these capacities the female's respondents of the sample were expected to give sufficient time to their children, families and their role as business woman is secondary to the primary role as mother and family responsibilities are always considered pivotal. The female respondents of the sample are themselves comfortable and happy with their homely responsibilities and motherly role however, the negative attitude from relatives, attitude of males in society and negative cultural norms especially religious conservatism and social taboos were a major hurdle in their way to succeed in business domain. As for one respondent B1 said in this regard:

'…In a society where the mother's-in-law would want their daughter in laws to be highly educated and many would want doctor daughter in law's for their son's but in the capacity of a house wife. This report was also presented by the BBC of mostly the female doctors in the country leaving up their profession and becoming house wives after marriages. In many cases people would send their daughters to Universities and Medical colleges so that they

can get good matches. So in this kind of culture it is no wonder why our female entrepreneurs are not coming up on the front and are lagging behind as entrepreneurs…'

Moreover, the female entrepreneurs in the sample again were narrowly focused in few of women-only businesses. This again explains the nature of female owned enterprises being concentrated in few areas rather than generally spread across all the sectors of economy. Also most of these enterprises are either small or medium (SMEs) depending on the number of employees. One of the hurdles described by these female business owners was that they do not have any training in skill and lack of proper education and opportunities to learn them. That is why most of them felt handicapped in handling the business tasks or even found difficulty in effectively supervising their employees. To the respondents of the sample the government has not given any incentives or thought towards nurturing female entrepreneurship in the country despite women constituting almost half of the population. Therefore, lack of government or any institutionalized support was a major hurdle for these female business owners.

A critical problems faced by the female entrepreneurs especially hailing from middle class background was access to finance or capital for initial seed money for their business. They did not have much of their own savings, plus the support from family i.e. fathers and husbands were the only recourse for them. That is why they were hard pressed always for money and their aim was to survive rather than grow. On the contrary female business owners from well to do families had no such problems in getting initial capital for launching their business. Consequently, the target market also varied for these two classes as the rich targeted the posh localities with lot of investment while the middle class female entrepreneurs who had little initial investment or seed money had a target audience

constituting of middle class and lower class areas and used to employ pricing strategy to gain customers/clients and get a foot hold in the market. However, the female entrepreneurs of affluent class targeting the rich had to compete on quality of services and nice interior décor etc. Therefore, the findings suggest a big gap on economic class lines between the female respondents from well-off families and those who are from middle and lower middle classes. This sharp divide is more pronounced in terms of motivational factors, facing of financial obstacles and social networking etc. However, for balancing the needs of business with family responsibilities both of them needed family support which was always readily available in most of the cases. Nonetheless, the female respondents of the sample had to face the opposition and taunts of their distant relatives both from father and mother side.

Similarly, all the respondents of the sample regarded home duties as their primary responsibility and had to perform domestic chores either by themselves or through the help of maids and servants in case of affluent females. Nonetheless, even the female entrepreneurs who had luxury of maids and servants used to supervise them personally and did not trust their house or children to them. In any case the support of immediate family member e.g. mother or mother in law was deemed as pivotal in looking after young children in absence of female entrepreneurs.

Another significant finding from the present sample of respondents was that those female entrepreneurs who operated from home premises or very close to their business location found it easier to manage their business and look after children and also perform or supervise domestic chores. However, those female entrepreneurs who had to move outside their homes faced issues of balancing family with work. Some of the other issues

confronting female entrepreneurs were technical problems like shortage of electricity, gas and water. The uninterrupted supply of these basic amenities was considered as fundamentally important in smooth running of their businesses. However, again in this regard the female business owners from upper class targeting elite segment had countered this by installing heavy duty generators and underground water reservoirs from electric pumps etc. Unfortunately, the middle class female entrepreneurs did not have spare cash for these alternatives and at most could only have UPS installed that only turns on the electric fans and lights in case of power breakdown. It was the shortage of petrol and diesel sometimes make it difficult for rich female entrepreneurs as well to carry out their businesses smoothly. However, the most important of finding of study was the negative impact of religion that it had over the respondents in its institutional capacity used as a convenient tool by the male members to confine these female entrepreneurs with children in their houses and putting a restriction on their mobility by assigning them a defined role inside the four walls of their houses of taking care of family needs and children. Nonetheless, faith is seen as a supporting factor in personal capacity (as opposed to religion as an institution being a constraining factor). Most of the female respondents narrated how the power of faith in God and self-belief kept them going through the turbulent times.

As respondent P5 said:

'…. faith and self-confidence were the two most important elements that made me stronger especially when the odds seem against me. I strongly feel that the first place we lose the battle is in our own thinking. If we think that we cannot move forward amid the obstacles that female business owners have to face, then it's permanent. Similarly, the power of faith in God gives you the much needed inner strength. It enables you to change your negative

thinking that is holding you back and consequently you take every obstacle, every limitation as only temporary…'

The female respondents that the author interviewed realised that their aim was to establish and lead business organisations that are designed to achieve positive results for them, their families and society at large. However, the female interviewees were of the opinion that their entrepreneurial businesses differed from secular businesses because living in a conservative Islamic society the female entrepreneurs believe they do business while being guided by Islamic principles. Their goal is to develop a business that blends business excellence and entrepreneurship with Islamic perspectives. However, they were critical of the 'institutional' impact of religion which has largely impeded their growth and potential by limiting their business opportunities, social mobility and interaction with males under the backdrop of an essentially conservative social and religious environment.

Finally, the respondents viewed hiring of maids a good help in balancing of business requirements with family needs. The maids enabled female entrepreneurs to concentrate on business needs. There were permanent maids hired by female entrepreneurs of affluent class while the Middle class female entrepreneurs mostly part- time maids that helped them in performing of the domestic chores.

Chapter Six

Discussion of the Findings

6.1 Introduction

As evident from the previous chapter the findings of this research demonstrate threads of commonality between female entrepreneurs of three categories. It also highlights differences in the experiences of these women, not only across the categories but also within economic/social classes. A comprehensive discussion of these findings is contained in this section. Therefore, this section will analyse the emergent themes detailed in particular the findings that have been identified in the preceding chapter. These primarily arose from an examination of the emergent themes and grouping these under broader headings. It follows a critical discussion of the findings in relation to the literature review. Each research question will be addressed in turn with the intention of responding to the substantive issues identified in the literature review.

Therefore, within each question the discussion will be structured according to the findings which were summarised in the preceding chapter. The objective is that, resulting from this discussion; the new knowledge gained in addressing the research questions will be identified and used to develop the understanding of Pakistani female entrepreneurs with children in the context of the motivations, obstacles they face and how they are able to achieve family satisfaction levels.

While the research had set out to identify the responses of the three distinct groups of female entrepreneurs in the sample, graduate, budding and professional, it becomes clear that the data collected from all the three group of respondent was so closely aligned that

mostly these three groups is presented as one in terms of the nature of their responses except for the entrepreneurial motivations of the female business owners of graduate category which in addition to having similar motivations to other two categories (i.e. budding and professional) also had some of their own which will be discussed separately. Consequently, the two additional groups that emerge from the findings of interviews are referred to in the Discussion Chapter are 'female entrepreneurs upper class' (including graduate, budding and professional female entrepreneurs) and 'female entrepreneurs middle class' (including graduate, budding and professional categories). These groups are categorized on the basis of zonal/sectoral divide of Islamabad on the basis of affluent and less affluent areas. The upper class of female owners reside in zone 1 while zone 4 and 5 are mainly middle class localities of Islamabad as illustrated by the capital development authority of Islamabad map later.

The division of zones is based on proximity with the green belt (i.e. Margalla hills of Islamabad) and price of the land per square kilometer. A detailed description of zones and residential sectors can be found in the appendix attached at the end. However, where no particular group is referred to it implies that there was no identifiable consistency of response with regard to the category of respondent. Nonetheless, it is pertinent here to discuss the fact that not all of the respondents that the author interviewed were entrepreneurs. Most of them are business owners especially those who start businesses and operate businesses from home. There is a very fine line between running a small business and an entrepreneurial venture as they have a lot in common. The initial stages of both small business and an entrepreneurial venture need significant hard work and dedication, but over a period of time only a few small businesses transform into full fledge

entrepreneurial ventures. Mostly the small business usually deals with known and established products and/or services while entrepreneurial projects are for new innovative offerings. Similarly, small female or male businesses aim for limited growth and continued profitability while entrepreneurs focus on rapid growth and high productivity returns. Also small businesses deal mainly with known risks; however, entrepreneurial pursuits would entail lots of unknown risks. Lastly, entrepreneurs both male and female generally impact economies and communities in a significant way which often results in job creation and economic productivity. However, small businesses especially those that were operated by the respondents of the present study were more limited in this perspective and remained confined to their own domain and group.

As mentioned in the preceding chapter in an attempt to capture the different factors of how the female entrepreneurs in Pakistan construct themselves taking into consideration the social, cultural and religious antecedents, a qualitative approach was adopted in conducting semi-structured interviews from 30 female business owners having children. These female business owners were selected purposefully from variety of businesses from the capital city of Islamabad. As mentioned above and as also suggested by other exploratory studies in developing-countries rigorous, semi-structured, face-to-face interviews were conducted.

Moreover, the sampling method of snowballing has been incorporated to meet the difficulties in accessing data in Pakistan. On account of the of infrequency of databases that can be used as a sampling frame and the disinclination of individuals to share personal information, as endorsed by previous qualitative studies in the region it is more advantageous and agreeable to adopt snow ball sampling along with purposeful sampling (Jamali and Nejati, 2009; Tlaiss, 2013).

The interviews that were run by the researcher were meticulous and proved to be very fruitful in engendering rich, thorough information that was particularly instrumental to procure insights on delicate issues such as the impact of social, religious and cultural values. The interviews were arranged in various locations as preferred by the respondents, including their offices or homes and on average they persisted for ninety minutes. As mentioned at the onset the discussion of the findings will be discussed separately under the three main research questions. A summary in form of a table for the discussion of findings for each of the research question has been done separately. A final summary at the end of this chapter follows that sums up the discussion on analysis of the findings to all the three research questions that are examined.

6.2 Research Question 1: What are the motivations for self-employment for female business owners with children in Pakistan?

The discussion of the findings will be done here under the separate headings to make it easier for the reader to understand the discussion about the chief findings of the research carried out on female business owners of Pakistan.

6.2.1. Mothering role and flexibility of working and catering for family

The main reason cited by most of the female entrepreneurs interviewed to take up entrepreneurship as a career option was to concentrate on their family life and be flexible in working hours so that they can look after their children. The available literature also supports this contention of female entrepreneurs with children about the need to have flexibility in work schedule and for them their mothering role is first and foremost. Duche'neaut and Orhan (2000) in particular have focused on female desires for

occupational flexibility owing to their mothering role that sees entrepreneurship as a convenient choice. Traditionally women played the role of homemakers both in the context of western and eastern cultures. However, with the growth in women owned business enterprises in western economies was the precursor of women's assuming new roles in society (Birley, 1989). One of the ways for females to accomplish their urge for self-actualization and self-fulfillment through self-employment and at the same time look after their children and family needs is achievable through forming their own business enterprise. Female entrepreneurship helps in achieving the goals of independence, autonomy and much desired flexibility which full time jobs do not offer. It does so by doing away with the limitations and constraints of formal job structure. It also enables the women to focus themselves towards the domestic house hold functions and at the same time empowers them beyond the traditional roles allocated to women (Scase and Goffee, 1982).

However, to different writers on entrepreneurship mostly the motivations in case of female entrepreneurs with children and family responsibilities are due to external factors that are push factors. The pull factors or opportunity seeking attitude for motivating the entrepreneurs relate to desire for wealth, independence, autonomy, freedom to innovate, sense of achievement and flexibility while push factors are need to find flexibility, responsibilities of a mothering role and glass ceiling factor (Orhan and Scott, 2001; Lowe and Marriot, 2006). Moreover, many researchers claim that family commitments such as fulfilling family responsibilities are the chief issues faced by women in developing countries (Rao and Suri Ganesh, 2011). Secondly; women in countries like Pakistan are mainly perceived to be the home makers (Afza and Rashid, 2009; Roomi, 2011; Roomi and

Parrot, 2008). As Pakistan is male dominant country, this male dominance in culture creates problems for female entrepreneurs in terms of limiting their mobility, business participation and market interaction (Roomi, 2011; Hafizullah et al., 2012).

Therefore, the replies of respondents were in line with this dominant prevalent masculine culture. The majority of respondents interviewed saw themselves as mothers and house wives first and only secondary as business women. The main motivation of undertaking their own business ventures was to be flexible in working hours so that sufficient time can be given to family needs and children responsibilities. Secondly, in the face of the prevalence of a dominant masculine culture and religious conservatism it was more convenient choice for these female business owners to operate from the precincts of their homes. In this regard a study was conducted by Rehman and Roomi (2012) that focuses on work-life balance issues. Similarly, it also highlighted a number of factors which affect the role of female workers in the social environment of Pakistan. The study contends that in Pakistan it is the general perception to view a woman as a home maker. Her main responsibility is to nurture the home and look after her family in capacity of mother, a wife and a sister. Most of the replies that respondents gave to the author also reinforced this view point. Thus the findings of this question were entirely consistent with the available literature on the subject.

6.2.2 Females business owner's choice of starting business influenced by religion and societal values

One of the critical findings of the present study pertaining to the female entrepreneurs with children is the deep impact of social conservatism and religious values. These twin factors seem to have an abiding influence on the female entrepreneur's choice of opting for

business as a career. The deep seated social and religious conservatism in Pakistan makes it hard for females to go for main stream careers which are mostly considered as men's domain. Thus, a restriction on social mobility of females in Pakistan and conservative social milieu has an indelible effect on female entrepreneur's choice of starting their own business venture. Historically speaking religion has a fundamental impact on women's gender role attitudes (Bartkowski 1999; Bartkowski and Read 2003; Hardacre 1997; Hartman and Hartman 1996; Mosher et al., 1992; Sherkat 2010). Similarly, traditional ideals about family life and gender roles too have their roots in religion (Read and Eagle, 2011). Discussions of family ideals, including specific roles and responsibilities for men and women, have long been a key part of religious discourse (Edgell 2006; Sherkat and Ellison, 1999).

As discussed earlier the conservative religions in particular tend to promote gender essentialist ideologies and have developed versions of the separate spheres: men's activities focus on the public sphere (work) and women's activities focus on the private sphere (the home) (Christiano 2000; Sherkat and Ellison 1999). Therefore, religion is a strong socializing institution which provides specific cultural beliefs and values. It has been shown to have a large influence on a number of different institutions, including the family (Cherlin, 2009; Edgell 2006), politics (Smidt, 2001), and education (Stroope, 2011).

Religion's role in shaping views on the family and gender roles is particularly strong due to the intertwining of these institutions in our society (Christiano 2000; Edgell 2006; Sherkat and Ellison,1999). Therefore, from numerous studies highlight that religious involvement is important in socialising a person into specific gender roles and view of the family. Similarly, as far as female entrepreneurship is concerned the religion here too has a strong

influence on women's gender role attitudes (Bartkowski and Read 2003; Sherkat 2010). As Pakistan is religiously conservative and male dominant country, this male dominance in culture reinforced by religion creates problems for female entrepreneurs in terms of limiting their mobility, business participation and market interaction (Roomi, 2011; Hafizullah et al., 2012). Therefore, the research revealed that female entrepreneurs in Pakistan have to face both socio-cultural and institutional issues in order to run their enterprises (Roomi and Harrison, 2010; Shaheed, 1990).

To the researchers who have so far carried out research on the subject of working females in Pakistan whether they are starting a business or working outside, the onus is always on the woman to make a balance between her work-life and home life. This is so an important feature of Pakistani society which retards the growth of female entrepreneurship and also helps us to understand the state of its inertia is the religious and cultural environment prevailing in the country that inhibits the mobility of women by confining them to the role of house wife and home maker inside their homes (Hafizullah et al., 2012). These restrictions are partly due to concerns for the safety and security of women who venture outside the home to earn their livelihood. Secondly, it is the social taboo attached to women working outside the home especially in the conservative households. The socio-cultural restriction on the mobility of females has various concerns like their safety, security, and honour and stigma attached to it (Hafizullah et al., 2012). Thus, the socio-cultural and conservative religious dimensions of Pakistan do not allow women to actively seek and participate in activities related to their economic uplift. In such a socio-religious conservative and orthodox environment, if they endeavor to engage in business activities they encounter many problems. It is highlighted by the study of relevant literature that

married and educated women are more inclined towards establishment of their businesses. Therefore, that their engagement and involvement into economic activities mainly depend upon the conservative societal set up, orthodox religious environment, level of education, awareness and family support (Anjum, 2012; Hassen, 2004).

Hafizullah et al. (2012) say that the orthodox social and religious environment prevalent in Pakistan especially adversely hit them in the entrepreneurial field. This stems from the fact that Pakistani women are mostly illiterate and have to carry the burden of working and also performs domestic chores (Anjum, 2012; Shabbir and Gregorio, 1996). He is of the view that the lower middle class women are amongst the most oppressed in Pakistan especially the rural women who are being confined to "Purdah" (veil) and "char diwari" (four walls of their homes) (Anjum, 2012; Roomi, 2011; Roomi and Harrison, 2010). Similarly, Roomi and Harrison's (2010) findings suggest that barriers perceived by female entrepreneurs in Pakistan can be alleviated through female-only training that allows participants to develop capital and competencies (Anjum, 2012). They also consider the prevalence of cultural norm of "Purdah" (veil) and the notion of "Izzat" (honor) in Pakistani society as something causing slow growth of female entrepreneurship in Pakistan (Roomi and Harrison, 2010; Roomi, 2011).

As mentioned earlier this unequal status of women in Islamic societies in general and Pakistan in particular is due in part to the connection of gender with various forms of exclusion: religious prescriptions, cultural norms and actual practices related to a woman's status and role (Afza and Rashid, 2009; Anjum 2012; Roomi and Harrison, 2010; Roomi, 2013).Therefore, social and religious discrimination have a limiting effect on their independence and their entrepreneurial ambitions in Pakistan.

Similarly, consistent with the available literature on the female entrepreneurs of Pakistan the respondents interviewed by the author mainly cited religious and social conservative set up as one of main push factors that influenced these female entrepreneur's choice of taking up own business venture as a career option. The respondents told the author that amid a rigid regime of social and religious conservatism they found entrepreneurship as a convenient choice to operate from the safe surroundings of home especially with the advent of ICTs and home based entrepreneurship. The lack of social mobility and male dominated society make it harder for these aspiring female entrepreneurs to seek main stream careers in public sphere. Thus, they viewed owning a business as a convenient choice of a career that can be pursued from home or outside mainly involving providing of services to females like beauty parlours, women only hostels, female tuition centers, kindergarten nurseries and baby day care, dress designing boutiques for females etc.

Almost all of the female entrepreneurs that the author interviewed are currently pursuing specific and narrowly focused businesses that revolve around providing services to female clientele. The two chief reasons that were cited by the female entrepreneurs of pursuing female oriented businesses were following: first of all, under the prevalence of a socio-religious conservative environment these female entrepreneurs found it easier to target female clients as mostly the female clients themselves did not prefer to go to male business owners due to religious and cultural reasons leaving these female entrepreneurs a gap to fill by providing services to the female clients. Secondly, the female entrepreneurs themselves also were reluctant to indulge themselves in main stream businesses dominated by men because of obvious factors of a deep seated conservative social and religious environment.

Also according to the various researchers as well like Roomi (2011, 2013), Afza and Rashid (2009), Hafizullah et al. (2012), Anjum (2012) etc. who have written extensively on obstacles confronted by female entrepreneurs in Pakistan are of the opinion that Pakistani society is highly conservative with a strong hold of religion and male domination set up in which an open interaction of opposite sexes is not encouraged. Thus, it is a deeply segregated and religiously orthodox environment in which the female entrepreneurs have to operate. In short, the previous researchers carried out on female entrepreneurs clearly fall short of addressing the causes of it and only narrowly focuses on the symptoms. However, the present research study on female entrepreneur's attempts to explore the underlying causes of the wide practice behind females pursuing businesses focusing primarily on providing services to female clients. The author finds in light of the answers given by the respondents that it is the religious and social conservatism that breeds segregation of sexes that in turn leads female entrepreneurs to pursue business ventures only in areas of female-oriented businesses mainly dealing with female clients. Interestingly, the female clients themselves would also prefer female business owners giving them the services owing to social conservatism and religious dictates. Even the male entrepreneurs who operate in female oriented industries in Pakistan mostly hired a team of female managers and staff to provide services to female clients.

Consequently, this dominant trend that determines the entrepreneurial intentions of aspiring female entrepreneurs to start female specific businesses in a deeply segregated environment with a strong hold of religion has two major repercussions as elicited by the author from respondent's answers. First of all, on the positive side it creates a big potential market for female entrepreneurs to capitalize owing to absence of male players. Secondly, on the

downside of it is that the deep seated religious and social conservatism is retrogressive for the overall development of female entrepreneurship in all areas of industry by pushing female entrepreneurs to focus on handful areas of female oriented businesses involving female clients. Thus, the social and religious orthodoxy cultivates a segregated environment which in turn breeds a vicious circle of female entrepreneurs narrowly focusing on few businesses (beauty salons, parlours, kindergarten nurseries, female hostels, boutiques etc.) thus preventing these talented female entrepreneurs tapping from vast reservoir of main stream businesses that have become an exclusive domain of male members in society.

One of the major themes to emerge from the responses given by the female respondents that religion as institutional force is being used as tool to suppress women in confining them to their houses by putting a restriction on their movement and strictly monitoring their activities irrespective of the economic or social class to which these female entrepreneurs belonged. However, religion in personal capacity was a great motivator for these female entrepreneurs who draw hope and extra ordinary consolation from it especially in times of financial stress and despair. The strong personal bond that these female entrepreneurs with children have with God through prayer and rituals gives them much needed confidence and acts as a great motivational and inspirational force. Therefore, in the next section regarding the discussion about findings on obstacles faced by these female entrepreneurs the author would highlight that how this deep rooted socio religious conservatism in its institutional capacity (that forms one of the chief entrepreneurial intention of the female respondents interviewed) also present itself as a major obstacle and key hurdle for them in their entrepreneurial ambitions as deduced from the replies of the female respondents.

6.2.3 Presence of push factors in middle class and pull factors in affluent class of female business owners

One of the critical finding of the present research undertaking on female entrepreneurs of Pakistan is the interplay of push and pull factors on the basis of economic class to which these female entrepreneurs with children on basis of sectoral divide. The author found from the responses given by these female entrepreneurs that push and pull factors are strictly dependent on class to which the respondent belonged to. In the case of female respondents from affluent class it was the pull factors such as need for achievement, social recognition, satisfaction of one's creative impulses that motivated them to initiate own business ventures.

However, on the other hand for female entrepreneurs hailing from middle class and lower middle class background it was mainly the push factors like providing for family financial needs, supplementing family's financial income, giving decent living and quality of life to children, unemployment etc. that pushed this female entrepreneur's to launch their own businesses. However, having said that factor like glass ceiling, male domination and socio-religious orthodoxy were found to be common among most of the female entrepreneurs irrespective of the social or economic class they belonged to.

To various researchers the motivations to start a business may be unique and distinct from individual own circumstances. However, to one school of writers on entrepreneurship mostly the motivations are due to internal factors that are pull factors and external factors that are push factors. As explained at the onset the pull factors or opportunity seeking attitude for motivating the entrepreneurs relate to desire for wealth, independence, autonomy, freedom to innovate, sense of achievement and flexibility (Orhan and Scott,

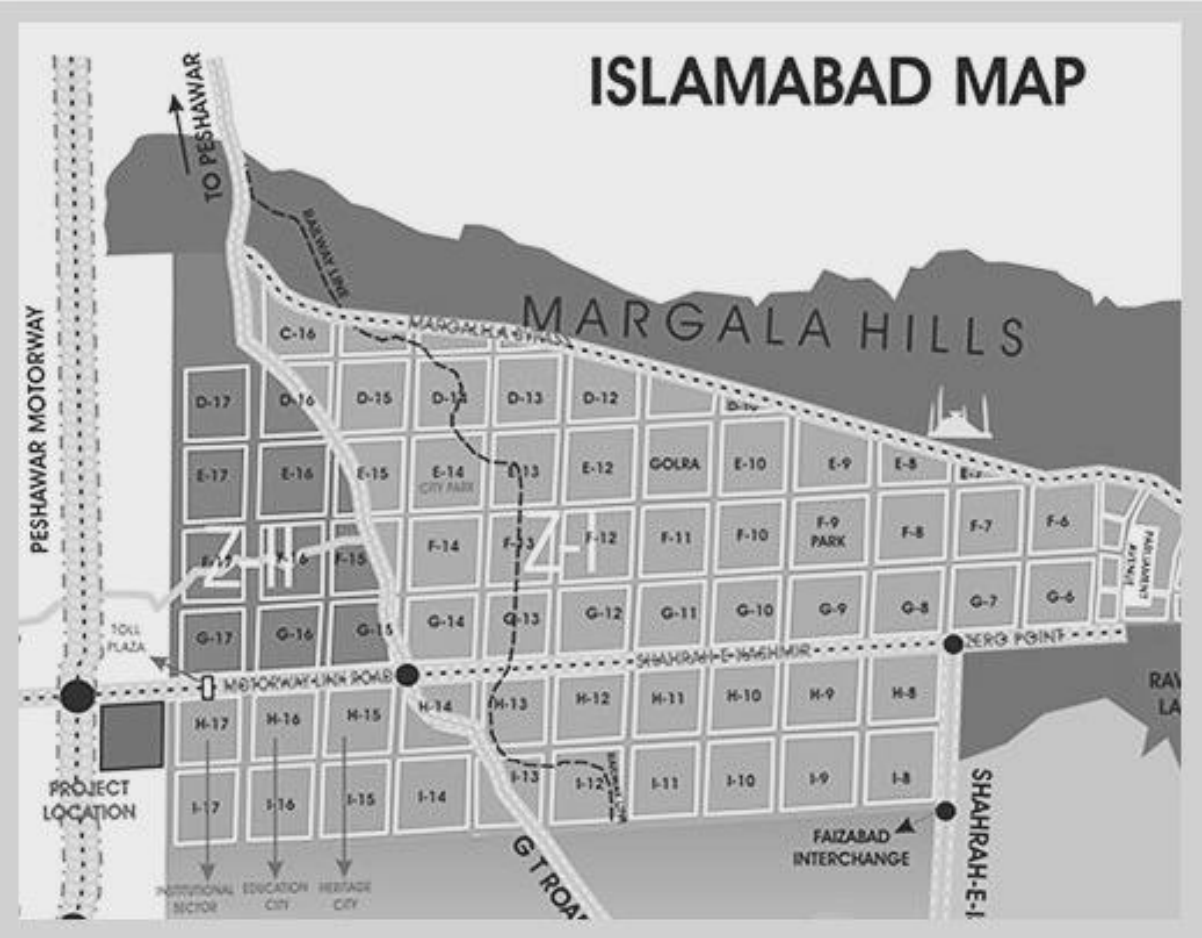
2001; Lowe and Marriot, 2006). A study on women entrepreneurs in the United States found out that the majority of the females of the sample started businesses because of the pull factors or opportunity seeking behaviour (Orhan, 2001). On the contrary the push factors force or pushes the women to become self-employed because of necessity such as dissatisfaction from a paid job or job insecurity, inadequate family income, career limitations such as difficulty in finding a suitable job or work with flexible timings due to family responsibility and lack of opportunity for innovation (Orhan and Scott, 2001; Lowe and Marriot, 2006).

The study by Rani (1996) found that the availability of leisure time motivated women entrepreneurs from higher income classes. Contrary to the above, women entrepreneurs are forced to take entrepreneurship in the absence of any other means of contributing to family income. The study also found that, family support and encouragements are the highest facilitating factor which helped women to aspire entrepreneurship (Pillai and Anna, 1990). To Richardson et al., (2004) female's reasons for starting business are not always often driven by positive factors but also due to negative circumstances such as low family income, lack of employment opportunities, dissatisfaction with a current job or the need for flexible work (Robinson, 2001). Interestingly most of the research carried out in developing countries on female entrepreneurs these factors tend to be most predominant among women within developing economies (Dhaliwal, 1998). However, one school of researchers (Brush et al., 2009) emphasizes that for female entrepreneurs with family responsibilities there are no water-tight compartmentalization of pull or push factors and both can be present at the same time.

The available literature on Pakistan also supports this assertion of presence of different social and economic classes divided on the basis of geographical location. The literature review section also carries a detailed section about the sharp division on class basis of Pakistani female entrepreneurs. Moreover, the capital city of Islamabad from where all the respondents belonged particularly is divided on economic class lines on the basis of different localities or sectors. The sectors further reinforce the class differential with sectors E, F mostly inhabited by affluent and elite class, G sector by upper middle class while sectors H, I and adjoining areas of Islamabad by lower middle class and lower classes. The sectoral divide in Islamabad is rather pronounced and can be seen from the map of Islamabad given below:

Source: Capital development Authority, Islamabad (www.cda.gov.pk). For further illustration please see the Appendix for Islamabad general lay out.

Map 6.1 Sectoral division of Islamabad



The entrepreneurial intentions of female entrepreneurs belonging to the affluent areas or sectors were very different from those of middle class or lower middle class area of Islamabad. Moreover, the respondents from the middle class background of all three categories generally seemed to align themselves with being business owners without having entrepreneurial ambitions as opposed to the females of elite or affluent classes, who regarded themselves as having entrepreneurial ambitions. Similarly, one important discovery from the interviews was that female business owners from middle class families faced lot of obstacles of various nature especially related to setting up of business and raising finance for their businesses. However female business owners from well to do families found it easier to raise capital either from their own savings or from help of their

members of family or close friends. Moreover, female business owners from middle class backgrounds were mainly motivated out of necessity to set up their businesses. Some of the main factors mentioned by the respondents interviewed from middle class and lower middle class background were family financial difficulties, husband's joblessness or contributing towards the house hold income, inability to find job, price hike, inflation, cost of living and giving their children good education and decent life. Also the author found that middle class female business owners were low risk takers as compared to female entrepreneurs of well-off classes.

However, almost all the thirty female business owners reported high level of self-confidence but only female business owners of well to do families reported to have urge to create something new in service industry and motivated by a sense of self-actualization. As also mentioned in the preceding chapter on findings that for the middle class and lower middle class female business owners going for own business enterprise was seen as a struggle for survival and to give a decent living to themselves and their families in times of economic uncertainty, spiraling inflationary pressures and high cost of living etc. Thus, it becomes roughly clear to the author from the semi-structured interviews that the Pakistani female entrepreneurial scene is sharply divided on class basis and socio-cultural environment is more favorable to the female entrepreneurs from the rich and affluent backgrounds. While the female entrepreneurs hailing from affluent sectors or localities cited reasons like self-actualization, need for achievement, satisfaction of creative impulses, social recognition, growth and expansion of business, killing boredom etc.

The respondents from middle and lower middle class sectors gave reasons like contributing towards income of their families, providing better quality of life to their children and economic independence as some of the main reasons or motivations for starting their own business. Similarly, not only are the entrepreneurial intentions different on the basis of economic class they belong but the nature of obstacles is also more challenging from female entrepreneurs from middle and lower middle class background. All of this will be discussed in detail in the next section of the obstacles confronted by these female entrepreneurs.

6.2.4 Family Role Model Factor

One of the entrepreneurial motivations which were cited by most of the respondents irrespective of three categories or economic class was the family role model factor. Most of these female entrepreneurs interviewed were inspired by a close family relative like father or husband to pursue entrepreneurial ambitions. For others it was a friend and a successful female entrepreneur like cousin etc. this finding is also consistent with available literature that sheds lights on the family role model factor for these female entrepreneurs. Many researchers have also highlighted the importance of the family perspective to entrepreneurship. Lot many women end up in becoming entrepreneurs because of being inspired by a close family relative like parent or a cousin (Curran and Blackburn, 2001). This role model factor has been a leading pull factor according to many a research finding on women motivations for entrepreneurship (Sherkat and Darren, 2000). The international research has therefore focused on a plethora of motivations for female entrepreneurs from ‘glass-ceiling’ barrier to mothering role and to family context. The family and role models

provide a strong relationship of entrepreneurs with their self-employed parents. It is evident from research results that parents with entrepreneurial background provide inspiration to their children who also develop entrepreneurial intentions by imitating them (Hisrich and Peters, 1995). The findings of the research study also show a strong presence of family member as a source of inspiration especially where the relative too is an entrepreneur or business owner.

6.2.5 Glass Ceiling Factor

A key motivation of respondents who had left their jobs to take entrepreneurship as a career was the desire to escape from the male domination or glass ceiling. They viewed male domination in organisation or glass ceiling as one of decisive factors that made them start their own business. The available literature on female entrepreneurs on international level supports this find from the interviews done by the author. However, there is a dearth of literature in the Pakistani context on impact of glass ceiling on female entrepreneurs in starting their own businesses. As for Pakistani female entrepreneurs they are mostly handicapped as far as opportunities for growth like education, skill training, general employment etc. are concerned. Even the ones who are fortunate enough to prosper against all the odds and get the employment have to confront many obstacles.

As in present world it is an established fact that gender equality in all spheres is the economic necessity and no country can prosper while ignoring this fact. For many years, policies and development planning for women in Pakistan has been influenced by the social and cultural factors that are deeply rooted in its patriarchal structure. For example, Ibrahim (2013) has highlighted that although women participate in work-life, their work is

considered to be a secondary to their family responsibilities. Moreover, rather than any economic contribution their mothering role and house hold functions are celebrated. These patriarchal factors contribute not only informally to the definition and enforcement of gender roles, but also have a major impact on women not exceling in their careers further. As Pakistan, since its birth, has always been controlled by feudal elites, bureaucratic and military structures which have followed the 'government knows best approach' (Ul Haque, 2007; Samina, 1997). Moreover, women in Pakistan have been stuck in poverty due to fewer opportunities to work available to them than men. Similarly, as mentioned earlier they have restricted access to the outside world (Roomi, 2013). At the same time women are responsible for their children and viewed as homemakers (Ibrahim, 2013; Goheer, 2003).

To add to all this marrying at an early age and the reproductive responsibility make them less healthy due to the slow implementation of health related policies for women in Pakistan (Ibrahim, 2013). In the prevailing social and cultural scenario if women are working outside the home they are double burdened as they have to work and also look after children and do house hold chores. Therefore, an excessive work burden would often result in the deterioration of their physical and psychological health so many of females in Pakistan leave their jobs and stay at home (ibid, 2013).

Also as mentioned earlier the international research also suggests that transition into entrepreneurship is a gendered process. Entrepreneurship is still a male activity in terms of entrepreneurial activity (Bosma et al., 2009), which is at least partly explained by the dominance of the masculine and male image of an entrepreneur (Ahl, 2002; Marlow et al., 2009). Ahl (2002) has pointed out the differences between women and men in entering

entrepreneurship are not always dramatic but we need to look for the subtle manner in which gender shapes these experiences and understanding of female's career transitions (Patterson and Mavin, 2009). There are gendered motivations for women making the transition into entrepreneurship, including the escape from the gendered nature of their previous employer's organization and search for flexibility and better work-family life balance (ibid, 2009).

It is important to note that recent studies have shown that women may be lured into entrepreneurship by their continuing lack of progress within the workplace. This glass ceiling may be pushing women into entrepreneurship. This is highlighted by research which found women enter entrepreneurship having less managerial experience than men (ibid, 2009). Moreover, to acclaimed writers on women entrepreneurship ranging from Mirchandani (1999), Bird and Brush (2002), Bygrave (2007) the world of women's entrepreneurship is gendered in its philosophical dimension which explain the reasons of how women entrepreneurs start their own businesses after getting frustrated from glass ceiling factors.

6.2.6 Graduate Female Entrepreneurs

The Pakistani graduate female entrepreneurs with children were to a great extent motivated to start their business ventures after learning business knowledge in their respective Universities. The respondents from graduate category cited taking up business modules in University as a motivating factor in establishing their own businesses in the long run. This trend was common to all of the ten graduate female entrepreneurs interviewed. There is plethora of research around the world that tells us of a positive attitude of university

students towards enterprise and small business (Birdthistle, 2008). In the research carried out by Dickson et al. (2008) which make a thorough review the literature on relationship of graduate/business education with entrepreneurial achievement. The authors, found that entrepreneurship education especially business management is positively related to becoming an entrepreneur and to entrepreneurial success. However, generally the relationship between university education in general and entrepreneurship is not so strong and it is contested (Galloway and Brown, 2002; Pittaway and Cope, 2007). Nonetheless, most of the studies have normally been done in developed countries. And comparatively, few studies have been done on developing countries.

However, some notable exceptions include, for example, Jones et al. (2008), and Wu and Wu (2008). These studies also include cases from the developing world and have a common focus on analysing the role of higher education in helping develop new entrepreneurs.

6.2.7 Summary

The table below summarizes the preceding discussion of the findings in context of the published literature related to the first question that why do female business owners in Pakistan have entrepreneurial motivations.

Table 6.1 Summary of Discussion of Findings: Research Question 1

Outcome of Discussion	Literature	Findings
Pakistani women are mainly perceived to be the home makers and they also tend to give priority to home and family (Afza and Rashid, 2009, Roomi, 2011, Roomi and Parrot, 2008). The onus is always on the woman in Pakistan to make a balance between her work-life and home life so a flexible career like home based entrepreneurship is a convenient option and perfectly fits in for her. Findings of the study entirely consistent with available literature and previous research carried out in Pakistani Context	The females especially with children responsibilities desire for occupational flexibility owing to their mothering role that sees entrepreneurship as a convenient choice. (Duche'neaut and Orhan, 2000) Pakistan is male dominant country; this male dominance in culture creates problems for female entrepreneurs in terms of limiting their mobility, business participation and market interaction (Anjum 2012, Roomi, 2011; Hafizullah et al., 2012).	Mothering role and flexibility of working independently and prioritising family needs
Mostly women cannot work as men work outside due to conservative religious environment and cultural traditions of a patriarchal society in which father is mainly viewed as the bread earner and woman as a mother and house wife in role of a home maker. (Fatima, 2012) Prevalence of cultural norm of "Purdah" (veil) and the notion of "Izzat" (honor) in Pakistani society is causing slow growth of female entrepreneurship in Pakistan (Roomi and	Literature suggests that female entrepreneurs in Pakistan have to face both environmental and traditional issues like social and religious conservatism in order to run their enterprises (Ibrahim, 2013; Roomi and Harrison, 2010; Hafizullah et al., 2012; Shaheed, 1990). Women in Pakistan mostly confined to "Purdah" (veil) and "char diwari" (four walls of their homes) (Roomi, 2011; Roomi and Harrison, 2010)	Social Conservatism and patriarchal structure of society influencing female entrepreneur's decision and choice of business start up

Harrison, 2010; Roomi, 2011). The unequal status of women in Pakistan in particular is due in part to the connection of gender with various forms of exclusion: religious prescriptions, cultural norms and actual practices related to a woman's status and role (Afza and Rashid, 2009; Anjum 2012; Roomi and Harrison, 2010; Roomi, 2013).		
Female entrepreneur's reasons for starting business are not always often driven by positive factors but also due to negative circumstances such as low family income, lack of employment opportunities, and dissatisfaction with a current job or the need for flexible work (Robinson, 2001) (Richardson et al., 2004) Most of the research carried out in developing countries on female entrepreneur's push factors tend to be most predominant among women within developing economies (Richardson et al.,2004) (Dhaliwal, 1998). Need to be researched and explored at length in context of Pakistani Female Entrepreneurs in other	According to various researchers the motivations to start a business may be unique and distinct to every individual. However, to one school of writers on entrepreneurship mostly the motivations are due to internal factors that are pull factors and external factors that are push factors. Pull factors or opportunity seeking attitude for motivating the entrepreneurs relate to desire for wealth, independence, autonomy, freedom to innovate, sense of achievement and flexibility (Orhan and Scott, 2001; Lowe and Marriot, 2006). Push factors force or pushes the women to become self-employed because of necessity such as	Presence of Push and Pull factors in female entrepreneurs of different economic/ social classes of Islamabad

cities	dissatisfaction from a paid job or job insecurity, inadequate family income, career limitations such as difficulty in finding a suitable job or work with flexible timings due to family responsibility and lack of opportunity for innovation (Orhan and Scott, 2001; Lowe and Marriot, 2006).	
The family and role models provide a strong relationship of female entrepreneurs with their self-employed parents. It is evident from research results that parents with entrepreneurial background provide inspiration to their children who also develop entrepreneurial intentions by imitating them (Hisrich and Peters, 1995). This area needs to be thoroughly explored and researched in Pakistani female entrepreneurial context	Western Literature on female entrepreneurs suggest that many women end up in becoming entrepreneurs because of being inspired by a close family relative like parent or a cousin (Curran and Burrows, 1988; Bonneau and Francoz, 1996; Matthews and Moser, 1996). The role model factor has been a leading pull factor according to many some research findings on women motivations for entrepreneurship (Shapero, 1975). Lack of available data and literature in context of Pakistani female entrepreneurs	Family role model factor
There are gendered motivations for women making the transition into entrepreneurship, including the escape from the gendered nature of their	The world of women's entrepreneurship is gendered in its philosophical dimension which explains the reasons of how women	Glass Ceiling Factor

previous employer's organization and search for flexibility and better work-family life balance (Patterson and Mavin, 2009). Need to extensively research and to conduct country wide surveys that show to what extent glass ceiling is a factor for female entrepreneurs in Pakistan to start their own businesses	entrepreneurs start their own businesses after getting frustrated from glass ceiling factors. (Mirchandani,1999), (Bird and Brush,2002), (Bygrave,2007) Women are lured into entrepreneurship by their continuing lack of progress within the workplace. Thus glass ceiling may be pushing women into entrepreneurship Western research suggests women enter entrepreneurship having less managerial experience than men (Terjersen, 2005). Lack of available data in case of Pakistan to see impact of glass ceiling factor for female entrepreneurs of Pakistan	
Most of the studies have normally been done in developed countries. And comparatively, few studies have been done on developing countries. Need to comprehensively researched and explored in Pakistani female entrepreneurial context.	Plethora of research around the world of a positive attitude of university students towards enterprise and small business (Birdthistle, 2008). Lack of research in Pakistani context. Though generally the relationship between university education in general and entrepreneurship is not so strong and it is contested (Galloway and Brown, 2002; Pittaway and Cope, 2007)	Impact of Business degree education (i.e. business skills courses/ entrepreneurship related modules) on University graduates of Islamabad in establishing own business ventures

6.3 Research Question 2: What are the barriers and obstacles faced by the female business owners with children in Pakistan from business start-ups to their growth?

The discussion of the findings will be done under the separate headings to make it easier for the reader to understand the discussion about chief findings of the research carried out on the different barriers and obstacles faced by female business owners of Pakistan with children.

6.3.1 Gender discrimination and male domination

Gender discrimination and male domination was perceived to be the main barrier along with social and religious orthodoxy and lack of support from government agencies faced by the female entrepreneurs interviewed. The respondents found it very difficult to operate their businesses in a climate of fear, male domination and lack of gender equality. The available literature surveyed on female entrepreneurs also abundantly supports the wide presence of male domination and gender discrimination in Pakistani society that has not only retarded the growth of female businesses in Pakistan but also a potent factor in discouraging females to take up business in the first place. Conservative religious practices and tribal customs work against women and the lack of the basic rights and persistent violence against women keep women from being fully productive in their societies. The gender gaps in income and lack of access to educational and career opportunities are among the destructive results of discriminating cultures women live in. These social restrictions have also been negatively impacting women's individual lives. In a study by Roomi (2013, 2011) it is suggested that these social boundaries are among the reasons that the number of single or divorced career women has increased in recent years and the author

suggest that both business organisations and the government need to pay more attention to this problem which can negatively impact both women and men.

Brush et al. (2009) argue that the meso and macro environments have a considerable impact on women entrepreneurs and can limit women entrepreneurs' exercise of choices. The meso environmental impacts reflect regional support policies, initiatives organisations and industries have, and environmental issues such as occupational segregation and social networking while the macro environment refers to national level policies, culture, law and the broader economy (Brush et al., 2009). The barriers and the constraints Pakistani women face in their social lives are mostly related to cultural ideologies and traditions (Ibrahim, 2013) which have roots in the macro environment level of barriers. In a society with entrenched hegemonic traditions, women are positioned by circumstances that they are obligated to accept (Anjum, 2012). However, Pakistani women also face barriers which have roots in the meso level of environment. One of the challenges that Pakistani women face in this regard is occupational segregation. As Hafizullah et al. (2012) point out occupational segregation makes it more difficult for women to enter certain arenas of business and they are restricted to few defined roles like as in the case of Pakistan where women are mostly concentrated in services, health and teaching. Similarly, when it comes to entrepreneurship females are narrowly fixed to certain businesses that mainly involve women as their clients or dealing with children.

The strong presence of patriarchal factors contributes not only informally to the definition and enforcement of gender roles, but also has a major impact on politics and policy-making which in turn have adversely affected the growth of female entrepreneurship in Pakistan. The women in Pakistan have been stuck in poverty due to fewer opportunities to work

available to them than men. Moreover, as mentioned earlier they have restricted access to the outside world as compared to men (Roomi, 2013; Roomi and Harrison, 2010; Roomi and Parrot, 2008). As discussed earlier in literature review chapter that women in Pakistan have to survive under the male dominated, patriarchal and a semi tribal system. Moreover, this male domination is reinforced by the religious and cultural norm of veil and honour. To Roomi (2013) the women in Pakistani society not only face cultural and social constraints, but also restrictions due to a largely male dominated system and gender discrimination owing to prevalence of tribal and feudal system.

Similarly, to Fatima (2009) women entrepreneurs are discriminated as against men and thus have limited access to institutional credit because of less knowledge of how to access formal finance and having no ownership or control of land or property that could be used as collateral. Moreover, a study conducted by Afza et al. (2010) identifies various obstacles faced by women entrepreneurs in Pakistan in the start-up and development phases of their business. In particular, the women trying to develop their businesses face barriers of male domination and gender discrimination. Moreover, some times the women also find it difficult to establish credibility with customers and suppliers due to their gender (Roomi, 2013, 2011). According to various researchers a major problem with Pakistani culture and society is that women are not given the same status as men and would mostly be not taken seriously despite them performing really well in various fields of life. Likewise, when it comes to these female entrepreneurs starting their own business than these attitudes of male domination and gender discrimination as mentioned above are reflected in the women's difficulty in accessing finance, getting micro credit or loan from the bank acts as an additional barrier of being a woman that multiplies the constraints they face. Largely, also

because of the wide prevalence of male domination and gender discrimination more than 95% of Female owned enterprises are mostly narrowly focused small or medium sized enterprises as mainly operating in women only domains. These would mostly consist of industries which have low exits and low entry barriers which involve less capital (Anjum, 2012).

Almost all the female respondents interviewed narrated that male domination and gender discrimination are a major obstacle that affect their businesses adversely in all stages of business formation whether it is setting up of business, registering it, or acquisition of finance for it and during the take off stage. Furthermore, the findings of the present research also endorse the results of the previous researches on impact of masculine culture on female entrepreneurs in Pakistan. The female respondents pointed towards the presence of a strong masculine culture in Pakistan which makes it difficult for to start own enterprise especially when they want to start a venture outside of home premises. The results of the findings also show that family support would most of the times mean gaining the support of male members in starting their own business enterprise. Moreover, the findings of the present research undertaking authenticate that embedded family structure and social norms pertaining to female role are also a major obstacle in initiation of business start-ups by female entrepreneurs of Pakistan.

The female respondents interviewed pointed out dependency on male member of the family as one of the main problems. The available literature also supports this assertion of women in Pakistan bring always dependent upon men irrespective of their marital status. Similarly, the decision making of these female business owners in starting and running of enterprise is also influenced by male members of the family. This situation is more alarming when the

male members of family are also the main source of financial contribution since it is very difficult for women to borrow money from formal institutions like banks or other micro finance institutions. Moreover, in securing a loan they have to face so many hardships that is why many women entrepreneurs look inward in family for financial support.

Therefore, the results of this research project confirm that the socio-cultural environment of Pakistan is dominated by male and so is not supportive of the female business owner's decision to start new venture. The male dominancy is a critical component which has a powerful influence upon female's decision making. Likewise, male harassment is another aspect that negatively affects upon female entrepreneurs. Lack of a secure environment outside the home premises is what most of the respondents referred to in the interviews. The respondents said that due to male dominant culture the outside working environment is not comfortable for a woman which is also corroborated by the available literature. In order to make it easier for women to move freely in society the government of Pakistan has just recently introduced women protection bill against violence and harassment recently which is facing lot of criticism from male conservative element in the society.

6.3.2 Social and religious conservatism and its demoralising influence

Pakistan is a heavily patriarchal society with a strong feudal value system, in which women are treated as domestic property. Increased urbanisation and gradual erosion of joint family system have exposed women to further abuses. Over the decades, successive laws have been enacted by the legislators to improve the social position of women in the society. But unfortunately the implementation of laws has been conspicuous by its absence. This is so because the implementation of laws is mostly in the hands of male government

functionaries and even the police have failed to give protection to them. They would consider most violence against women as purely a ‘family problem’, or even provoked by women themselves.

The religious groups also exercise a strong hold over the male population in the country. They have also mostly opposed any laws made for the empowerment of women in Pakistan and equated various women’s rights campaigns with promotion of obscenity. They are of the view that western liberal laws for women empowerment if implemented in Pakistan would increase the divorce rate and destroy the country’s traditional family system. However, the various non-governmental organisations who are struggling for women rights in Pakistan say that these religious groups are more enraged over the way the new laws aim to empower women.

This negative impact of social conservatism and religious orthodoxy is also substantiated by the limited research carried out so far on the female entrepreneurs of Pakistan. To Roomi and Harrison (2010), even though everyday Pakistani women enjoy more educational and professional opportunities due to the globalization and communication technology, cultural constraints which are based on traditional views still make it harder for them to progress in their careers. According to available literature on problems faced by female entrepreneurs of Pakistan religious and social conservatism results in restricting the mobility of females by confining them to the boundaries of their homes. Though female entrepreneurs in Pakistan have to face various kind of obstacles, issues and barriers, which includes travel for business purposes, is only a direct result of religious orthodoxy and retrogressive social norms.

This limited mobility often restricts their choice of business to pursue. Therefore, as a result most women would pursue those businesses that do not require mobility and also involve themselves in business activities from premises of home. Moreover, they would be engaging themselves in those business spheres that, typically, only require contact with other women. Therefore, in light of available literature and findings of the present study the major challenge on part of the researchers ought to be to try to explore the dynamics and multi-faceted nature of Pakistani female entrepreneurship in an essentially conservative religious and social environment. Thus the real aim should be to unravel the various motivations and obstacles that these female business owners have to deal with in an essentially religiously conservative, patriarchal and male dominated society. Therefore, it is important first to analyse the impact of the religious orthodoxy and socio-cultural milieu in which they operate and only then their business contexts.

Thus, to the various researchers a critical feature of Pakistani society which has affected the growth of female entrepreneurship is the conservative religious and cultural environment prevailing in the country that puts a restriction on the mobility of women by confining them to the role of house wife and home maker inside their homes (Hafizullah et al, 2012). These restrictions are partly due to concerns for the safety and security of women who venture outside the home to earn their livelihood. Secondly, it is the social taboo attached to women working outside the home especially in the conservative households. The partly religious and partly socio-cultural restriction on the mobility of females has various concerns like their safety, security, and honour and stigma attached to it (Hafizullah et al., 2012).

However, in spite of current enthusiasm in recent years among the researchers to study and understand the nature of Pakistani female owned business enterprises, they have failed to build an adequate theory around the concept of female entrepreneurship in Pakistan especially the institutional impact of religious dogma on the growth of female entrepreneurship in Pakistan. This is all the more important as female owned enterprises have the potential to make a wider economic impact in the society constituting almost half of the population. The findings from present research make a strong case to do more research on the wider religious ethos and how it affects the day to day working of female entrepreneurs. While most of the researchers would be touching the symptoms like 'veil culture' 'restriction on social mobility' 'desegregation of genders' 'confinement of females in home' still there is dearth of a systematic study on the 'causative factors' like conservative religious, social and cultural values.

In the light of the findings of the present research study, the respondents viewed religion in institutional sphere being interpreted, twisted and manipulated by men as tool of making women subordinate to them and confining them to four walls of home it is all the more important to dig deeper into the institutional nature of Islam impacting on the everyday life of these female entrepreneurs. Therefore, as mentioned in above paragraphs that while numerous studies have examined female entrepreneurs in socio-cultural settings (Brush et al., 2009; Klyver et al., 2008). Most of these studies were conducted in developed and western cultural spaces (Brush et al, 2008). Even though there are some common factors that impact female entrepreneurs in both western and non-western countries (ibid, 2008), it is important to recognise the different countries religious, socio-cultural and political processes and their impact on gender systems (ibid, 2008).

As Mitchell et al. (2007) mentions, dissimilarities exist across female entrepreneurs in various countries. Therefore, in studying female's entrepreneurship in a society we need to look at the specific social, religious, cultural factors that are particularly related to that society that impact female's entrepreneurial activities (Klyver et al., 2008; Kirkwood, 2009). Therefore, in case of Pakistan since it has a stronghold of religious conservatism and social orthodoxy that is enormously affecting the day to day working of female entrepreneurs in particular. This all needs to be systematically researched and explored throughout the country. As the female respondents interviewed by the author were all affirmative in saying that religious conservatism in society acts as a great impediment that put a restriction on their movement and social mobility.

Thus, after an in-depth survey of literature done by the author on female entrepreneurship in Pakistan it is clear that there is a dearth of exhaustive literature to suggest the remedies or solutions to issues and barriers that were raised by different authors ranging from 'Purdah or veil' (Roomi and Harrison, 2010), lack of social mobility (Ibrahim, 2013; Anjum, 2012) to male-domination (Roomi, 2011; Rehman and Roomi, 2012), and Islamic reforms impact (Roomi, 2013; Afza and Rashid, 2009; Fatima, 2009). The findings of this research undertaking calls for doing an elaborate study into the religious conservatism prevailing in the society that is apparently retarding the growth of female entrepreneurship in the country by unduly putting a restriction on their movement and confining them to the boundaries of home and subjugating them to male domination. Similarly, the strong hold of religious orthodoxy also partly explains the wide concentration of female entrepreneurs in narrowly focused female only businesses.

This systematic subordination of women reinforced by religion, custom and traditions is especially determined by two patriarchal forces: Purdah (Veil) and Izzat (Honour) (Roomi and Parrott, 2008). These strong patriarchal influences have contributed to certain role stereotypes with gender, where women are confined to the boundaries of the home to be considered honourable (Ibrahim, 2013; Shaheed, 1990), leading to additional subordination through limiting the mobility of women (Hafizullah et al., 2012; Shabbir and Gregorio, 1996). The female's mobility is restricted by the socio-cultural and religious expectation that they either be chaperoned by a man or take transportation which is for women only, such as special busses which do not run frequently. At the same time, these social and cultural factors affect the personal goals of women themselves, as many wish to adhere to what society expects of them. Those women interested in entrepreneurial activities – either because they want to act on an opportunity or because their economic situation forces them into entrepreneurship – need to find ways as to deal with the religious and socio-cultural constraints. The results of the present study also manifest that these gender biases stemming from an orthodox religious philosophy as interpreted by men put an undue limit on female's mobility, social interactions/dealings, economic independence and access to business and banking services. All of it need to be explored and researched into further on a country wide scale so that the real impact of religious conservatism can be found out.

6.3.3 Difficulty in access to finance

The respondents from all three categories blamed lack of access to finance as one of potent barriers to their entrepreneurial ambitions and growth. Most of the female entrepreneurs had either to rely on own savings or mostly on family support to start their business

ventures. The findings of various researchers on female entrepreneurs of Pakistan also suggest that women micro entrepreneurs can only access microfinance to a very limited extent in Pakistan; and commercial bank loans are unavailable to them due to the lack of track record and collateral. Moreover, the findings suggest that the injection of an optimal size of microcredit in female enterprises with training and mentoring facilities improves the profit of enterprise which is conspicuous by its absence in Pakistan.

The availability of loans and funds enhances the contribution to the household income that increases family welfare. The outcome on the well-being of the family is the same whether the loan is used for business or consumption resulting in the conclusion that the availability of the loan also benefits women borrowers (Ibrahim, 2013). Therefore, non-availability of finance or seed money to start their business is a major issue faced by these female entrepreneurs. Especially the situation is alarming for female entrepreneurs from middle class backgrounds as they do not have access to family funds like in the case of female entrepreneurs from affluent classes who have funds readily available to them in shape of family financial support. The previous research on micro finance and access to finance available to female entrepreneurs of Pakistan indicates that the number of female entrepreneurs who either increased or decreased profit and sales differed depending upon the use of loan in the enterprise: some of them used loans in order to complete the production process; while others used it to cover the shortfall in money to purchase the raw material or supplies; and few others used it for the purchase of the main asset in the business.

However, it is noted by the research on female entrepreneurs of Pakistan that fewer women are involved in high growth manufacturing enterprises, as also indicated by Goheer

(2003). The careful analysis shows that the women running manufacturing businesses are in family enterprises in which they are less involved in all the stages of the business. The analysis of previous research and also of this study show that the religious, cultural and social factors restrict women to access the markets and deal with every matter in the business. These cultural and social constraints are also highlighted by various researchers (Roomi and Parrot, 2008).

Moreover, the outcomes of this study and previous research undertaken on female entrepreneurs of Pakistan demonstrate that only a few women are economically empowered in Pakistani society. The results of previous researches carried out on access to finance suggested an increase in the family well-being in Pakistan due to a microfinance loan. The results of all previous quantitative and qualitative analysis can help to devise a framework for understanding the impact of microfinance on female entrepreneurs and the barriers to access the finance from commercial bank. The conceptual framework built by previous researchers help us in identifying the areas where there is need of improvement. Some of the framework devised by previous research is useful in identifying that entrepreneurial skills development in female entrepreneurs, the economic empowerment of women and access to finance from commercial banks for female enterprises are the areas of concern.

The results of this research show positive results of enterprise growth and well-being of the household that can be enhanced further by the improvement of the entrepreneurial abilities of women and economically empowering them. The access to finance from commercial banks for female entrepreneurs who want to expand business to small and medium scale requires more effort by government and policy makers.

6.3.4 Lack of government support, energy crisis and poor infrastructure

All the female entrepreneurs interviewed blamed the poor infrastructure especially the prevailing energy crisis in the country and lack of any government support as one of the major barriers from incubation stage to the growth of their business. There is a vast amount of available literature on entrepreneurship in general and also on female entrepreneurship to some extent that support this contention of the respondents. Moreover, beside the lack of adequate infrastructure the uninterrupted power supply is another major problem faced by female owned businesses. The respondents complained a lot about the poor civic facilities available to them. Especially the frequent power and electricity failure hampered their businesses.

All the researchers, writers and economists have agreement on these issues concerning lack of female development and opportunities in Pakistan that needs to be solved on an urgent basis to improve the lot of women in Pakistan can play a key role in the economic progress of the country. Thus, improving the female entrepreneurial landscape in Pakistan is fundamental ingredient in overall economic development of the country. As in present world it is an established fact that gender equality in all spheres is the economic necessity and no country can prosper while bypassing this reality. Similarly, one of obstacles that have been brought to the author by the respondents is the prevailing power shortage in the country. The respondents reported lot of difficulties to run their businesses smoothly with frequent electricity failures and breakdown.

Indeed, in recent years the acute power crisis has badly hit the economy especially in past couple of years. Due to the prevailing electricity shortfall most of the industrial units have been declared sick or completely dysfunctional and been closed owing to major power shortfall. The small and medium sized business which these female respondents operate is also the worst hit by the on-going power crisis in the country. Especially in the summers the situation gets worst with air conditioners and other electric appliances stop functioning. The petrol and diesel generators are very expensive alternative source of power generation and especially not affordable for female entrepreneurs from middle class and lower middle class background. One the other hand the electricity tariffs both for domestic and commercial users are all time high. Millions of rupees' loss is recorded on a daily basis to country's economy due to power failure in the country.

Therefore, as has been discussed over here one of the pivotal areas for government to focus is to give its all-out support for the female entrepreneurial ventures, facilitate them by organising training programmes and workshops. Secondly, in the light of suggestions given by the respondents and as also evident by the previous research carried out on female entrepreneurship in Pakistan it is imperative that government should sincerely work to improve the dilapidated infrastructure especially overcoming the present power crisis and water shortage in the country.

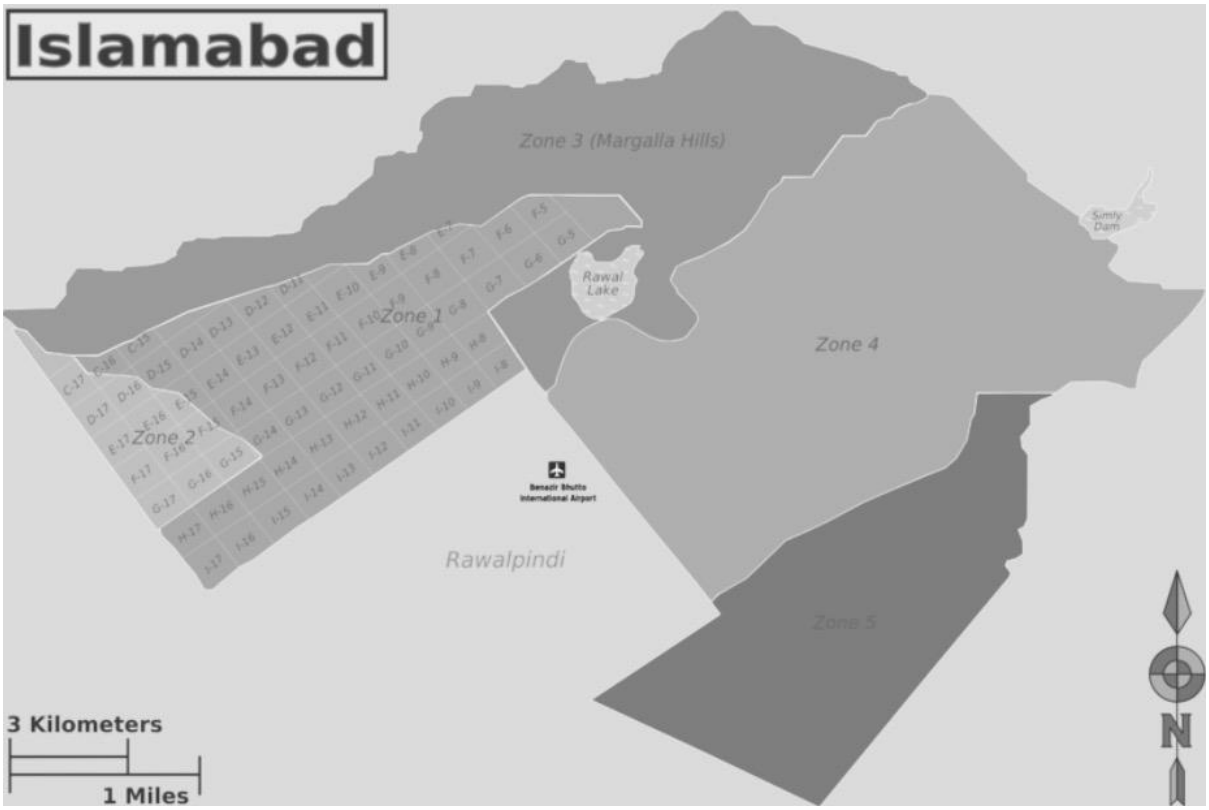
6.3.5 Class division among female entrepreneurs in Islamabad

A critical finding of present research undertaking has been the sharp division of female entrepreneurs on sectoral basis in Islamabad where the research interviews were conducted. As mentioned earlier in the preceding Chapter the Capital city of Islamabad is divided into

different sectors. The sectors names are I-sectors, G-sectors, F-sectors, E-sectors, O-sectors and H-sectors. Also Islamabad had adjoining areas which are part of its territory but are not part of any of designated sectors. The sector E, F and G are regarded as affluent sectors. However, both E, F and G sectors has some small living quarters and flats as well which are either middle or lower middle class. H and O are middle mostly middle class. All the adjoining areas of Islamabad except Bani Gala and Chak Shahzad farm houses are mostly lower middle class whereas Bani Gala and Chak Shahzad being upper elite areas where rich and landed aristocracy lives. This can be further illustrated from the map given below:

Source: www.CDA.gov.pk

Map 6.2 Zonal layout of Islamabad



The map above the city of Islamabad is divided into five zones. The affluent sectors which are close to the Margalla hills in Islamabad are called the zone 1 sectors like sectors D, E, F are classified as affluent areas calculated on the basis of price of land per square kilometre in these sectors which is almost ten times more than areas of zone 4 and zone 5 which are further away from Margalla hills. The G series of sectors is Zone 2 which is high middle class barring some localities such as slums and flats which are lower middle class. The Zonal divide between affluent and less affluent sectors is very obvious. Mostly landed aristocracy, high civil and military bureaucracy and rich business class reside in zone 1 sector. However, in Zone 4 and 5 the per square kilometre land price is much cheaper and mostly abounded by middle and lower middle working classes. The author interviewed ten respondents each from these three different zones i.e. zone 1, 2, 4 and 5. It is to be noted that only zone 1, 4 and 5 are residential sectors of Islamabad. The Zone 3 which is also called the green belt are the Margalla hills of Islamabad which is officially declared a wild life sanctuary while zone 2 are government buildings like the national assembly and the secretariat. While blue area is the main shopping hub of Islamabad and centre of all the commercial and banking activities. Readers can find a detailed Zonal wise distribution of sectors of Islamabad in the appendix attached at the end.

The findings of this present study undertaken have brought to the fore different set of motivations and challenges faced by female respondents from different Zonal areas of Islamabad. As outlined in the preceding chapter as well one of the important discoveries from the interviews was that female business owners from middle class families faced lot of obstacles of various natures especially related to setting up of business and raising up finance for their businesses and also in day to day running of their businesses. However, by

the research results of respondents interviews it emerged that the female business owners from well to do families living in affluent sectors and localities of E, F and G found it easier to raise capital either from their own savings or from help of their members of family or close friends. However, the female business owners from middle class backgrounds (O, I, H and some parts of G sectors which are regarded as middle class/ lower middle class localities) were mainly motivated out of necessity to set up their businesses. Some of the main factors they gave were family financial difficulties, husband's joblessness or contributing towards the house hold income, inability to find job, price hike, inflation, cost of living and giving their children good education and decent life. Also as mentioned earlier the author found that middle class background female business owners from Islamabad residing in middle class sectors/localities were low risk takers as compared to female entrepreneurs of well-off classes of Islamabad residing in affluent sectors.

Nonetheless, despite having different set of motivations, perils and problems almost all the thirty female business owners reported high level of self-confidence. Nonetheless, the female business owners from affluent sectors of Islamabad had a burning desire and a keen urge to create something new in service industry and were seem to be motivated by a sense of self-actualization. On the contrary the female entrepreneurs from middle class and lower middle class sectors of Islamabad established their own business enterprise to financially secure themselves, augment resources for their families and boost their living standards.

In short for respondents of less affluent or middle class areas of Islamabad it was a struggle for survival and to give a decent life style to themselves and their families in times of economic meltdown, spiraling inflationary pressures and high cost of living. As mentioned earlier it becomes roughly clear to the author from the semi-structured interviews

conducted in federal metropolis that the Pakistani female entrepreneurial scene is sharply divided on class basis at least in capital city of Islamabad and business context is more favourable to the female entrepreneurs from the rich and affluent back grounds residing in rich sectors of Islamabad. In short the class structure has assumed alarming proportions and its dimensions mostly touch the entrepreneurial field. There are few very cases of genuine entrepreneurial achievements on a large scale from humble backgrounds. However, mostly it is about heavy investments by rich who would also in many instances facilitate their wives and daughters to realise their career ambitions as entrepreneurs by setting up their own businesses. The available literature in context of Pakistan is not very limited rather non-existent that discusses the divide between elite and non-elite female entrepreneurs of Pakistan.

However, from the available survey of literature we can figure it out that in Pakistan real change visible in female entrepreneurial horizon the 21st century was that the focus seems to be shifted to the elite class of women (Ibrahim, 2013; Anjum, 2012). Ever increasingly women from upper echelons of society have become acutely aware of their existence, their rights and their work situation. However, women of the middle class are not too eager to change their pre-defined role and status in fear of social backlash from a male dominated and religiously conservative society. However, as mentioned the progress is more visible among upper class families in urban Pakistan (Ibrahim, 2013). As it is the society that is the chief architect and shapes roles for women, whereas each country has its own unique set of cultural, social, religions and political dimensions. Consequently, this in turn develops for the society its economic thrust through entrepreneurial growth and development resulting in new occupational roles for women. A positive change in Pakistan is also visible though

at the moment only confined to and benefitting elite class female entrepreneurs. The manifestation of this new development has been the emergence of the Women Chamber of Commerce lead by a couple of elite women in the Pakistan society (Hafizullah et al., 2012).

Since businesses are strictly based on class and or locality based. With entrepreneur's operating in affluent areas and providing totally different kind of services in quality and price than what is available in middle class localities. The rich ladies would normally go in affluent areas for getting services. So in short the class stratification is very rigid on basis of locality and personal background. While mostly the rich class targeting female entrepreneurs have studied either from USA or UK or from Pakistani institutions with high tuition fees like Lahore University of Management Sciences (LUMS) and Institute of Business Administration in Karachi (IBA). On the contrary mostly female entrepreneurs operating in middle class areas are also from middle class themselves and studied in affordable government colleges and Universities.

This urban rural divide plus divide on social and economic lines is obvious in Pakistan especially when it comes to entrepreneurship. And in most of the cases business is taken up as career in families who have a family history or background in business. The available literature on female entrepreneurs though acknowledges the divide between female entrepreneurs from affluent and middle/lower class but fails to address the wide gulf of differences and set of problems faced especially by the middle class or lower middle class entrepreneurs. Therefore, this can be a further interesting area for future researchers to explore.

6.3.6 Summary

The Table below summarizes the preceding discussion in the context of published literature of the Findings related to the second question i.e. what are the barriers faced by the female business owners with children in Pakistan

Table 6.2 Summary of Discussion of Findings: Research Question 2

Outcome of Discussion	Literature	Findings
Owing to prevalence of male domination and gender discrimination more than 95% of Female owned enterprises are mostly narrowly focused small or medium sized enterprises as mainly operating in women only domains (e.g. beauty parlours, tuition centers, boutiques, kindergarten academies etc.) These would mostly consist of industries which have low exits and low entry barriers which involve less capital (Anjum, 2012; Roomi and Harrison, 2010).	-Females restricted access to the outside world as compared to men (Roomi, 2013, 2011; Anjum, 2012, Hafizullah et al., 2012). Women in the workforce and doing business are bounded by the traditions of Pakistani society which is dominated by masculine culture that expect them to meet certain masculine standards Conservative religious practices and tribal customs work against women in Pakistan and the lack of the basic rights and persistent violence against women keep women from being fully productive in Pakistani society (Coleman, 2004) Pakistan is male dominant country; this male dominance in culture creates problems for female entrepreneurs particularly in terms of	Gender discrimination and male Domination a major obstacle in realizing of entrepreneurial aims and objectives for female business owners of Pakistan

	limiting their mobility, business participation and market interaction (Anjum 2012; Roomi, 2011, Hafizullah et al., 2012).	
A dearth of exhaustive literature to suggest the remedies or solutions to issues and barriers that were raised by different authors ranging from 'Purdah or veil' (Roomi and Harrison, 2010), lack of social mobility (Anjum, 2012) to male-domination (Roomi, 2011; Rehman and Roomi, 2012; Hassen, 1996), and Islamic reforms impact (Afza and Rashid, 2009). The findings of this research undertaking calls for doing an elaborate study and research into the social conservatism prevailing in the society that is apparently retarding the growth of female entrepreneurship in the country by unduly putting a restriction on their movement and confining them to the boundaries of home and subjugating them to male domination.	Religion is inextricably woven in to the cloth of Pakistani cultural life has made the Pakistani women face different forms of conflict. Social upheaval impacting females in Pakistan a result of ultra conservative practices of Islam and the pressure for a more secular oriented modernism. The partly religious and partly socio-cultural restriction on the mobility of females has various concerns like their safety, security, and honour and stigma attached to it (Hafizullah et al., 2012).	Social conservatism and religious orthodoxy arresting the growth and development of female entrepreneurship in Pakistan by its demoralising influence on female business owners.
Female entrepreneurs in Pakistan mostly rely on own savings or mostly on family support to kick start their business ventures. Positive results of enterprise growth and well-being of	The findings of various researchers on female entrepreneurs of Pakistan suggest that women micro entrepreneurs can only access microfinance to a very limited extent in Pakistan; and commercial	Restricted access to finance for female business owners of Pakistan

the household can be enhanced further by the improvement to access to finance to boost entrepreneurial abilities of women The access to finance from commercial banks for female entrepreneurs who want to expand business to small and medium scale requires more effort by government and policy makers.	bank loans are unavailable to them due to the lack of track record and collateral. (Ibrahim, 2013)	
Government need to focus is to give its all-out support for the female entrepreneurial ventures, facilitate them by organising training programmes and workshops. Government should sincerely work to improve the dilapidated infrastructure especially overcoming the present power crisis and water shortage in the country that is severely affecting businesses.	The lack of infrastructure is one of the main reasons behind urban decay and lack of female entrepreneurial growth in Pakistan (Anjum, 2012). All the researchers, writers and economists have agreement on the issue of lack of female development and opportunities in Pakistan that needs to be solved on an urgent basis to improve the lot of women in Pakistan (Ibrahim, 2013)	Lack of government support, energy crisis and poor infrastructure
Since businesses are strictly based on class and or locality based as manifested from the research undertaken by the author. Mostly in Islamabad rich female entrepreneurs were operating in affluent areas and providing totally different kind of services in	Entrepreneurial progress is more visible among upper class families in urban Pakistan as evident from the Female Chamber of commerce and Industry that is dominated exclusively by affluent class women (Roomi, 2013). The available literature in	Class stratification/sector based divide of affluent and middle class localities in Islamabad (The Capital Metropolis) The middle and lower middle class entrepreneurs are worst off and face many different kinds of problems and obstacles and more

quality and price than what is available to middle class localities (for e.g. unlike the UK where the quality of services is same everywhere). The rich ladies would normally go in affluent areas for getting services like fitness centers, spa's, parlours while middle class will mostly be availing them in their areas. Thus class stratification is rigid on basis of locality and personal background in Islamabad. Easier for affluent class female entrepreneur to get the seed money for them from their family members or relatives than less affluent ones However, this trend found in present study needs to be explored and researched in other cities as well to form a proper picture.	context of Pakistan is not only very limited rather non-existent that discusses the divide between elite and non-elite female entrepreneurs of Pakistan. The available literature on female entrepreneurs though acknowledges the divide between female entrepreneurs from affluent and middle/lower class but fails to address the wide gulf of differences and set of problems faced especially by the middle class or lower middle class entrepreneurs.	exposed to religious and social conservatism generally.

6.4 Research Question 3: How are female business owners with children in Pakistan able to create a balance between managing the business and looking after their children?

As the case with first and second research question the discussion of the findings in third question will be done under the separate headings to make it easier for the reader to

understand the discussion about major findings of the research carried out on the family satisfaction levels faced by female business owners of Pakistan with children.

6.4.1 Females seen as home makers with pre-defined roles

The first of major finding to the third and last research question as to how female entrepreneurs create balance between motherly responsibilities and business needs and able to achieve family satisfaction levels was the socio-cultural/religious expectations from females to be home makers and house wives. Thus creating a balance between their business and family meant focusing on family first even if it meant neglecting their business responsibilities. Just like hundreds of thousands of women in the Islamic world, Pakistani women are struggling for equal rights and for the opportunity to work and improve their living standards. Though more and more women are entering the workforce but still by and large the situation is far from encouraging (Hafizullah et al., 2012).

Pakistani women do suffer greatly from the gender gaps both in social and economic spheres caused by religion, culture and traditions of their societies (Roomi and Parrot, 2008). For example, they are not allowed to go out of their homes and are considerably underrepresented in senior executive positions both in business and politics (Anjum, 2012). Women in Pakistan also suffer from socio-cultural and economic barriers in their career advancement and girls are brought up strictly to be good wives and mothers. Within the organisations, gendered occupational structures have been limiting women's career progressions (Afza et al., 2010). Moreover, women's mobility restrictions not only limit their access to training and career choice options but consigns them to a pre-defined home

role with onus entirely on the to do all the balancing rather it is expected from them in a heavily male dominated society (Roomi and Parrot, 2008).

Pakistani women are allowed to work outside the home. The result of these trends is that traditional views towards Pakistani women working are breaking (Hafizullah et al., 2012) however; when it comes to balancing of work and family the burden of it all falls of the women. Therefore, Pakistani female entrepreneurs are faced with several challenges faced by them from the meso and macro environment. In order to overcome these challenges, they need to have the full support of their family especially their fathers or husbands. Moreover, since they are traditionally known be in charge for the house work and children, they cannot drop such responsibilities. It is not only the expectation of others from women to take care of housework and children but women themselves are tied to such social norms. For example, Pakistani women prefer to cook for their families and not eat out or many of them do not believe in childcare and prefer to raise their children on their own. Such expectations and social norms are among the reasons for low participation of women in work force.

Women who choose to participate in the workforce such as the entrepreneurs of this sample found ways to achieve family satisfaction levels. However, finding such balance is a challenge due to the heavy responsibilities that the Pakistani women have at home. Moreover, in order to succeed as entrepreneurs, they are obligated to balance family and work and doing so is much more of a challenge for the Pakistani women than Western women due to the social norms. As Anjum (2012) mentions that, one of the reasons for the low participation of Pakistani women in entrepreneurial activities compared to men is the cultural expectations for women. The major cultural barrier that the entrepreneurs in the

sample referred to goes back to the social expectation from Pakistani women. They are expected to be full time house wives and mothers even if they work outside the house (Ul Haque, 2007).

Many of the female entrepreneurs of the sample stated that what enabled them to overcome such challenges was their ability to balance work and family. They believed that even though they are running businesses and sometimes working fulltime, yet they are fully responsible for the children and the house chores. Moreover, they said that in a Pakistani society the onus of balancing work and family life entirely is on the shoulders of women and the situation in their case was also not too different. As it is expected from their husbands and in laws that they would do be running their business enterprise and also take care of children, supervise maids or servants or cook food themselves for family in absence of servants. However, mostly the female entrepreneurs of affluent class interviewed had maids to look after their children and servants for cooking. On the contrary middle class and lower middle class female business owners had to do most of the daily house hold chores themselves. Nonetheless, the day maid culture is now becoming popular with them as mostly these maids working daily on hourly basis are available for few hours to cook food, wash clothes and do the cleaning on affordable rates.

6.4.2 Male family member support a critical factor

The majority of the female entrepreneurs of the sample referred to their close family members not only as their main source of financial, informational and emotional support but a critical factor in balancing of work and family life. As mentioned earlier having mainly family members in the social networks not only limits these women's access to

financial capital but it also restricts their access to useful information. However, the support of family members played an important role in their success in terms of balancing business and family commitments. Pakistani women possess the same characteristics and skills required to run businesses and to be competent entrepreneurs as women all around the world. Based on the findings of this paper, Pakistani women do not possess the negative internal factors such as lack of self-confidence and fear of failure which are considered barriers for women entrepreneurs.

However, due to the gender stereotypes and the negative impacts of their traditional culture, Pakistani women have difficulty not only in opening up their own businesses but also in creating an effective balance between work-life and family commitments. Thus, in a traditional Pakistani culture where women are mainly responsible for taking care of the family and the existing stereotypes have created the impression in the society that women should only work outside the home if the family have the economic needs. In order to overcome such challenges like balancing of business requirements and family life Pakistani women entrepreneurs need their family's support especially the male support. Similarly, majority of the respondents of the sample also said that male member support (mostly father and/or husband) was crucial in not only their success as entrepreneurs but also in achieving family satisfaction levels.

Women in the workforce are bounded by the traditions of their society which in most cultures expect them to meet certain masculine standards (Busenitz et al., 2007). Conservative religious practices and tribal customs work against women and the lack of the basic rights and persistent violence against women keep women from being fully productive in their societies (Coleman, 2004). The gender gaps in income and access to

educational and career opportunities are among the destructive results of discriminating cultures women live in. These social restrictions have also been negatively impacting on women's ability to balance work-life and family life. For instance, in a study done by Roomi and Parrot (2008) it was suggested that these social boundaries are among the reasons that the number of single or divorced career women has increased in recent years and researchers suggest that both business organisations and the government needs to pay more attention to this problem of work-life balance issues which can negatively impact both women and men. As the masculine culture is dominant in Pakistan it is therefore in such a male oriented society the support of male member becomes a critical factor for females in all spheres of life whether it is success of their business enterprise or creating a balance between business and family. They always look upon rather are heavily dependent on support from male members to be able to create a balance between requirements of business and family needs.

6.4.3 Female business owners operating from home premises

A notable finding that emerged from interviews conducted from female entrepreneurs was that those female business owners who operated their businesses from home premises found it a lot easier to give sufficient time to their children and families than those who were operating outside of home premises. All most all the female entrepreneurs who had businesses established or being run from their homes found it a lot convenient to look after their children and carry out home chores while at the same time looking after the business needs. Even psychologically they said they were composed and satisfied to be present at home even if they were too busy in their business tasks. Those who had maids or servants

found were even more at ease in supervising them while they did washing, cooking and cleaning. Even the children were physically present in their offices with maids while they dealt with clients or performed business functions.

However, the female entrepreneurs who were operating from outside the home found it difficult in managing home, and looking after family and children. The sheer physical distance from home to business location created a feeling from being away from children and mostly the mobile phone was the only link with family. Some of the respondents decided to move to home premises or at least be in the same locality while others for whom this was a workable option were also thinking to take similar step. This amply suggests that for female entrepreneurs in Pakistan operating from within the precincts of their homes was a feasible option in achieving family satisfaction levels. The reason for this being most convenient for female entrepreneurs with children was that the whole burden of looking after family and children was on them so they could only effectively manage it while conducting business from inside the home.

Surprisingly, there is no literature available in Pakistani context about achieving family satisfaction levels while operating from home versus operating outside home. The author feels that this theme that emerged from interviews from the female respondents with children of Islamabad needs to be looked in much detail and explored further including survey to be carried out in other cities of Pakistan. However, a lot of research has been carried out outside Pakistan especially in western context there is plenty of good academic literature about female home based entrepreneurship. Generally, women owning and managing home based business provide them with the flexibility to meet family responsibilities and undertake employment at the same time. However, its critics would

argue that it is most of times at the cost of business performance and growth of the business. The recent research also suggests that a greater proportion of women with limited entrepreneurial resources are more likely to operate via home based businesses (GEM, 2015).

Most of times the decision to start business from home is shaped by circumstances, need to be flexible and working only part-time thus contributing to family income. In short it offers the females who dominate this kind of entrepreneurs group are seeking a flexible employment option especially those who are unable to access formal waged work due to childcare and family responsibilities (Baines, 2002; Berke, 2003; Bryant, 2000). However, some of the disadvantages of it are as mentioned above are some inherent problems of using home as a base, it constraints business growth, lower levels of hours committed to running the business, marginal businesses, and struggle for survival etc.

As mentioned there is research conducted in the western world especially USA and the UK both about home based entrepreneurship being a panacea for women already marginalized in the labour market and forced to the edge of mainstream working. The researchers would argue about the usefulness of this kind of entrepreneurial type in giving great convenience to females especially with family responsibilities and children to operate from home based set up and with flexibility to attend to house hold chores etc. (Perrons,2003; Walker and Webster, 2004). However, others have criticized it as being short term, ill-conceived for growth and especially for female's home based business ventures being more vulnerable as time spent on childcare reduce the duration of self-employment (Williams, 2004). Nonetheless, to others managing home-based enterprise provides the flexibility to work few hours for females with mothering role and family commitments (Sullivan and Lewis,

2001). However, there is consensus of opinion among the researchers that for women who wish to pursue home-based self-employment their needs to be greater support in form of resources and training. This is an original contribution to knowledge from this research study. Moreover, this can be a key benchmark as if the results correspond to the author's findings then the government agencies and policy makers can outline key measures for female entrepreneurs running businesses from home as it offers a potentially huge reservoir that needs to be tapped. The government and policy maker's needs to seriously look into this matter as it can be a precursor for them in devising effective strategies for the growth and development of small and medium sized home industries for female entrepreneurs in particular.

6.4.4 Summary

The Table below summarizes the preceding discussion of the Findings related to the third question in the context of the published literature. The question is how are female business owners with children in Pakistan able to create a balance between managing the business and looking after their children.

Table 6.3 Summary of the Discussion of Findings: Research Question 3

Outcome of Discussion	Literature	Findings
Females traditionally known be in charge for the house work and children, they cannot drop such responsibilities. It is not only the expectation of others from women to take care of housework and children but women themselves are tied to such social norms. In order to succeed as entrepreneurs Females with children are obligated to balance family and work and doing so is much more of a challenge for the Pakistani women than Western women due to the social norms.	Pakistani women do suffer greatly from the gender gaps both in social and economic spheres caused by religion, culture and traditions of their societies. (Roomi and Parrot, 2008). Some recent improvements in recent years though not significant (Hafizullah et al., 2012) Pakistan remains a heavily male dominated society (Roomi and Parrot, 2008).	Socio-cultural Expectations and Pre-Defined Roles of Females. The onus of creating balance entirely on the female business owners
Male close family member (father, husband etc.) the main source of financial, informational and emotional support plus also a critical factor in balancing of work and family life. The dominance of masculine culture in Pakistan. Therefore, in such a male oriented society the support of male member is a critical factor for females in all spheres of life.	Women in the workforce are bounded by the traditions of their society which in most cultures expect them to meet certain masculine standards (Roomi and Parrot, 2008). Conservative religious practices and tribal customs work against women and the lack of the basic rights and persistent violence against women keep women from being fully productive in their societies (Coleman, 2004)	Crucial aspect Support of Male member in Family for female business owners in managing business and looking after children.
Needs to be researched and explored in Pakistani	A flexible employment to those who are unable to	Home Premises Advantage for Female Entrepreneurs

context. Though researched extensively in the West especially UK. However, western research may have it limitations when transplanting to Pakistani environment	access formal waged work due to childcare and family responsibilities. Nonetheless it not free from its drawbacks. However, offer many advantages especially females who have domestic responsibilities and young children (Baines, 2002; Berke, 2003; Bryant, 2000). Literature in Pakistani context is non-existent	with children Female business owners operating from home premises far better equipped to deal with family issues and also look after their business needs.

6.5 Conclusion

In the preceding sections of this chapter the findings related to the three research questions of the study on female business owners with children have been discussed at length separately. Here the author would summarize the outcome of discussion made with reference to these research questions. The emergent themes that come out of discussion of findings are that since Pakistan is a patriarchal society with a dominant masculine culture which put restrictions on liberties and social mobility of females. Therefore, Pakistani female business owners not only are perceived as home makers by religion, society and family but they also start to view themselves primarily as mothers, wives and daughters. Therefore, the burden of responsibility is always on them to manage home and business together. They are liable for both managing domestic chores and looking after their children, whether they do it themselves or have hired maids/servants. This makes home based entrepreneurship an agreeable career for them not fitting in well with their business needs, domestic activities and managing the children but also the role which is prescribed to them by the conservative religious/cultural traditions and social norms of a patriarchal

society. Moreover, the support of male member in the family indispensable for success of these female business owner's dominance since it is not only the prevalence of a strong masculine culture but male family members also being their main source of financial support in providing seed money for the enterprise. Similarly, the female business owners also look upon male member support to achieve family satisfaction levels. Another notable finding of the study is the presence of push and pulls factors on basis of sectoral/zonal divide of Islamabad the capital metropolis in affluent and less affluent residential areas. Likewise, the problems faced by female business owners of less affluent areas were more complicated and they were a lot more exposed to negative effects of religious/social conservatism and male dominance in society. However, the author believes that this theme needs to be stretched out to other urban cities of Pakistan.

Another, emergent theme of the findings that is discussed is the positive effect of business education as a key motivator for graduate female business owners in providing them with much needed stimulus to pursue entrepreneurship as a career. Nonetheless, author concludes that this needs to be comprehensively researched and explored by enlarging its scope to all the Universities imparting business education in Pakistan. However, as outlined in above sections of this chapter the country wide prevalence of negative culture of gender discrimination and male dominance that is reinforced by religion as interpreted by male members of society has largely narrowed the scope of potential female business owners by limiting them to a few business options mainly involving female clients. This is also corroborated from available data and literature on female entrepreneurship in Pakistan. However, the manipulation of religious preaching's for own advantage by male members to exercise control over female business owners to restrict their independence and social

mobility has not been previously touched in the literature surveyed by the author. This therefore, is a unique original finding of this study that will be further discussed as an original contribution to the literature on female entrepreneurs in Pakistan in the next chapter.

Another major discovery of the findings discussed is the class based hierarchy and establishment that is pronounced and visible in Islamabad where all the interviews were conducted. The results are notable as they are previously not being referred to in any of the available data or literature on female entrepreneurs of Pakistan. Not only the motivational factors of female business owners of opulent and less opulent class operating in different zonal/sectoral areas different from the other but also the severity of financial hardships and impact of religious/social negativism is far more felt by the middle class female business owners of Islamabad residing in less privileged areas. Though in the literature on female entrepreneurship in western context with development and modernization of its society the class lines have become disappeared or blurred. However, in case of a developing like Pakistan these class lines are still in existence as evidenced from the findings of this research on female business with children. Nonetheless, as mentioned earlier there is a need for a country wide study and comprehensive research on entrepreneurial class lines as the present finding results are confined to the boundaries of Islamabad capital territory only.

Lastly, with regards to the findings some are supporting western studies while majority of the findings are country-specific and others are more general i.e. relevant to both western and non-western contexts. The findings which support western literature are first of all, the mothering role of female business owners with children and their desire to have flexibility

of working independently to focus on family needs. Secondly, the presence of push and pull factors in female business owners. Thirdly, the glass ceiling effect and family role model factors are also some of the findings of the present study that are supported by the western studies. Fourthly, the difficulty in getting access to finance coupled with poor infrastructure and lack of basic civic amenities is also supported by the western literature in context of female entrepreneurs of developing countries.

Nonetheless, many of the findings of the research study are indigenous and specific to socio-cultural context of Pakistan. They include first of all the finding about social conservatism and patriarchal structure of society influencing female business owner's decision and choice of business startup. Secondly, gender discrimination and male domination being a major hurdle for female business owners of the sample in accomplishment of their entrepreneurial aims and objectives. Thirdly, the demoralizing impact of social conservatism and religious orthodoxy on women entrepreneurial ambitions and rigid class based stratification of society on affluent and less affluent lines in Islamabad. Fourthly, the finding about the socio-cultural expectations and pre-defined roles of female and the onus of creating balance on them. Similarly, the preference by the respondents of the sample for home based business ownership with the crucial aspect of male member support is particularly specific to Pakistan. However, the finding about graduate female business owner's orientation for self-employment has been highlighted both in western literature and studies relating to Pakistan.

Chapter Seven

Conclusion

7.1 Introduction

As already highlighted in the literature review section most of the extant literature on Pakistani female entrepreneurial context chiefly focuses on the complex interplay of multiple factors, which fall into two basic categories. The first category is *socio-cultural factors* that consist of social, cultural and traditional elements. This dimension of the socio-cultural factors has taken firm roots over many centuries. However, the gender bias inherent in the socio-cultural dimension is rigid and deep-rooted as it is based on a male dominated and religiously conservative societal set up that draws its sustenance from the continuation of a traditional mind-set, established religious rituals, customs and a firm belief system over the ages (Hafizullah et al., 2012). The second category comprises of *institutional factors,* this second group of factors derives from the first group, taking the form of institutional structures, policy documents, regulatory arrangements and governmental mechanisms.

The aim of the present research study is an attempt to analyse the experiences of one particular subset of women business owners of Pakistan i.e. those who set up businesses to enable them to both work and care for young children especially with reference to the socio-cultural dimension. Therefore, to realise this objective thirty semi-structured qualitative interviews were carried out with three different categories of female entrepreneurs who were also mothers. These female business owners were selected purposefully from variety of businesses based in the capital city of Islamabad. Moreover,

the snow balling sampling was incorporated by the author to overcome the difficulties in accessing data in Pakistan. This was primarily due to the absence of databases that can be used as a sampling frame and the reluctance of individuals to share personal information, as confirmed by previous qualitative studies in the region therefore it is more convenient to adopt snow ball sampling along with purposeful sampling (Jamali and Nejati, 2009; Tlaiss, 2013).

The goal of this study was to find out how these female entrepreneurs with children narrate their experiences of the move into entrepreneurship, how they draw upon prevailing discourses of enterprise and motherhood in making sense of their career transition, and the challenges that they perceive within their current career. Thus, the findings of this research show as how these women weaved a path between the discourses of intensive mothering and enterprise and have helped us to know that why becoming self-employed is deemed preferable by them in context of their motherly role and various expectations from them by the family and society.

The female business owners reflecting on their experiences during the interviews narrated to the author not only the different kind of motivations to launch their own enterprise but also highlighted the various problems they encountered from business incubation to its growth. Moreover, the life-story interviews enabled the author to explore how these women were able to create balance between the needs of business ventures with their childcare role. Therefore, the research findings have useful implications for all the present and future female business owners of Pakistan who are either currently in business or to those mothers who would want to start their own businesses in future. Moreover, the findings of the study can be of benefit to all the stakeholders including government and policy makers alike to

improve the conditions for female business owners with children in Pakistan. In this Chapter the author will present an overall summary of significant findings that will be discussed under the headings of research questions. This will be followed by the chief contributions of the present study to the literature on female entrepreneurship in Pakistan and list of recommendations by the author for all the stake holders especially government institutions. Lastly, the author will deliberate upon some of the limitations of this research undertaking and a final conclusion to sum up the discussion.

7.2 Summary of Significant Findings

As outlined above in this section the summary of the significant findings will be presented separately under the headings of the three research questions. The three research questions of this study were as following:

1. What are the motivations for self-employment for female business owners with children in Pakistan?
2. What are the barriers and obstacles faced by the female business owners with children in Pakistan from business start-ups to their growth?
3. How do female business owners with children in Pakistan are able to create a balance between managing business and looking after their children?

7.2.1 What are the motivations for self-employment for female business owners with children in Pakistan?

First of all, it is the motherly role that necessitated flexibility of working hours with prioritising of family needs that respondents viewed as a major reason to start own enterprise. The available literature on female entrepreneurship also supports these as

Pakistani women are mainly perceived to be the home makers and they also tend to give priority to home and family over personal careers (Afza and Rashid, 2009, Roomi, 2011, Roomi and Parrot, 2008). The findings of the present study also tend to suggest that the onus is always on the women in Pakistan to make a balance between their work-life and home life so a flexible career like home based entrepreneurship is a convenient option for them. Therefore, this finding of the study is consistent with available literature and previous research carried out in Pakistani context. Secondly, a key finding to first research question is that social conservatism and patriarchal structure of society plays a major role in influencing female entrepreneur's decision and choice of business enterprise. Most of the respondents preferred it to be convenient, safe and secure to opt for self-employment from home premises narrowly focusing on female related enterprises that provide services exclusively to female clients.

The previous literature on female entrepreneurship in Pakistan also suggests that female business owners have to face both environmental and traditional issues like social and religious conservatism (Ibrahim, 2013; Roomi and Harrison, 2010; Hafizullah et al., 2012; Shaheed, 1990). Moreover, women in Pakistan are mostly confined to "Purdah" (veil) and "char diwari" (four walls of their homes) (Roomi and Harrison, 2010). The unequal status of women in Pakistan in particular is due in part to the connection of gender with various forms of exclusion: religious prescriptions, cultural norms and actual practices are related to larger woman's status and role in society (Afza and Rashid, 2009; Anjum 2012; Roomi and Harrison, 2010; Roomi, 2013).

The present study findings also seem to confirm the conservative influence of patriarchal societal structure on female business owners as the female respondents felt it more convenient and socially acceptable to operate business from safe boundary of home. They cited the lack of social mobility, dominant cultural norms of society which view women as home makers, and also their own willingness to conform to social values and family expectations as potent factors in their decision to start business ventures narrowly focusing on female clientele.

Thirdly, the findings suggested the presence of push and pull factors in female entrepreneurs of different economic and social classes of Islamabad. The findings suggest that female business owners of Islamabad entrepreneurial intentions are mainly influenced by their economic and social circumstances. For instance, those respondents who were residing in middle class localities and coming from middle class background tend to be more motivated by push factors to start enterprise of their own. These push factors were mostly related to financial necessity and a desire to meet the house hold expenses. However, women entrepreneurs operating in affluent areas of Islamabad and hailing from rich family background mostly attributed pull factors like need for achievement, social recognition and boredom as some of reasons of choosing entrepreneurship as a career option.

The western authors have researched the push and pull dichotomy at length especially among social classes (Orhan and Scott, 2001; Lowe and Marriot, 2006). They are of the opinion that female entrepreneur's reasons for starting business are not always often driven by positive factors but also due to negative circumstances such as low family income, lack of employment opportunities, and dissatisfaction with a current job or the need for flexible

work (Robinson, 2001) (Richardson et al., 2004). Interestingly, most of the research carried out in developing countries on female entrepreneur's push factors suggest that they are pre-dominant among women within developing economies (Richardson et al., 2004). However, the findings of the present study suggest that this class based division further needs to be researched and explored at length in context of Pakistani female business in other urban cities. Among the other significant findings pertaining to entrepreneurial intentions among female business owners are family role model factor, glass ceiling and a degree in business management.

7.2.2 What are the barriers and obstacles faced by the female business owners with children in Pakistan from business start-ups to their growth?

First of all, most of the female respondents described gender discrimination and male domination as a major obstacle in realizing of their entrepreneurial aims and objectives in response to the second research question. The available literature on female entrepreneurs in Pakistan also support this finding i.e. females business owners restricted access to the outside world as compared to their male counterparts that negatively affects their businesses (Roomi, 2013, 2011; Anjum, 2012; Hafizullah et al., 2012). According to various authors who have previously done research on female enterprise in Pakistan are of the view that the women in the workforce and those doing own business are bounded by the traditions of Pakistani society which is dominated by masculine culture that expect them to meet certain masculine standards. Moreover, most of past and current literature on female entrepreneurship in Pakistan points out that it is the conservative patriarchal practices and tribal customs prevailing in society that work against women in Pakistan, the

lack of their basic rights and persistent violence against women are fundamental reasons that they are lagging behind in all fields.

Pakistan is male dominant country, and various authors who have conducted research on female business ownership refer to this male dominance in culture that actually creates problems for female entrepreneurs particularly in terms of limiting their mobility, business participation and market interaction (Coleman, 2004; Roomi and Harrison, 2010; Anjum 2012; Roomi, 2011; Hafizullah et al., 2012). The present study findings also suggest in this direction that it is the conservative male dominated societal structure and tribal customs that work against women business owners to be productive in Pakistani society. Secondly; the findings high light social conservatism and religious orthodoxy as twin factors that are arresting the growth and development of women entrepreneurship in Pakistan by its demoralizing influence on female business owners. The previous literature on female entrepreneurship in Pakistan also links social and religious orthodoxy as inextricably woven in to the cloth of Pakistani cultural life that has made the Pakistani women both in work place and in self-employment face different forms of conflict (Roomi and Parrot, 2008; Fatima, 2009; Hafizullah et al., 2012; Anjum, 2012).

The various studies carried on females in work place in Pakistan link social upheaval impacting females in Pakistan as a direct result of ultra conservative practices of religion and the pressure for a more secular oriented modernism (Shabbir and Gregorio, 1996; Coleman, 2004; Shaheed, 1990, Anjum, 2012). The partly religious and partly socio-cultural restriction on the mobility of females has various concerns like their safety, security, honour and stigma attached to it (Hafizullah et al., 2012; Roomi, 2011; Roomi and Harrison, 2010; Roomi and Parrot, 2008). However, the findings of this research

undertaking calls for doing an elaborate study and research into the social and religious conservatisms prevailing in the society that is apparently retarding the growth of female entrepreneurship in the country by unduly putting a restriction on their movement and confining them to home.

Thirdly, a key finding of the present research study relates to the class stratification and residential sector based divide of affluent and middle class localities in Islamabad the capital metropolis of Pakistan. The findings indicate that the middle and lower middle class entrepreneurs are among the worst off and face many different kinds of problems and obstacles and generally more exposed to social conservatism. There is very limited and scant literature on social and economic divide among female entrepreneurship in Pakistan and it points out towards this direction that female entrepreneurial progress is more visible among upper class families in urban Pakistan as evident from the Female Chamber of commerce and Industry that is dominated exclusively by affluent class women (Hafizullah et al., 2012). However, to the author the available literature in context of Pakistan is not only very limited rather non-existent that discusses the divide between elite and non-elite female entrepreneurs of Pakistan (ibid, 2012). Though the literature on female entrepreneurs though acknowledges the divide between female entrepreneurs from affluent and middle/lower classes but it fails to address the wide gulf of differences and set of problems faced especially by the middle class or lower middle class entrepreneurs (ibid, 2012).

Likewise, the findings indicate that mostly in Islamabad rich female entrepreneurs were operating in affluent areas and providing totally different kind of services in quality and price than what is available to middle class localities. The rich ladies would normally go in

affluent areas for getting services while middle class will mostly be availing them in their own areas. Thus, the findings tend to suggest that class stratification is rigid on basis of locality and personal background in Islamabad where it is relatively easier for affluent class female entrepreneur to get the seed money from their family members or relatives than less affluent women entrepreneurs. However, this trend found in present study needs to be explored and researched in other cities as well to form a better picture of the situation.

7.2.3 How are female business owners with children in Pakistan able to create a balance between managing the business and looking after their children?

First of all, the finding to the third research question substantiates the earlier researcher's findings of socio-cultural expectations and pre-defined roles of females. The findings of present study also suggest that the onus of creating balance is entirely on the female business owners. Furthermore, the findings highlight that women in Pakistan are traditionally known be in charge for the house work and children, and female respondents too reported that they cannot drop such responsibilities. Moreover, the female respondents said that it is not only the expectation of others from them to take care of housework and children but they themselves are tied to such social norms. Consequently, in order to succeed as entrepreneur's women business owners with children are obligated to balance family and work and doing so is much more of a challenge for the Pakistani women than western women due to the social norms.

Secondly, findings of research undertaking suggest the crucial aspect of support of male member in family for female business owners in managing business and looking after children. Previous research conducted on female entrepreneurs of Pakistan also suggests that women in the workforce are bounded by the traditions of their society which in most

cultures expect them to meet certain masculine standards (Roomi and Parrot, 2008). Moreover, conservative religious practices and tribal customs work against women and the lack of the basic rights and persistent violence against women keep women from being fully productive in their societies (Coleman, 2004). Therefore, the male close family member (father, husband etc.) is the main source of financial, informational and emotional support plus also a critical factor in balancing of work and family life. This is due to dominance of masculine culture in Pakistan (Roomi and Harrison, 2010; Roomi and Parrot, 2008; Hafizullah et al., 2012; Anjum, 2012). Therefore, in such a male-dominated society the support of male member is a critical factor for females in all spheres of life (Fatima, 2009).

Thirdly, the research study suggests the home premises advantage for female entrepreneurs with children. The women respondents operating from home premises were found to be far better equipped to deal with family issues and also look after their business needs. However, there is no available literature in Pakistani context on home premises versus operating outside for female business owners. Therefore, author recommends that this needs to be researched and explored at length in the Pakistani context.

7.3 Contribution to Knowledge

There has been increased policy and research interest in the growing number of Pakistani women entrepreneurs and their potential contribution to both the local and global economy. Nevertheless, the extant literature on female entrepreneurship in Pakistan is often limited to the start-up phase of business. An important gap in the literature is an enquiry into the motivations and challenges from inception to maturity, and managing of family responsibilities especially those female entrepreneurs who are also mothers.

This research therefore aims to address key themes such as motivations to opt for self-employment, gender issues and the challenges faced by these mumpreneurs. Given a limited understanding of such issues mentioned above, this contribution seeks to provide an insight into the heterogeneous experiences of female entrepreneurs with children operating essentially in a conservative social and cultural setting. The present research study makes a substantial contribution to the literature on female entrepreneurship in context of Pakistan. This contribution mainly relates to the impact of the prevailing social, cultural and religious environment in which the female business owners have to operate. Thus, the contribution to knowledge of the present research is in line with aims and objectives of the research undertaking which was to explore the experiences of women business owners with children in Pakistan.

Some of the key contribution to knowledge of the present study is as following:

i. This study has made a theoretical contribution to the literature on female entrepreneurship in Pakistan, with the development of a conceptual framework that identifies social and religious orthodoxy as a key factor that works as the barriers for women entrepreneurs by unduly subjugating them to male domination present both inside and outside their homes and it affects them adversely by confining them to boundaries of home and thus putting a restriction on their social mobility.

ii. Secondly, this research has made a contribution to the empirical findings which are generally limited or non-existent in the study of female entrepreneurship in Pakistan. The results demonstrate the significant association between the religious and social conservatism and female

entrepreneur decision to start own business from home premises. Not only does social and religious conservatism act as a barrier but also a chief reason for females being narrowly concentrated in few women specific industries that involve providing services mainly to females only. The reason behind this trend is that the prevalent cultural norms would largely prevent them from associating with men other than their close relatives even if they are interacting for purely business purposes.

iii. The research makes an original contribution to the body of literature on female entrepreneurship in Pakistan by bringing out the clear division on locality or sectoral basis between the affluent and non-affluent female entrepreneurs of Islamabad. While the affluent class of respondents was motivated to start their business enterprise reporting pull factors the later cited mainly the push factors as their main entrepreneurial motivation for starting business venture.

iv. The research study also makes an original contribution to literature on female entrepreneurship by making a direct co-relationship between family satisfaction levels and home based entrepreneurship. This is a yet another area that the existing literature fails to address.

v. Lastly, the present study brings out a noteworthy development in the graduate women entrepreneurs category by establishing a positive relationship between business ownership and business education. This is an entirely original contribution to literature that was earlier conspicuous by its absence in literature regarding female entrepreneurs of Pakistan.

7.4 Recommendations of Research Study

The following recommendations are derived from this research for the institutions entrusted with development of female entrepreneurship, the policy makers in the women ministry, the government and all the concerned stake holders. The findings of this research suggest that female entrepreneurial development institution should provide proper training programmes in concomitance with availability of loans and also need to accelerate the process of educating women so that they can use their entrepreneurial capabilities and skills.

i. The core values and vision of the government institutions dealing with growth and development of female entrepreneurship in the country need to be more focused on the family rather than just female entrepreneurs themselves as the results shows that female respondents who have family support are not only better able to manage business requirements with child care responsibilities but are also more confident and successful as entrepreneurs.

ii. The rules and regulations pertaining to development of female entrepreneurship should be made be modified to conform to the cultural and social climate of the country which does not allow women to be independent by restricting their social mobility and in making men as in charge over decisions for women. Women alone are not able to gain empowerment in the household or entrepreneurial breakthrough in their business ventures; the family support (especially the male members of the family), understanding and awareness are imperative for empowering female entrepreneurs and precondition for making them in charge of decision making in both the household and in the business.

The positive involvement of male members of the family in the entrepreneurial process can enhance the welfare results of the household.

iii. The results recommend that there is also need of training and awareness programmes for the male members of female entrepreneurs that will be immensely helpful in not only in improving the overall social climate for female entrepreneurs in Pakistan, but will also change the view of the people in society about women's role and participation in the household and their rights. These programmes may not empower women in the short term, but can provide them moral support and understanding from the household and also align with the cultural and social need of the country.

iv. Liberal and enlightened education is the key to overcome religious obscurantism and schisms prevailing in society that has arrested the growth of women in general and female entrepreneurs in particular. The ignorance in society breeds contempt against women progress and give undue advantage to male members of family to put a restriction on their movement and social mobility. It is only through spread of knowledge and education that women can be made aware of their rights in society and understands their role as wives, mothers and home makers that religion assigns to them and also counters concocted interpretations of religious prescriptions by male members of society.

v. Provision of better infrastructural facilities should be ensured to female entrepreneurs especially uninterrupted supply of electricity and easy availability of loans and credit facilities for them so that they can look upon the government and banks for financial assistance rather than the male members of family who

would some time exercise undue dominance over them by virtue of giving them seed money for their enterprises.

vi. Female entrepreneurs should be encouraged to take up main stream entrepreneurial ventures that at present have been heavily dominated by men like retail, packaging, insurance, hospitality, tourism, transportation, textile and other key industrial units etc. This can be done by concerned government agencies through giving female entrepreneur's subsidies and incentives if they decide to undertake any venture where women presence is less than 10%. As been mentioned that at present more than 90% of female's entrepreneurs in Pakistan are concentrated in handful of small female oriented industries.

vii. As this research project has shown a positive connection between graduate female entrepreneurs acquisition of business education and their desire for forming own enterprise. This signify that higher education commission which is responsible for designing courses for public universities in Pakistan can add more courses on entrepreneurship and also run short duration courses in entrepreneurial skills for other female graduates and conduct entrepreneurial sessions/workshops where local entrepreneurs are invited to narrate their success story and how they established business enterprises.

viii. The present research findings establish that female entrepreneurs who operate from home premises are better able to cope up with challenges of work life balance and are quite at ease with managing enterprise from home. Therefore, the concerned government departments should take special measures to promote home based entrepreneurship especially with the growth and development of

information communication technology (ICT) necessitates the promotion of home based female entrepreneurship among aspiring females. This can be crucial for development of female entrepreneurship in Pakistan owing to conservative religious and social climate and predefined role of females as homemakers in society and also predisposition among females with children to operate their business ventures from home.

ix. This study recommends that Universities should offer special courses on risk management to all students. Moreover, special attention should be paid to the female university students who want to start a business of their own. The overall environment should be made more conducive for the female students who have aspirations to become entrepreneurs. Also the banking and credit policies should be made easier for the female students and they should be provided with necessary resources to start their businesses in a hassle free manner.

7.5 Implications for Future Research

The present research study has highlighted a number of issues which merit further investigation; however, the issue of family responsibility within this sample of female entrepreneurs would indicate that women have much more family-oriented motives for starting and developing a business. The author would like to suggest investigating this further using qualitative investigation of a larger sample within different cities before drawing any definitive conclusions. Likewise, the overall findings of this research study can also be widened out to dig into more issues related to females and entrepreneurship in Pakistan.

Following are some of the future research areas that can enlarge the scope of this study.

i. The research can be extended to female entrepreneurs of major cities of Pakistan and also to rapidly growing urban cities in Pakistan. The research on female entrepreneurs with children in other provinces and districts of Pakistan will provide more insight into the issues raised by this research study.

ii. The emphasis on female entrepreneurship research can be extended to specific business sectors especially manufacturing in which there is an opportunity to expand the female size of the business from the micro enterprises to small and medium scale enterprises.

iii. A similar study can be replicated in other Islamic countries in different regions that are under researched in this area. Especially the impact of religious and social conservatism on growth and development of women entrepreneurs in Islamic societies needs to be examined at length and on a bigger scale.

iv. The study on social and economic divisions between affluent and non-affluent female entrepreneurs in Islamabad can be extended to other cities of Pakistan. Moreover, it can also include male and female entrepreneurs both to make a comparison of male and female entrepreneurs in same localities.

v. Another compelling comparative study can be the impact of religion on female entrepreneurship development in a developing and a developed country.

vi. This research has manifested the disposition of female business owners with children towards home based entrepreneurship. A rigorous study on the impact of female business owners with children preference for home based entrepreneurship

on the average Pakistani household can provide fruitful results that can be beneficial for the female entrepreneurship sector of Pakistan.

vii. A country wide research on determining the relationship between business education and motivation to start own enterprise among graduates (both male and female) can be undertaken to explore the association and establish the link between the two.

7.6 Limitation of the Study

The study contributes to the existing work-life balance literature of women entrepreneurship, and in particular to a stream of gendered based literature on Pakistani female entrepreneurship. Moreover, the study also adds value to the current stream of literature labeled *mumpreneurship* that identifies women-based enterprises being operated around the daily tasks of motherhood. Nevertheless, there are number of limitations that need to be considered in this research while conceptualizing the emergent results of this study. First of all, this research study is based on country specific data, which might limit the external validity of the results. Moreover, the data has only been gathered in from the federal metropolis in Pakistan through a purposive and snow ball sampling technique; however, due to factors of time and resources it was not possible for the researcher to access every eligible women entrepreneur with children in other urban areas of every district in Pakistan. Therefore, the population of eligible clients was limited only to the capital city of Islamabad and was sampled through a convenient sampling technique.

Secondly, as a male researcher undertaking study of urban female entrepreneurs in essentially a conservative society had its potential problems of getting accessibility to female respondents initially and also in conducting life-story interview especially where some female entrepreneurs might not have felt comfortable to talk to a male at length. This limiting factor has been mentioned by most of the male researchers who have previously conducted research on female entrepreneurs of Pakistan like Hafizullah et al (2012), Anjum (2012) and Hassen (2004). However, Hafizullah et al (2012) is of the view that if the male researcher has strong personal networks and linkages than this limitation can be considerably overcome. This view is also shared by Hassen (2004). This limitation factor of a male researcher exploring women entrepreneurship has also been discussed by the author earlier in the Research Methodology Chapter and also the ways and means of how the author was able to overcome it. Likewise, these were dealt with well by author who have strong personal networking links in Islamabad female entrepreneurial circle and has been teaching the module of entrepreneurship in various Universities where he used to invite many female entrepreneurs as guest speakers.

Thirdly, as the study focuses on the urban female entrepreneurs; the applicability of the findings of the research to larger context of rural female entrepreneurship might be difficult. This is important that a separate research study ought to be carried out for female entrepreneurs with children in rural households of Pakistan as the present research was exclusively carried out in the urban city of Islamabad and hence its relevance in the larger rural setting might be a problem for future researchers. However; the reasons as mentioned earlier by the author that the researcher's reason for focusing on 'urban' Pakistani female entrepreneurs are first of all, accessibility factor as due to conservative social set up it's

very difficult to penetrate into rural domestic households. Moreover, the aim of study was to elicit the motivations and barriers facing the urban graduate and non-graduate women entrepreneurs with children so it was only convenient to find educated female entrepreneurs with children in an urbanized city. Moreover; since as mentioned earlier the author has extensive networking and social linkages among female entrepreneurial circles of Islamabad that allowed for the rigorous and extensive life-story interviews to be undertaken.

Fourthly, the female graduate student that is one of the potential groups of study was based in urban universities of Islamabad that the author has been teaching. However, owing to this an additional limitation on the project is 'researcher effect' as at the time when data was gathered the researcher had been a former teacher of graduate entrepreneurs. Nonetheless, it was the perception of the author that his knowledge of respondents of the graduate female business owner's category did not inhibit them in giving frank and open answers. This has also been the case with previous research studies that have been done with researcher effect which also did not notably impact on the findings rather it helped in eliciting information as the researcher already was at a comfort zone with the respondents (Bassey, 2002).

Finally, over all, despite some of the limitations this study is can be termed as reliable in terms of both data collection methods and the subsequent analysis and discussion. It provides an added dimension to the discourse on female entrepreneurship in Pakistan especially when larger evaluative studies in this field are scant. Particularly, the research project has facilitated a greater understanding of the impact of various religious and social

environments on female entrepreneurs in Pakistan. Moreover, the research study gives an insight into the family satisfaction levels among the women business owners with children.

7.7 Final Conclusion

This study was undertaken to explore the various motivations, barriers, work-life balance issues and its effects on female entrepreneurs with children of Pakistan in setting up and running of their ventures in an essentially conservative cultural setting especially with reference to the impact of religion and social values. It is clear from this research that in Pakistan religious and social environment has a strong impact on these female entrepreneurs. Similarly, it is also highlighted by the previous literature that socially conservative and religiously orthodox environment prevailing in Pakistan is primarily responsible for retarding the development of women progress in Pakistan.

Pakistan has a male dominated societal set up where the religious teachings and Quranic prescriptions are largely manipulated by male members of the family to exercise dominance or influence over them by confining them inside the homes. However, the themes that have emerged from this research project need to be stretched out to other major cities of Pakistan as the focus of present research was limited to Islamabad capital territory. Moreover, a notable result from this study is the sharp division between female entrepreneurs of different sectors of Islamabad mainly in affluent and less affluent areas. This trend too needs to be corroborated by further research in rest of the urban cities of Pakistan. A grand research project of a similar nature examining the relationship between male domination, the dictates of religion and its impact on female entrepreneurship in

collaboration of different Islamic countries can be a very useful exercise in the growth and development of female enterprise in the Islamic world.

As mentioned earlier that most of the research on female entrepreneurship with childcare responsibilities has been done in the western countries especially in the USA, UK, Australia and France (Ekinsmyth, 2013) it is very important that it is done independently in developing countries as the western context might not be applicable in developing world or to Pakistan, where the family unit is very different. Moreover, by doing so there is a danger of simply transplanting this concept, rather than exploring whether it fits, which would be a more realistic and valuable objective. The author was also careful not in using the term 'mumpreneur' for female entrepreneurs with children as it assumes that the motivation of group is simply to balance childcare and it might blinker the research aims and objectives on female entrepreneurs with children by confining them to be mothers only which was not the only objective of this research project.

Moreover, the study also highlights the support of male member of family as a critical factor in success of these female business owners whether it is financial, moral and emotional or in their endeavors to balance family life with business needs. However, the trend emerged from the study also signifies the stronghold of men over females in a conservative society who are heavily dependent on them for financial resources, emotional and moral support. As the results of the present study manifest that sometimes men would unduly take advantage of their high moral position as guardians over women (given to them by religion and endorsed by society's moral control) on activities and movements of females outside their homes. Therefore, it comes as no surprise how the third research question is addressed reveal that all of the female respondents interviewed demonstrated a

disposition towards home based entrepreneurship not only owing to the desire to find flexible working hours to attend to the needs of family and ably perform their role of mothers but also due to societal pressures that restricts their social mobility and movement outside home premises and reinforces the pre-defined role of females in Pakistan as home makers.

However, further qualitative research should be carried out regarding the Pakistani women's reasons for choosing their career paths. It would be particularly interesting to conduct studies that might lead to better understanding of satisfaction levels of self-employed women in Pakistan. The results of this research also have interesting policy implications. First of all, the fact that mothers who are self-employed are able to devote more time than others women with children to overall productive activities in Pakistan should encourage Pakistani policy makers to promote female entrepreneurship. Secondly, if policy makers are interested in increasing the number of self-employed women, the results of this research study suggest they should try to provide some help for female entrepreneurs in carrying out domestic activities in addition to existing policies to facilitate childcare.

The research findings also has the potential to address women's previously unexplored real challenges in terms of religious and social conservatism especially with regards to the impact of religion on their entrepreneurial careers. Especially, it is highlighted by the research findings of the present research undertaking that in religiously conservative societies like Pakistan, female entrepreneurship can bring about social change by normalizing women's presence in the public sphere, particularly in business, and therefore it should be supported and promoted.

APPENDICES

1. Participant Information Sheet
2. A Brief about summary of the Issues & Problems in the Research
3. Consent form for the Participant
4. Ethics Performa
5. Interview Questions
6. Pilot Interview Questions
7. Respondents Information: Age, Marital status, Nature of business & Age of business

APPENDIX 1

Participant Information Sheet

Participant information sheet

Exploring Entrepreneurial Motivations and Barriers: A Study of Female Business Owners with motherly responsibilities in Pakistan

I am Jasim Tariq and I am currently doing a PhD in Management at Hull University Business School. I am conducting research on Female Entrepreneurship in Pakistan, under the supervision of Dr Katy Graley.

The purpose of this study is to find out the entrepreneurial motivations, barriers and work-life balance issues experienced by married graduate urban female entrepreneurs of Pakistan, and specifically the need to investigate the situation of women in a south Asian country where circumstances, needs and expectations may differ from those in the West. The focus of this research is not only to understand the challenges and problems encountered by the female entrepreneurs with children but also how they create a balance between business needs and family life. This research is significant as very little is known about the overall condition of female entrepreneurs in Pakistan who are also mothers.

I would like to invite you to participate in this research through an interview. In this interview, I would like to ask you about what were your motivations or influences in deciding to become an entrepreneur, what were the barriers you encountered at the onset and the challenges you continue to experience and those you might have to experience in future. Lastly, you will be asked questions related to how you create a balance between your business needs and family life.

You do not have to answer all of the questions asked during the interview, and you may end the interview at any time. The interview will take approximately

40 to 50 minutes. Moreover, the participation is voluntary and that you are free to withdraw your consent at any time or during the time of data collection.

Still for your satisfaction after the interview I would like to record the interview and send you an electronic recording for your information. On listening to your recording, if you have any concerns, you can kindly please contact me within thirty days of our interview. After this time, I will assume that you are happy for me to use your interview.

Moreover, your personal information and details will be kept confidential and all your quotes will be anonymised and pseudonyms will be used. Likewise, the name of your business entity won't be disclosed. Also only I will have access to the interview recordings, and the transcripts from them. All this will be kept secure on my personal laptop, which requires a password to access.

The material that I collect will only be used to write my thesis. The final research report will be accessible to other students, supervisors and the thesis examiners.

If you would like to participate in this research, then an interview can be conducted in your office, or any place that you feel appropriate and in the presence of a suitable person or guardian you may wish to include. Please contact me should you like to set up an interview time.

If you have further questions about this research you can also contact me. My contact details are:
Email: j.tariq@2012.hull.ac.uk

You may also contact my supervisor, Dr Katy Graley. Her contact details are:
Email : K.Graley@hull.ac.uk

APPENDIX 2

A Brief summary of the Issues and Problems in the Research

A Brief about summary of the issues/problems in the research & how to deal with them

As a male researcher undertaking study of female business owners with children in essentially a conservative society can have its potential problems of getting accessibility to female business owners and also in conducting semi-structured qualitative interview's especially where some female entrepreneurs might not feel comfortable to talk to a male member at length.

Secondly, as the study focuses on the urban female business owners with children; the applicability of the findings of the research to larger context of rural female business owners in Pakistan might be difficult.

However; this research *aim i*s to explore the motivations, barriers and work-life issues experienced by the *urban female business owners with children*. The reasons for focusing on them are first of all, *accessibility factor* as due to conservative social and cultural set up it's very difficult to penetrate into rural domestic households. Moreover, the urban graduate female business owners will be free to have *a male or female guardian* or any other suitable person with them if they so wish so.

Thirdly; the author has extensive *networking and social linkages* among female entrepreneurial circles in city of Islamabad that will allow for rigorous and extensive life-

story interviews. Fourthly, the female *business student's* that is one of the potential groups of study is based in urban universities of Islamabad that the author has been teaching.

Finally the researcher will adhere to (McNamara, 2009) eight principles to the preparation stage of interviewing which includes the following ingredients: (1) choose a setting with little distraction; (2) explain the purpose of the interview to participants; (3) address terms of confidentiality; (4) explain the format of the interview; (5) indicate how long the interview usually takes; (6) tell them how to get in touch with you later if they want to; (7) ask them if they have any questions before getting started with the interview; and (8) ask if they wish not to be interviewed and are free not to answer questions they don't want to .

APPENDIX 3

Consent form for the Participants

Exploring Entrepreneurial Motivations and Barriers: A Study of Female Business owners with motherly responsibilities in Pakistan

Consent Form for Participants

I have read the **Information Sheet for Participants** for this study and have had the details of the study explained to me. My questions about the study have been answered to my satisfaction, and I understand that I may ask further questions at any time.
I also understand that I am free to withdraw from the study at any time, or to decline to answer any particular questions in the study. I agree to provide information to the researcher under the conditions of confidentiality set out on the **Information Sheet**.

Thereby it is confirmed by me that;

I have read the attached information letter which explains the research about Female Entrepreneurs in Pakistan.

I understand that the letter is asking me to participate in Semi-Structured Qualitative Interviews

I understand that all the information gathered will be kept strictly confidential and that my name and the name of my business will not be included in any reports.

I understand that participation is voluntary and that I am free to withdraw my consent at any time (or during the time of data collection/until submission of the anonymous survey/etc.)

I understand that the electronic tape recording of the interview will be sent to me and I can still withdraw my consent or raise any objection after listening to it within 30 days of it being handed over to me.

I understand that this research will be published in form of a Doctoral dissertation

(Please tick one of the following boxes to indicate whether or not you agree to take part):

☐ I **AGREE** to take part in the above research

☐ I **DO NOT AGREE** to take part in the above research

Signature: _____ Date: _____

Name: ----------

Researcher's Name and contact information:
Jasim Tariq
Email : j.tariq@2012.hull.ac.uk

Supervisor's Name and contact information:
Dr Katy Graley
Email : K.Graley@hull.ac.uk

APPENDIX 4

Ethics Proforma

THE UNIVERSITY OF HULL

A PROFORMA FOR

STAFF AND STUDENTS BEGINNING A RESEARCH PROJECT

This Proforma should be completed by all staff and research students undertaking any research project and by taught students undertaking a research project as part of a taught module.

Part A (compulsory)

Research Proposer(s)	Jasim Tariq
Student number (if applicable)	201201641
University of Hull email address	j.tariq@2012.hull.ac.uk
Programme of Study	PhD

Research (Working Dissertation/Thesis) Title: **Exploring Entrepreneurial Motivations & Barriers: A study of female business owners with motherly responsibilities in Pakistan**

This study aims to explore the entrepreneurial motivations and barriers faced by the female entrepreneurs with motherly responsibilities of Pakistan. Therefore, its purpose is to examine what motivated these mothers to launch and manage their own businesses, the challenges they have had to overcome to gain entry in business and the problems they confront in consolidating it. This research therefore attempts to look into the experiences of one particular subset of female entrepreneurs i.e. those who set up a business in order to enable them to both work and care for young children. The focus of this study is on their entrepreneurial experience, rather than on their businesses. The research will be based on thirty in-depth life-story interviews.

The main objectives of this research are as following:

1. To investigate why female business owners with young children in Pakistan have entrepreneurial intentions.

2. To investigate what are the various types of barriers faced by the female business owners with children in Pakistan.

3. To investigate how these female business owners with children in Pakistan create a balance between their family responsibilities and business needs

Thus the findings of this research on urban female business owners in Pakistan will help us determine as to how these women weave a path between the discourses of intensive mothering and enterprise. Moreover, it will help us know how becoming self-employed was deemed preferable by them in an essentially conservative social and religious environment.

Proforma Completion Date: .....

Tick and sign by one of the following statements:

☐ 1) I confirm that *human participants are not involved in my research and in addition no other ethical considerations are envisaged.*

Signature of researcher.....

☐ 2) Human participants are involved in my research and/or there are other ethical considerations in my research.

Signature of researcher.....

If statement 1 is ticked and signed, there is no need to proceed further with this Proforma, and research may proceed now.

If statement 2 is ticked and signed the researcher should complete part B of this Proforma.

Part B

This Proforma should be read in conjunction with the Ethical Principles for Researchers and the HUBS flow chart of ***research*** *ethics procedures. It should be completed by the researchers. It should be sent on completion, together with a brief (maximum one page) summary of the issues/problems in the research (and how they are proposed to be dealt with), for approval to the Chair of the HUBS Research Ethics Committee (or nominated Committee member) or in the case of research being completed as part of a taught module to the student's supervisor or module leader prior to the beginning of any research.*

NOTE

If this research has a research population of those under 18 years of age it requires specific authorisation, including that from authorities outside the University. It should not proceed until such authorisation has been obtained in writing.

1. Will you obtain written informed consent from the participants? Y
   If yes, please include a copy of the information letter requesting consent. In the case of electronic surveys, it is acceptable to advise participants that completion of the survey constitutes consent. Please provide a printout of the survey template.
   If no, the research should not proceed unless you can specifically satisfy the Research Ethics Committee with the measures you will take to deal with this matter.

2. Has there been any withholding of disclosure of information regarding the research/teaching to the participants? N
   If yes, please describe the measures you have taken to deal with this.

3. Issues for participants. P*lease answer the following and state how you will manage perceived risks if any answer is YES:*

a)	Do any aspects of the study pose a possible risk to participants' physical well-being (e.g. use of substances such as alcohol or extreme situations such as sleep deprivation)?	NO
b)	Are there any aspects of the study that participants might find humiliating, embarrassing, ego-threatening, in conflict with their values, or be otherwise emotionally upsetting? *	NO
c)	Are there any aspects of the study that might threaten participants' privacy (e.g. questions of a very personal nature; observation of individuals in situations which are not obviously 'public')? *	NO
d)	Does the study require access to confidential sources of information (e.g. medical records)?	NO
e	Could the intended participants for the study be expected to be more than usually emotionally vulnerable (e.g. medical patients, bereaved individuals)?	NO
f	Will the study take place in a setting other than the University campus or residential buildings?	NO
g	Will the intended participants of the study be individuals who are not members of the University community?	Yes

*Note: if the intended participants are of a different social, racial, cultural, age or sex group to the researcher(s) and there is **any** doubt about the possible impact of the planned procedures, then opinion should be sought from members of the relevant group.

4. Might conducting the study expose the researcher to any risks (e.g. collecting data in potentially dangerous environments)? Explain your method of dealing with this. NO

5. Is the research being conducted on a group culturally different from the researcher/student/supervisors? N
If yes, are sensitivities and problems likely to arise? Y/N?
If yes, please *describe how you have addressed/will address them.*

6. Does the research conflict with any of the HUBS's research ethics principles? N
If YES do not proceed. Describe for the Research Ethics Committee what action you have taken to address this?

7. If the research requires the consent of any organisation, have you obtained it? N
If NO do not proceed. Describe for the Research Ethics Committee what action you have taken to *overcome this problem.*

8. Did you have to discuss the likelihood of ethical problems with this research with an informed colleague? N
If yes, please name the colleague and provide the date and results of the discussion.

Thank you for completing this Proforma. If you are a research student/member of staff this form must be signed by you, your supervisor/colleague and the HUBS Research Ethics Committee representative for your area. In the case of students undertaking research as part of a taught module, it must be signed by you and your supervisor or module leader. Once signed, staff and research students should send copies of this form, and the proposal must be sent to the Secretary of the Research Ethics Committee, Hull University Business School (see flow chart), including where possible examples of letters describing the purposes and implications of the research, and any Consent Forms (see appendices).

Name of Researcher/Student Jasim Tariq

Signature ..... Date .....

Name of Supervisor: Dr. Katy Graley

Signature ..... Date .....

For Proforma completed by staff and research students only:

Name of Research Ethics Committee member .....

Signature ..... Date .....

For Proforma relating to research funded by grants, please complete the following:

pFact no: .....

RAR no: .....

Funder/sponsor.....

APPENDIX 5

Interview Questions

Semi-structured Interview for the PhD Research

Topic: Exploring Entrepreneurial Motivations and Barriers: A Study of Female Business Owners with motherly responsibilities in Pakistan

Student: Jasim Tariq

Supervisor: Dr. Katy Graley

Research Questions	Semi-structured Interview questions
	Personal Questions: 1) What is your education level? 2) What is your marital status? 3) How many children do you have? How old are they? 4) Are your parents alive? How old are they? 5) Is your business based inside or outside the house? 6) When did you establish your business? 7) Is your business enterprise a sole proprietorship or a partnership? 8) What is the nature of your Business Enterprise? 9) What are your family responsibilities? 10) Do you usually work full time or part time as an entrepreneur? 11) Is that because you want or because your family commitments made you? 12) Could you work part time if you wanted that? 13) How do you get to your business location? 14) How far do you live from your business set up?

	Describe your family situation. 15) Who looks after your children/elderly parents when you are managing your business? 16) How do you feel about it? 17) How does your husband/guardian feel about the idea of you managing your business inside/outside the home? 18) Does he/Do they support your decision to become an entrepreneur? 19) If yes, what have they done to show their support? If no, why? 20) Is there any role model in your family or friends or any one from outside that has supported you in setting your business or has been an influence on you?
Why Female Business Owners in Pakistan with children have entrepreneurial intentions?	1) Why did you choose to become an entrepreneur/business owner? What were the main motivations? 2) How long did it take for you to realise your ambition of becoming an entrepreneur/business owner? Why? 3) Have you experienced any difficulty in realising your ambitions because you are married or have children? 4) How far your personal or family circumstances influenced you in setting up your own business? 5) What is the role of religion in your personal life? How far do you think it is a motivator in realising your ambitions of an entrepreneurial career path? 6) How much part you think the religious, social or environmental factors have played in taking up the decision of setting your own business? 7) How far you think your business was established by necessity or financial reasons? 8) How much influence your peers, friends and relatives had in establishing your business?

	9) Are you satisfied or dissatisfied with your entrepreneurial/business career? Why?
What are the different barriers faced by the Female Business owners with children in Pakistan?	1) Do you have autonomy to manage your business? If yes, how? 2) Do you have the freedom to explore new ways to improve your business enterprise? If yes, how? 3) Are you able to experiment with new techniques or tools in your business? If yes, how? 4) What are the main hurdles or obstacles you have faced in setting up your business? How you dealt with them? 5) What are the hurdles or barriers you face in the present sustainability/or future growth of your business? How you deal with the obstacles or barriers on an on-going basis? 6) What kind of problems or hurdles you see coming up in future for your business? And how you plan to deal with them? 7) Do you think having children and family responsibilities makes it easier or difficult for you to overcome the hurdles or barriers that you had to encounter? 8) Do you think the overall religious conservatism in society is a hurdle in way of realising your entrepreneurial ambitions? 9) Are you actually planning to leave your business in the future? Why?

How do the Female Business Owners in Pakistan with children create a balance between their motherly role and business needs?	1) What are the chores you/ and your husband do at home? 2) Who can do these chores if you are busy with your business? 3) What do you do in your leisure time? 4) Have you experienced any family emergency while you were managing your business? How did you deal with it? 5) Have you experienced any business related emergency while you were at home? How did you deal with it? 6) Have you experienced any conflict between your business needs and family responsibilities? What are they? 7) What are the key issues for you in balancing business enterprise and family? 8) Do you adjust your family and business any kind of flexible work routine? If yes, what type of flexible work? And do you find it helpful to you to balance between work and family? 9) Do you think it is difficult for female entrepreneurs/business owners with motherly responsibilities to have a good work-life balance? Ex: (Culture, religion, domestic roles, work policy, transportation) If yes? Why?
	Would you like to add anything before we end the interview?

APPENDIX 6

Pilot Interview Questions

THE UNIVERSITY OF HULL

Pilot Interview Questionnaire

Dear Miss/Mrs.....,

I am Jasim Tariq a PhD student of University of Hull UK examining the entrepreneurial motivations and barriers faced by the female entrepreneurs with young children of Pakistan. This research explores fundamental factors in the working environment of Pakistani female business owners and its relationship with their business performance. Research on this relationship is neglected especially in the Pakistani context. Therefore, this study examines the relationship between formal (e.g., access to finance and financial assistance, non-financial assistance, education and entrepreneurial skills etc.) and Informal factors (Perceptions and entrepreneurial attitudes, social networks, role models, family context etc.) in business performance of female business owners in Pakistan. Thus, this study will help our understanding of the above issues and will provide insights to the aspiring and current female business owners and the policy makers for their business development and support.

Your Business enterprise has been randomly selected for pilot testing. I ensure that all the answers during the interviews will be kept confidential and anonymous. Indeed, your name and your company's name will not be revealed at any stage of this research.

If you are interested in receiving a summary finding report of this research, please write your name and address at the end of this questionnaire or attach your business card. If you have any concerns please email me at jasimtariq@hotmail.com, j.tariq@2012.hull.ac.ukor contact me at +447519656459. The interviews will be held from August-Oct 2015.

Thank you in advance. I deeply appreciate your cooperation and valuable contributions.

Yours Sincerely,
Jasim,
PhD candidate at University of Hull
University of Hull, Hull, HU6 7RX UK

This interview is being undertaken to build knowledge and gain insights into the motivations and barriers faced by the female business owners in Pakistan with children. The research is supervised by Dr Katy Graley, Lecturer and conducted by Jasim Tariq, PhD Scholar. The confidentiality of individual contributions is assured. The interview conducted is for academic research purposes only. **Please be assured you will not receive any targeted mailings arising from your completion of this interview.**

The interview will take 50-60 minutes for completion and I really appreciate your time and effort in this regard. The interview is divided into two Sections. Each section is blend of mixed questions based on the researcher's perception, experience and literature.

Section 1: is about the motivations, innovation, capabilities and opportunities for the female business owners with children
Section2: is about the vulnerabilities, risks, resilience and barriers faced by the female business owners with children

The key terms used in the questionnaire below has been defined according to Cambridge online dictionary as follow:

Term	**Definition**
Vulnerability	able to be easily physically, emotionally, or mentally hurt, influenced, or attacked
Capability	the ability to do something
Risk	the possibility of something bad happening
Resilience	able to quickly return to a previous good condition
Innovation	a new idea or method

Researcher's Contact Details: Jasim Tariq
Email: j.tariq@2012.hull.ac.uk Skype **ID:** Jasim. Tariq

Q1: Kindly tell us something about your business and yourself?

Q2: What motivated you to become a Mumpreneur?

Q3: What's been your biggest challenge's in business?

Q4: How do you define Vulnerability, what are the most vulnerable areas in your business?

Q5: What are the strategies you adopted to counter these vulnerabilities?

Q6: How do you manage your children responsibilities with your Business requirements?

Q7: What are the key risks inherent in your Business vis-à-vis formal and informal sectors?

Q8: What are your risk mitigation strategies?

Q9: How do you define Barrier? What are main social, environmental etc barriers you face?

Q10: What are your strategies to adopt to counter these barriers?

Q11: What has been the role of your family in supporting your entrepreneurial ambitions?

Q12: How do you define resilience?

Q13: How much do you actively respond to the disruptions?

Q14: What are the key strategies you have adopted to counter the challenges you and your business face?

Q15: What advice will you give to aspiring female business owners with children?

APPENDIX 7

Respondents Information: Age, Marital status, Nature of business & Age of business

SERIAL NO.	RESPONDENT	AGE OF FEMALE	MARITAL STATUS	NATURE OF BUISNESS	AGE OF BUISNESS
1	G1	28 years	married	Day care centre	02 months
2	G2	25 years	married	Academy	10 Months
3	G3	28 years	married	nursery	09 Months
4	G4	30 years	married	Online ladies garment shop	10 Months
5	G5	30 years	married	Photographer/studio	07Months
6	G6	28 years	divorced	Wedding photography	08 Months
7	G7	27 years	married	Online jewellery shop	04 Months
8	G8	30 years	divorced	Wedding planer	6 Months
9	G9	25 years	married	College	1 year
10	G10	26 years	divorced	Cleaning services	3 Months
11	B1	35 years	married	boutique	2.5 years
12	B2	42 years	divorced	Online bakery shop	2 years
13	B3	36 years	married	Primary school	3 years
14	B4	40 years	divorced	boutique	2 years
15	B5	37 years	married	Online cake shop	1 year
16	B6	31 years	widow	parlour	1 year
17	B7	44 years	widow	Day care nursery	2 years
18	B8	40 years	married	Tuition centre	1.5 years

19	B9	38 years	divorced	Nursery childcare	2 years
20	B10	39 years	married	Take away	2 years
21	P1	42 years	married	Girls hostel	8.5 years
22	P2	44 years	married	Ladies gym	7.5 years
23	P3	40 years	married	Marriage bureau	4.5 years
24	P4	43 years	married	Finishing school	5.5 years
25	P5	45 years	divorced	School canteen	5 years
26	P6	41 years	widow	college	20 years
27	P7	45 years	divorced	parlour	10 years
28	P8	41 years	married	Bridal dress shop	8 years
29	P9	35 years	married	restaurant	8 years
30	P10	42 years	divorced	Online food supply	6 years

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