



Understanding the Entrepreneurial Motivations and Barriers for Aspiring Entrepreneurs: a case of religious education institutions' students in Pakistan

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Abstract

Unemployment is a global challenges and economists and scholar have recommended entrepreneurship as a solution to it. Motivations for, and barriers to, entrepreneurship play a major role in aspiring young graduates to becoming entrepreneurs. In this regard, numerous studies have focused on students' intentions and perception to be entrepreneurs. However, there is little to no research available to understand the motivation and challenges of Pakistani religious education students to become entrepreneurs so far. Therefore, this study aims to identify the perceived entrepreneurial motivations and barriers among students of the religious education institutions in Khyber Pakhtunkhwa, Pakistan. Data for this study was collected through focus group interviews from twenty (20) final year students of religious studies, who expressed interest in starting their own businesses in the near future. The study identifies seven factors, namely the lack of employment opportunity, better earning, more autonomy (freedom or independence), more flexibility, family business background, better living standards, and fulfilling ones dreams, as motivators for religious scholars to take up entrepreneurship. It also identifies six major barriers, namely financial barriers, lack of business information, lack of government support, marketing challenges, rising competition, the English language, and lack of technological knowhow, that hinder entrepreneurship in this cohort. The present study contributes to the literature by exploring the motivators and barriers that affect business formation among students of religious education institutions. Furthermore, it will help policy makers and academicians to ease the market access and present potential solutions to entrepreneurial challenges to bring these students into economic circle.

Key words: *Entrepreneurs, Motivations, Barriers, Religious education institutions*

1. Introduction

Worldwide, graduate entrepreneurship is increasingly being viewed as an important source of competition and is considered as an engine of economic development and growth (Smith & Beasley, 2011; Nabi & Holden, 2008). It is even more important for those countries whose economy depends largely on public-sector employment and having insufficient critical mass of establishing new entrepreneurial ventures. Currently, a large number of students are getting qualified from various higher education institutions (universities) due to which government in many countries seek to development entrepreneurship as an alternative career choice (Nabi and Holden, 2008). Various studies conducted in Malaysia, Tanzania, the European Union, South Africa, and the UK highlighted that motivating students towards entrepreneurship is an increasing priority for governments in these countries, which is helpful in meeting their regional economic challenges (Shambare, 2013; Sandhu, Sidique & Riaz, 2011; Nabi & Holden, 2008; Mwasalwiba, Dahles & Wakkee, 2012; Makgosa & Ongori, 2012; Fielden, Davidson & Makin, 2000; Fatoki & Chindoga, 2011; European Commission, 2008; Ebewo & Shambare, 2012; Anuar, et al., 2013). Pradhan and Nath (2012), extensively talk about countries focusing on creating entrepreneurial tendencies among their young graduates for them to select entrepreneurship as their career choices. Also, establishing new startup activities play a key role in creating new jobs, and many countries largely depend on entrepreneurial activities to reduce their unemployment rate (Tayari, 2010).

But despite these unemployment challenges, only some percentage of young graduates have shown their willingness to indulge in entrepreneurship (Olomi & Sabokwigina, 2010; Mwasalwiba et al., 2012; Kubegeya, 2010; Katundu & Gabagambi, 2014). More worrisome is the fact that this trend is even lower in students of religious studies (Smith, McMullen, & Cardon, 2021). Given that 5.5 percentage of total enrolled students in Pakistan are enrolled in religious institutions (madrassas), the lack of focus on their entrepreneurial motivations by academicians and policy makers alike is nothing short of gross negligence. Even though similar situation prevails throughout the world (Smith, McMullen, & Cardon, 2021), this negligence can have dire consequences for Pakistan as its overwhelming majority are religious, and they look to their religion for inspiration and guidance in their daily endeavors. Generally, the lack of interest among university graduates and their inability to engage in entrepreneurial activities has become a global issue in many countries (Makgosa & Ongori, 2012; Global Entrepreneurship Monitor, 2011), and is experienced severely in undeveloped countries where both unemployment and poverty are at higher level

comparatively (Shambare, 2013). This issue, for developing countries like Pakistan, becomes even more troublesome with the exclusion of the students of the religious sector from both research and policy development regarding entrepreneurship (see for example: Tunio, Jariko, Borsen, Shaihk, Mushtaque, and Brhami (2021), Soomro and Shah (2021), Umar, Ali, and Sial (2022), Munir, Ramzan, Wang, Rasool, Sumbal, and Iqbal (2022), Afridi, Jan, Ayaz, Irfan, and Khan (2022), Rasool, Bhutta, Bashir, and Razzaq (2021), Soomro and Shah (2021)). With respect to the graduates' lack of interest in self-employment, van der Walt and van der Walt (2008) stated that getting higher education does not provide the guarantee to convert students into an entrepreneurship, although various research studies demonstrated strong correlation between higher education and the tendency to join entrepreneurship. Large number of qualified graduates considered the job employment better than the risky job of entrepreneurship (Makgosa & Ongori, 2012; Ebewo & Shambare, 2012). Shambare (2013) highlighted that despite of various policies and programs initiated to develop entrepreneurship graduates still have lower level interest to join entrepreneurship. This issue, again, pertains to the religion students of Pakistan more severely, as for them job opportunities are extremely limited. Mostly, job opportunities for students graduating from religious institutions are restricted to teaching in traditional institutions to a small extent or in mosques and madrassas to a large extent only. Keeping in view this significance difference, it is the need of the hour to understand what may motivate these religious graduates to explore and start new business setups as well as to explore the specific challenges in their field that are likely to deter them from being entrepreneurial. As stated before, in literature, various studies have investigated general students' motivation and challenges to become an entrepreneur (El Harbi et al., 2009; Shook and Bratianu, 2008; Izquierdo and Buelens, 2008; Engle et al., 2008; Linan and Chen, 2006; Segal et al., 2005; Van Gelderen et al., 2008), however, no research has been conducted to investigate religious education students' perception to become entrepreneurs, especially in a country like Pakistan where young adults pursue religious education to a large extent compared to the developed countries. It is indeed the need of the hour to understand religious education students' motivations and challenges for entrepreneurial endeavors, because religious education students are neglected part of our society, both in research as well as policy development point of views regarding encouraging entrepreneurship. Therefore, this study aims to understand the motivations and challenges of religious education students to become entrepreneurs.

2. Literature Review

It is very important to understand the motivation factors and challenges facing to business community and policy makers and play significant role in creating entrepreneurial intention and eventual launching of new startups among graduates (Sloka, et al., 2014). In literature, several studies have been conducted to

identify various motivation factors and barriers to entrepreneurship (Gorji & Rahimian, 2011; Adjei, Broni-Pinkrah, & Denanyoh, 2014; Mahmood, Khalid, Sohail, & Babak, 2012; Cho, Moon, and Bounkhong, 2019; Pinto, et al., 2019; Upadhaya and Chadha, 2019). The motivational factors raise their interest while the barriers hinder their abilities to start new businesses (Fatoki, 2010; Hossinger, Chen and Werner, 2020; Ferreira, Loiola and Gondim, 2017). Graduate with entrepreneurship potential can be easily motivated towards entrepreneurship but lack of finance is a major issue that stops them from starting their own business. Similarly, Smith and Beasby (2011) argued that lack of finance, knowledge and mentor are the major perceived constraining factor while innovative ideas and co-mentoring by businessman and support are major encouraging factor for graduates.

Motivation towards entrepreneurship

The individuals' tendencies towards entrepreneurship can be motivated by a range of factors which influence people to move towards entrepreneurship rather than a paid jobs. There are two major theories that raise individuals' interest in entrepreneurship i.e. incentive theory and drive theory (Carsrud & Brännback, 2009). Incentive theory suggests that individuals are motivated towards entrepreneurship due to external rewards such as flexibility, prestige, and income etc., while the Drive theory suggests that there are internal needs of individuals which has the power to minimize the resulting pressure and encourage individuals to strive for entrepreneurship such as autonomy and achievement etc. (Fayolle, Liñán, & Moriano, 2014). Various scholars have considered the concept of incentive and drive theories similar to the concept of pull and push factors, and argue that individuals who join entrepreneurship may be encouraged by either pull factors e.g. I start my business to avail the opportunity, or push factors e.g. starting business was necessary for me (Nyame-Asiamah, et al., 2020; Williams, Rounds, & Rodgers, 2009; Duan, et al., 2019). Furthermore, there is a clear distinction between the negative situations that push and positive elements that pull individuals towards entrepreneurship (Verheul, et al., 2010). The pull elements are those motives that comes under the category of drive theory. For example, personal satisfaction and self-realisation (Staniewski, 2009), need for autonomy to make their own decision (Van Gelderen & Jansen, 2006; Corsino, Giuri and Torrasi, 2019; Shir, Nikolaev and Wincent, 2019; Staniewski, 2009), business knowledge, creativity, one's endeavor to manage entrepreneurial activities, experience, satisfaction with his work, opportunity to understand his potential and to generate income and accumulate wealth (Van Gelderen & Jansen, 2006; Staniewski, 2009; Czyżewska et al., 2009; Bernat et al., 2008), achievement (Verheul et al., 2010). Push factors in turn may include motivation, such as dissatisfaction with the present situations, family pressure and unemployment (Verheul et al., 2010), lack of suitable job position and offer, and worse situation in labor market (Czyżewska et al., 2009; Bernat et

al., 2008). Al Ali, et al., (2019) concluded that all stakeholders have a common perception regarding country brand/image, environmental aspects, and community welfare/lifestyle along with flexibility, willingness and effective/transparent communication serving as motivating factors.

In short, all motivating factors discussed in literature may be considered into one of the said two categories. However, it should be noted that individuals are rarely inspired by any single motive to start their own business. Generally, an entrepreneurial startup decision is based upon complex configuration of internal (push factors) and external (pull factors) motives. These findings are supported by other studies as well. Staniewski (2009) stated that individuals who have established their own business are inspired by motives of achieving a higher social status, affirmation of their own values and to develop new technology. Similarly, Dubini (1989) categorized entrepreneurs into three classes with different facets of motivations. The first category of entrepreneurs is self-actualizers who are motivated by a sense of autonomy and independence and need for achievement. The second category is discontent entrepreneurs who are neither happy nor satisfied with their present working environment. The third category of entrepreneurs joins business due to their own family business background. Cho, Moon, and Bounkhong (2019), identified parental business ownership, autonomy, flexible income and self-fulfillment as main motivation factors. Similarly, Duffy, et al., (2016) identified flexible income, autonomy, self-fulfillment, and family business background as main drivers of motivation. Other studies have identified four major motivating factors of entrepreneurship i.e. (i) independence and self-realization (ii) income and enhanced status (iii) economic development and impact and (iv) securing income and upholding tradition. However, it seems that the decision to start their own venture rarely depends on the motives that encourage potential entrepreneur. Generally, this decision is the result of drivers and barriers combination held by entrepreneurs (Wagner & Ziltener, 2008; Schumpeter, 1952; Parker, 2004).

Perceived barriers to entrepreneurship

Entrepreneurial intentions do not always turn into action which points to the presence of certain obstacles that prevent people to act (Krueger, 2008). Research shows that entrepreneurial barriers explain certain percentage of change in an individuals' behavior (Lien et al., 2002). The intensity of perceived barriers has negative affect and reduces the students' entrepreneurial intention (Pruett et al., 2009). Numerous studies highlighted that perceived barriers have negative association with students' entrepreneurial intention and attitude (Alrawadieh, Karayilan and Cetin, 2019; Kebaili et al., 2017; Etim and Iwu, 2019; Malebana, 2015).

Entrepreneurial barriers are numerous and vary from group to group and individual to individual. These barriers also vary in strength and have different affect in different combinations (Kouriloff, 2000; Finnerty and Krzystofik, 1985). Few scholars also argued that entrepreneurial barriers take many forms and are context specific (Katundu and Gabagambi, 2016). The variety of barriers of entrepreneurship may depend on the nature of company, industry and region (Martins et al., 2004). These entrepreneurial barriers may be related to psychological, economic, political or cultural factors (Kouriloff, 2000). Various research studies highlighted that entrepreneurial barriers hinder or completely stop students from action to start their own business. These barriers include lack of finance and professional experience (Staniewski, 2009), lack of capital, fear of failure, lack of assistance, lack of awareness and lack of skills (Tanveer et al., 2011). Similarly, in SME sector, entrepreneurs identified lack of knowledge and professional skills, lack of adequate funds, lack of market information, product and services, government policies, difficulties in getting loans and reliable and trained staff as major entrepreneurial barriers (Jafarnejad, et al., 2013). Smith and Beasley (2011) also identified certain barriers like unavailability of mentors in certain specific sectors, lack of business information, lack of advisory support from different external agencies and lack of expertise and finance.

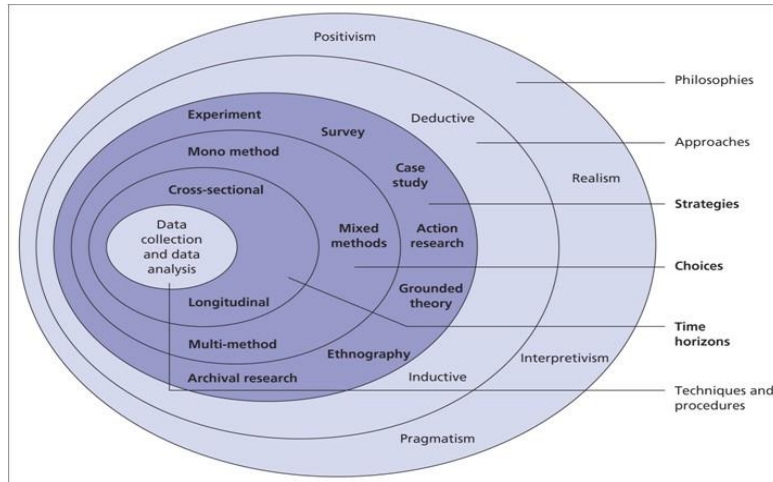
3. Research Gap

Entrepreneurial research in Pakistan is increasing exponentially. This is in part due the perceived importance of the topic for economy, and also because entrepreneurship has become a buzz word for academic pursuit. Consequently, academic studies focusing on the different aspects of entrepreneurship in Pakistan have increased tremendously. Furthermore, these studies have targeted different aspects of entrepreneurship in Pakistan ranging from barriers to entrepreneurial process (Tunio, Jariko, Borsen, Shaihk, Mushtaque, and Brhami, 2021), to Covid-19 complications for Pakistani entrepreneurs (Soomro and Shah, 2021), to barriers to women entrepreneurship (Umar, Ali, and Sial, 2022), to entrepreneurship education programs (Munir, Ramzan, Wang, Rasool, Sumbal, and Iqbal, 2022), to institutional factors on entrepreneurship (Afridi, Jan, Ayaz, Irfan, and Khan, 2022), perceived psychological barriers to entrepreneurial intentions of final year university graduates (Rasool, Bhutta, Bashir, and Razzaq, 2021), and technopreneurship intentions of non-business students of Pakistan (Soomro and Shah, 2021) etc. Unfortunately, as stated before, these studies have totally ignored the entrepreneurial intentions of the religious students of Pakistan as well as neglected to explore the motivations of these students towards entrepreneurial endeavors and any barriers in way of it.

But students pursuing religious education in Pakistan make up a huge portion of the total of 2.95 million students (including universities, degree awarding colleges, and technical and vocational institutions) enrollment in Pakistan (International trade administration, 2021). The exact number of students pursuing religious education in Pakistan is not known as different authorities publish different figures. For example, Dawn newspaper reported in April 2015 that the total enrolment of such students is about one tenth of the total enrolled students in Pakistan, stating their numbers to be 1.8 million back then (Dawn, April 2015). On the other hand, gulf news, in 2021, reported the total number of madrassa students in Pakistan to be about 3 million (Gulf News, May 2021). Similarly, The Express Tribune reported this number to be about 2.5 million in 2019 (The Express Tribune, May 2019). Whatever the exact number may be, one thing is for certain: the number of these students is huge for academicians and policy makers to ignore! If the true entrepreneurial potential of Pakistani students and its impeding and facilitating factors are to be researched, then this sector must be included in the mainstream research. Unfortunately, the researchers, when doing the literature review, have not come across any entrepreneurial study that researched the issues of the religious students of Pakistan from their entrepreneurial perspective. Therefore, given this huge research gap, this study is an attempt to initially get the research ball rolling in this direction.

4. Methodology

The scholar in this study used qualitative approach to understand the motivating factors and barriers that affect new business startups among students of religious education system. The focus group interviews were used to collect in-depth information regarding individuals and group feelings, perceptions and opinions (Creswell, 2003). Interview from focus group is the most suitable data collection method in exploratory research. Semi-structured interviews enable researchers to collect wider range data from respondents. This technique is considered most appropriate as group discussion among respondents is more dynamic than each individual specific interview (Esterberg, 2002). To be more specific, this research takes up an interpretivist, inductive stance with the aim of identifying the enabling and debilitating factor towards entrepreneurship tendencies of the Pakistani students enrolled in the religious studies through a grounded approach of using their own words and interpretation of the issues for identifying relevant themes (Saunders, Lewis, and Thornhill, 2015).



(source: Saunders, Lewis, and Thornhill, 2015)

Sample and data collection

The participants in this study were selected purposively from different religious education institutions at Peshawar to identify entrepreneurial motivation and barriers among students. Twenty (20) final year students, ages between 20-35, who were interested to start their own venture after qualifying their degrees, were selected for two groups. Each group was composed of ten (10) participants. Discussion of each group was lasted from sixty (60) to ninety (90) minutes. Respondents were requested to give detail information about motivations and barriers perceived to start own business. Interview of both groups were audio recorded with their assent. The researcher also collects demographic information regarding participants' age, gender and level of education.

Data analysis procedures

The recorded data were transcribed by a professional transcription service provider and were reviewed by two researchers. The transcribed data were then coded and interpreted (Miles et al., 2014). For comprehensive understanding, each transcription was reviewed carefully. The data was organized and coded by two researchers' line by line according to the asked questions in the interviews. The coding was conducted by grouping similar answers and computing frequencies of commonalities. Both researchers discovered patterns across the data and uncovered major themes based on the commonalities of the content. In addition, a part-to-whole interpretation technique (Spiggle, 1994) was used to cluster interview quotes for each theme. The appropriateness of content coded under the themes was determined by the researchers. Discrepancies in coding were discussed by the researchers.

Participants' characteristics and major themes generated from focus groups interviews

Participants were asked to describe their perceptions and attitudes about starting their own businesses in the near future. Table I shows participant characteristics. All twenty (20) participants were students of religious education institution at Peshawar ranging in age from 20-35 years old. All participants reported that they are currently enrolled in their master's degrees (Shahadat-ul Alamia). All these participants indicated an interest in running their own business in the near future. Patterns were discovered across the data and included major themes based on the commonalities of the content generated around two dimensions of motivators and barriers. Table II summarizes the major themes for each dimension generated from the two focus groups interviews.

Participants	Age	Degree	Institution
Respondent 01	26	Shahadat-ul Alamia	Darul Ulum Sarhad Peshawar
Respondent 02	30	-----do-----	-----do-----
Respondent 03	28	-----do-----	-----do-----
Respondent 04	28	-----do-----	-----do-----
Respondent 05	25	-----do-----	-----do-----
Respondent 06	27	-----do-----	-----do-----
Respondent 07	32	-----do-----	-----do-----
Respondent 08	35	-----do-----	-----do-----
Respondent 09	28	-----do-----	-----do-----
Respondent 10	29	-----do-----	-----do-----
Respondent 11	25	-----do-----	Masjid Darwesh Peshawar Cantt
Respondent 12	24	-----do-----	-----do-----
Respondent 13	27	-----do-----	-----do-----
Respondent 14	26	-----do-----	-----do-----
Respondent 15	30	-----do-----	-----do-----
Respondent 16	32	-----do-----	-----do-----
Respondent 17	29	-----do-----	-----do-----
Respondent 18	24	-----do-----	-----do-----
Respondent 19	25	-----do-----	-----do-----
Respondent 20	23	-----do-----	-----do-----

Dimensions	Themes
	Lack of employment opportunity Money

Motivations	Autonomy (freedom or independence) Flexibility Family business background Better living standard Fulfilling dreams
Barriers	Financial barrier Lack of business Information Lack of government support Marketing challenges Competition English language Technological Issues

Motivation towards entrepreneurship

i. Lack of employment opportunity

In this study, majority respondents intend to choose self-employment as the only option available for them. Self-employment is considered a private employment scheme in many countries. In this study, thirty percent respondents reported limited employment opportunities in Pakistan as the major reason for joining their career in entrepreneurship. Although, all respondents carries good academic record in religious education, yet they are worried about getting their professional career.

Some of the respondents expressed that they have seen their seniors unemployed which clearly indicate their future;

Respondent 1 stated that

I intend to start my own business as majority of my seniors didn't get any suitable job. Few of them were not satisfied with the working condition and salary was too low. It's better for me to start any small business.

Respondent 4 stated that

Majority of our religious education students are unemployment and are not getting any reasonable job or working on low rank jobs with small salary. Personally, I am not ready to do such kind of job and willing to start any business.

Some respondents claim that we (madaris students) have lack of skillful degrees due to which we cannot get any reasonable job.

Respondent 7 mentioned that

Employers search for those candidates who have college or university education or well computer background, but religious educations students have lack of this education and skills. The only option left with us is to join entrepreneurship.

Respondent 3 claim that

It is hard to get job in Pakistan's labor market. Every employer needs college or university qualification and experience. We are qualified from religious education institutions with Shahad-ul-Alamia degree and HEC has approved and considered it equal to university master's degrees. But when our students went into job market than employers did not recognize and accept our qualification".

Some respondents claim that limited job opportunities are available for religious education (Madaris) students' which compels them to join entrepreneurship.

Respondent 2 stated that

I think there are not enough job opportunities available for religious education students.

Respondents 17 stated that

The available job in market for our religious education students are in the shape of Imam, Khateeb or Theology teacher or Arabic teacher with small salary. The available jobs are limited, somajority of our students are unemployment. Therefore, personally I want to be an entrepreneur.

ii. Money

Many respondents have the view that in current situation, money is required for fulfilling higher living cost. However, monetary benefits was not considered as the main motivating factor for starting self-employment. There are also other factors which motivate them toward entrepreneurship.

Twenty percent respondents claim that generating money is the main motivating factor for starting their own business.

Respondents 9 highlighted that

My family is comparatively poor and has less education. I want to start my business for earning money by being able to provide best education to my family, best health facilities and everything best in their life.

Respondent 2 mentioned that

I think I could generate more money from self- business rather working somewhere else. I have seen many my seniors who are passing through difficult times while working with low salary.

Some respondents claim that in the current circumstance, managing family living cost is difficult with a salary.

Respondent 6 highlighted that

I want to start my own business because it is so difficult to manage family living cost in the current situation. This can be easily understood by those persons who are responsible to support and manage their own family financial matters.

One respondent claim that they have passed with difficult financial period even they were unable to bear any emergency.

Respondent 16 said that

I will start my own business to earn more money for meeting my financial worries. My family has passed through difficult long financial period. We were so poor that we would borrow money from other people to deal with any emergency situations. And we had spent long time under debts. I think business is the only solution to earn some money and say goodbye to such type of difficult situation.

iii. Autonomy (Freedom or Independence)

Autonomy is considered as an importance factor motivating participants. It is extremely influential in getting some other desires too. Entrepreneurs really want their own business enterprise rather working for someone else.

Few respondents stated that in job, one will work according to the will of his Boss and will obey:

Respondent 1 claim that;

My father is a government servant. I have always seen him in tension and always criticize his boss. He cannot work according to his own will rather obey his Boss. This has disappointed me from being a servant and has decided to start my own business to enjoy work and do what I want.

Some respondents stated that in paid job, one cannot enjoy all the authority to do any task as per his own desire.

Respondent 8 mentioned that;

I am target oriented and always want to complete my objectives well in time. In job, I would have some level of authority but not all to get the target; but in business, I will be responsible for all of my tasks and will enjoy full authority to complete any task at any time.

Some respondents also showed their desire to work for themselves and want independence in their decision which is possible in business only.

Respondent 14 stated that

I want to do something of my own. I know that only small rank jobs are available for us (religious Institution students). I don't want to follow and work for others for whole life. For me, Entrepreneurship is the best choice to do my own job without anybody interference and manage each and everything personally.

iv. Flexibility

Flexibility was mentioned by participants as one of the reason to join entrepreneurship. Participants clearly explained that they want flexibility in their working hours which is only possible through self-employment

Participant 2 want working hours of his own choice which can be get through his own business only. He highlighted

if I am an employee, I have to be on time for everything, If I work hard and for longer time, my hard work will not be appreciated and will be considered as my responsibility and will not be paid extra as I am already in monthly package (salary). Whereas in business, I have my own choice, whether to work for longer time or for a short time.

Few respondents highlighted that getting leave in Job is an issue when you require.

Respondent 15 stated that

Whenever you will need leave, you will have to grant permission from your Boss and then you are bound for some fix leaves in a particular period of time. Whereas in business, I may go anytime and as long as I want.

Some respondents stated that they don't want to work in routine hours nor want to be tied up with organization policy.

Respondent 11 stated that

I am younger in my family and have the responsibility to perform my family matters in routine as well. I need work-life balance which cannot be maintained in paid job as you will be tied-up with the company policy and will have follow rules and regulation. Entrepreneurship frees me from those restraints and provides me flexibility to schedule and balance family matters and work as per my own choice.

v. Family business background

Family was the most frequently mentioned motivator. Some participants respond that they are motivated from their father and some from brothers.

Respondent 3 stated that

I am young in my brothers. Initially we were very poor and when my elder brother start business, then he became very successful and now we are financially sound. After completing my education, I have also decided to join my brothers and further improve my family business.

Respondent 13 highlighted that

My brother was a student of religious institution (Madrassa) and starts his own business when failed to find any suitable job. I watched him train and study to get his career/business off the ground and realized the change in him when he became his own boss. So, now learning from his experiences, it will be an opportunity to join him in his business and will never go back, if I can help it.

Some respondents claim that business family background provide them knowledge and business skills;

Respondent 5 mentioned that,

Due to family business, I have assisted in business from my childhood and get familiarity with communication skills, networking skills and business culture. These abilities and family support has made the decision easy for me to start my own business.

Several respondents spoke of their fathers and family experience as they struggled to establish businesses with minimal resource, building up the businesses slowly and steadily over years:

Respondent 18 mentioned that

My Dad start business at early age of 17 with small investment in Peshawar. It was hard time for my family. My father was struggling day and night and after 10 years he made it into a stable business. I have also helped my father when I was a child. Now my father has hired employees and has opened few branches. I have also been advised by my father to join his business and extent it further.

vi. Better living standard

Some participants mentioned that their family members were hardly fulfilling their needs due to low paid job. They stated that business has the capacity to generate enough money and provide various opportunities to raise their income and buying power.

Respondent 12 highlighted

My elder brother has worked paid job with some private company, but he was not satisfied with this salary. Then he left job and started business. Now, he is a successful businessman and earning a good money which have increased our standing of living. I also want to follow him and will go for business in nearly future.

Respondent 8 claimed that,

After SSC exam I got admitted in religious education institution and one of my relative who was my class fellow has start business. Before starting business, he was very poor. But now he is very successful and has improved his standing of living. After completing my education, I have decided to do business like him to earn well and improve my standing of living as well.

vii. Fulfilling dreams

Some respondents were motivated by their dreams in starting their business. They were intended to establish business for a lifetime period. They were not intended to earn money, but fulfilling their own dream was a crucial motivational factor for starting their own business. They were considering money and other aspects essential for life but fulfilling their dreams were extremely important for them.

Some respondents were establishing their own business with the intention to support religious education institutions (Madaris) to provide their role in promoting Islam.

Respondent 10 was impressed by Islamic scholars who have helped and run madaris while doing their own business.

I want to follow our Islamic leaders who were regulating Madaris and were doing their own business for the purpose to pay routine expenses of Madaris and salaries of teachers. It is our responsibility to promote Islam throughout the world and establishing and regulating Madaris. I will start my own business and the income will be granted to regulate any Madrasa.

Respondent 19 was impressed by philanthropists who helped the needy people in society.

Respondent 19 highlighted that

Majority people in our country are very poor and whenever they face any emergency like serious illness etc than beg from others and pass through difficult conditions. I want to be philanthropist

and have a strong desire to help needy people. To fulfill this dream, I want to start my own business and help the poorest people of society.

One respondent highlighted that he is engaged with a religious party and want to promote the message of his political party by providing financial aid and active partnership which is possible through entrepreneurship.

Respondent 15 mentioned that

I have a political vision and want to promote it through political activities. I belong to a political party and want to support my political agenda. For Political activities, one needs flexible time and financial support, which is possible through entrepreneurship, where one can generate maximum income and work according to his own will. I have the best option of entrepreneurship to fulfill my political dream.

Barriers towards Entrepreneurship

i. Financial Barrier:

From the stories that were collected during the interviews, financial access was a major impediment to students of Religious education institutions for starting their business. Some of the participants claimed that some business ideas have died in their embryonic stage due to lack of funds. Capital for starting operating businesses was a major threat to these students, as it meant, there was no way to kick-start their business.

Respondent 2 claim:

We the students of religious education institutions belong to poor families and facing the main problem of lack of funds for starting our own business. It also becomes difficult to get funds at early stages of starting business from formal and informal sources.

Respondents 4 claim:

I have limited amount of funds which is not enough for starting new business. I have decided to arrange more funds from formal or informal sources. But one thing is clear that I will not borrow funds on interest base which is prohibited as per Islamic principles.

Some respondents claimed that they have decided to get funds from banks, but they need high collaterals. It's difficult for new borrowers particularly youth to ensure their repaying ability and trustworthiness.

Respondent 7 claimed:

I belong to poor family and do not carry any property. I was thinking to get loan from any bank, but I don't have such property which can be given to banks as collateral. It is too cruel to ask for such collaterals when you know we have nothing to offer but our mind and business ideas.

In addition, respondents explained that banks not only need property as collaterals but require other documents too which confirms their repaying ability.

Respondents 20 claim:

I will try for getting funds from any Islamic bank. I am also ready for giving any my family property as collateral. But banks need some documents like Balance sheet, income statement, Business location and business type etc. which is not possible before starting any business.

In literature, the document requirements, credit cost, complex procedure and lengthy process to avail loan facility etc are the major factors that discourage any potential businessmen to even apply for borrowing in the first phase of their business (El-Said, 2010; Ahmad & Abdel-Aziz, 2015; Chiguanta, 2002; Rupeika-Apoga & Danovi, 2015). Currently, some businessmen have started their businesses with the help of investors who finance their business and make possible to implement their ideas (El Kabbani & Kalhoefer, 2011; Cusmano, 2016).

Respondents 8 claimed that

I am determined to start my own business and willing to get funds by finding any investor or partner. It's difficult to find any investor in early time of starting but I will try to convince anybody. He said that any investor who believes that my idea is worthy will be ready to invest with me.

Respondent 19 claimed that:

Approaching any partner for your business is a rising trend in Pakistan. I know, there are many people in our society who have the capital but don't know how to invest. I hope, I will get any partner who will finance me for implementing my business idea.

Some respondents said that unavailability of funds to support their early phases force them to informally seek financing options. Respondents explain that in the beginning, when they lack the means to prove that they are worth the funding, formal sources of finance refuse to support them. As a result, they are more prone to depend on their parents, family and friends for financing.

As Respondent 11 explains:

I and my friends have decided to borrow money from our own parents and so we will finance our ideas. Without our parents' we would never be able to start the business in the first place. This option is the best because we had nothing to lose except for our parents' money. If anything goes wrong, we can easily handle it.

Respondent 15 claim:

My weak family financial position is unable to support me in my business. I also don't have other resources too that can support me in getting any type of funds from formal sources like banks. However, due to my good character and excellent behavior, my friends and few relatives are ready to support and finance my business at the early stage.

Due to unavailability of funds from formal sources, the respondents have to depend on informal lending. The benefits that come with borrowing from family members, friends and relatives leave youth confident and allow them to be self-assured while taking the risk. Respondents agree that parents' support is reflected in granting them the seed funding to their business with no pressure or a return date. They never require shares, interest rates, or profits.

ii. Lack of business Information

Respondents generally have indicated that the lack of knowledge and experience are real barriers to start-up a new business. Knowledge of establishing and running a business encompasses the managerial functions, marketing know-how, operations, accounting and so forth. Some respondents even don't know which business to do. How to run it? They perceive the lack of knowledge and experience as obstacles, and some of them expressed it as follow:

Respondent 17 claim

it will be difficult to start a business, if you do not know the basics of managing it. I have no idea of what business to do. Honestly, I will wait until I know that it is time to start a business and will expect enough chance for success.

Respondent 14 claim:

In our institution (Madaris), we are not taught any type of business or market information, nor it comes in our discussion that how businesses are dealt in a market. We only taught Islamic courses and focus on how Islamic principles can be spread and implemented in society. Majority of our students are unaware about market day to day operations. I personally have a strong desire to own a business but don't know how to manage and control it.

iii. Lack of Government support

Some respondents are facing difficulties regarding rules and regulations related with business operation. It was also perceived that government of Pakistan has no such supportive policy for Madaris students to help them in starting own business. They have also observation on high tax rate. Their comments are:

Respondent 2 claim that

We are not getting any type of support from government. Most of our Madaris (religious education institutions) are non-government institutions. It is the responsibility of the government to provide jobs or self-employment to its students after completing their education. Unfortunately, in Pakistan, government is supporting universities students' but did not provide any kind of support to Madaris students.

Respondent 16 claim that

Madaris are not getting any type of support from government. They are generating their funds through different resources (except govt aid) and provide free education and boarding and lodging facilities to its students. Madaris are not working under provincial or federal government rather regulated and controlled by their own bodies. There is no support and communication between Madaris and government institutions. Therefore, madaris students are neither getting

any kind of aid from government nor getting information about various governmental programs and financial incentives available to them.

Some respondents highlighted that unfavorable government policies has suffered the market environment for new startups.

Respondent 17 claim that

I am determined to start my own business, but it seems that government policies are not favorable at present time. The strikes from business community clearly shows unfavorable government policies. So, it becomes difficult for new startups to be successful. I perceived that government rules and regulations regarding business operation are very strict, especially high tax rate has increased price level and resultantly, all businesses have badly affected. Therefore, it is difficult to invest with high risk at initial stage.

iv. Marketing Challenges

Marketing challenge is a real challenge. If any businessman overcome these challenges, he/she will easily get their targets.

Respondent 1 claim that

At initial stage of business startup, you don't have your customers. Attract new customers is a real challenge for me as we have not been taught in our institution, how to attract customers nor do I have any experience of it.

Respondent 14 claim that

Marketing of goods would not be a challenge if we were not impeded by illegal activities. In various area of our province, some businessmen are not paying custom duties and other taxes etc or they are involved in smuggling and then make available the products below market value. It makes really difficult to do a valid business and compete with such people.

v. Competition

Another barrier is competition in the market. Some respondents claim that the market is being dominated by powerful investors, who make it harder for youth to access it. The business community have their own connections and have already divided the businesses with each other with no space for new entries.

Respondent 10 claim that

I am looking tough competition in the market. The well-established investors have already taken over the market. The available customers are already attached and attracted by market gurus. There is no protection available for young entrepreneurs which make it impossible for youth to compete in the market against big names.

Some respondents highlighted they cannot implement their business plan due to high competition in the market.

Respondent 12 claim that

I am not seeing any type of gap in business which can be fulfilled and avail the opportunity. There are many competitors available in SME sector which have left no space for new entrepreneurs to start business. I have planned several times to start small business of clothes or open any general store in nearby market but cannot implement it as already these types of businesses are available or opening soon which has reduced the chances of success.

vi. English language

Some respondents said that English language is a barrier for them in starting business. It happens during communication or when sometimes you have to read any information of English language.

Respondents 13 claim

I am facing English language as barrier. I understand Urdu and Arabic language but can't read English. Majority companies put information on their product in English language which becomes difficult for us to sell and deal with customers.

vii. Technological Issue

One respondent declared new technology usage as an obstacle. Generally, students of religious education institutions cannot operate computerized systems and hence cannot make their business advance compared to other people.

Respondent 9 claimed that

I have a problem of using of technology. It's not only with me but with majority of my colleagues as well. We (the madaris students') are not getting any type of technological education like computer learning nor we have got any kind of training. This is the age of technology and one can compete successfully only if he/she knows the modern techniques like knowledge of computer or use of social media etc.

5. Conclusion and Recommendations

Several studies have examined students' challenges and motivation to become an entrepreneur (El Harbi et al., 2009; Van Gelderen et al., 2008; Shook and Bratianu, 2008; Izquierdo and Buelens, 2008; Engle et al., 2008; Linan and Chen, 2006; Segal et al., 2005). However, no research has been conducted to identify religious education students' motivation and challenges towards entrepreneurship. The objective of this research is to understand the motivations and challenges of religious education students to become entrepreneurs. It may happen that people may have strong motivation to start new venture but simultaneously, there could be a series of restrictive forces which may prevent his/her potential, zeal and interest to actualize their dream. This research will contribute to the literature by identifying; what motivates the students of religious education institutions and what constitutes barriers for them to start their own venture.

Entrepreneurship studies suggest that entrepreneurs are motivated by multiple factors. In this study, respondents indicated lack of employment opportunity, money, autonomy (freedom or independence), flexibility, family business background, better living standard and fulfilling dreams as the most important motivating factors that drive them towards entrepreneurship. The most frequently mentioned motivator to starting a business was lack of employment. Literature claims that lack of employment is the strong motivation factor towards entrepreneurship. These findings are in line with the studies conducted by Cheratian, et al. (2019), Martiarena (2019), Nikiforou, Dencker, and Gruber (2019), Meyer and Kot (2019) and Muchiri Mwangi and Rotich (2019). The findings declared money as the second motivation factor and according to Kabir (2018), Dawson and Henley (2012), Amit, et al. (2001) and Alstete (2002), money is the need and majority people start business to earn money. The next motivator was autonomy,

which reflects becoming one's own boss and having personal independence and freedom in their business decision. Several other studies also consider it as main motivation factor (Corsino, Giuri and Torrisi, 2019; Shir, Nikolaev and Wincent, 2019; Van Gelderen, et al., 2019; Stirzaker, Galloway and Potter, 2019; Staniewski and Awruk, 2019). Twenty percent participants were motivated by their families and supported previous research that some people want to join their family business (Leung, Mukerjee and Thurik, 2020; Hahn, et al., 2019; Marshall, Dibrell, and Eddleston, 2019; Maziriri, Letshaba and Maramura, 2019; Kaciak and Welsh, 2019). Increase standing of living was also pointed and has reflected as major cause of motivation in literature too (Ali and Anshur, 2012; Okoye and Eze, 2010). These findings pointed out Fulfilling dreams as motivating factor and supported previous research that certain people were inspired by their dreams to join entrepreneurship (Idris, Salleh and Endut, 2014; Alsaaty and Makhoul, 2018).

Similarly, numerous studies highlighted that perceived barriers have negative association with students' entrepreneurial intention and attitude (Alrawadieh, Karayilan and Cetin, 2019; Kebaili et al., 2017; Etim and Iwu, 2019; Malebana, 2015). This study has identified financial barrier, lack of business Information, lack of government support, marketing challenges, competition, English language and technological Issues as major barriers facing to students of religious education institutions. In this study, financial barrier was declared a major obstacle. Many studies highlighted lack of finance as major problem for students to start their own business (Isaga, 2019; Hoogendoorn, van der Zwan, and Thurik, 2019). In line with previous studies, lack of business information can be an obstacle to potential entrepreneurs. People may not engage in entrepreneurship without sufficient knowledge about markets, products or services (Shinnar and Zamantılı Nayır, 2019; Hoogendoorn, van der Zwan and Thurik, 2019; Müller-Wieland, Muschner and Schraudner, 2019). Some participants declared government support as major barriers. It was indicated in some studies that lack of government support reduces business activities in the market (Rahman, et al., 2019; Ghouse, et al., 2017; Ameen and Willis, 2016). Marketing challenges is another barrier to start new business. Various studied indicates that currently it's really difficult to attract or retain customers and face other marketing challenges (Ahmed, and Kar, 2019; Sulisty, 2016; Sharma and Varma, 2016). Few respondents identified competition as major barrier. Past studied also claimed that power investors dominating a market makes it really hard for young graduates to compete (Khadir, et al., 2019; Zubairu, et al., 2019; Ahmad, 2018). English language was highlighted as barrier towards business. Few studies in literature highlighted that certain people cannot understand any particular language or feel problems in communication (Mawson and Kasem, 2019; Wei, Jiao and Growe, 2019). Respondents in this study also pointed out technological Issues as another barrier. Various scholars

in literature declared technological factor as barrier and recommended that entrepreneurs should seek to learn basic technology (Ahmad, 2018; Ellitan, et al., 2017; Singh and Sebastian, 2018).

Limitation and future directions

This study has several limitations. One is that religious education students were interviewed from one region while students in other regions may have other motivation and barriers based on difference in experience and local culture. In this study, final year students were included as population, it is strongly recommended to target teachers of religious education institutions for further studies. Since this study is qualitative in nature, it will be more interesting to quantitatively test these findings. Moreover, studies can also be conducted to empirically investigate entrepreneurial intention and entrepreneurial culture among these students. To attract more students/graduates toward entrepreneurship, government should take necessary steps to overcome these barriers and provide more support to these students in getting them easily loans and facilitate to market access and easing entry. The religious education institutions can also play an important role to motivate their students like focusing on business related Islamic principles and providing technical skills and help students to face their business-related challenges.

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