



Social Capital and Female Entrepreneur, Challenges and Opportunities: A Study of Multan

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ABSTRACT

The purpose of this paper is to examine the challenges female entrepreneurs face in the development of their business in the context of Multan. In so doing, it addresses a gap in the literature on the experiences of female entrepreneurs in a Southern Punjab context and acknowledges the contribution that women make in this area of work. The paper draws on survey data from 100 female entrepreneurs currently engaged in their businesses in district Multan– a Southern Punjab District in Pakistan. Results indicate that female entrepreneurs are generally confident and resourceful and that they enjoy the challenge of entrepreneurial activity. As in the other areas, they experience difficulties relating to family commitments and access to finance – as well as problems gaining acceptance and accessing networks.

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1. Introduction

In the postmodern world social capital is one of the most powerful discourse analysis. Social capital is a gender-free subject. It includes all the individuals who possess some skills to contribute to the economy of the state.

1.1. Entrepreneurship

Entrepreneurship has become an important element for growth but it is also claimed as the major driver of the economy in developed and developing countries (Ramadani, 2015). A lot of countries have emphasized and promoted female entrepreneurship to support the economy. The opportunity to create profit and be their employer has attracted many people to be entrepreneurs.

1.2. Social Capital Impact on Society

In developing nations, women encounter a myriad of obstacles. These include inadequate employment opportunities, low wages, social vulnerability, lack of social security benefits, limited chances for skill enhancement, and experiences of harassment. Despite these difficulties, numerous women are venturing into entrepreneurship. The number of women engaging in entrepreneurial endeavours is rapidly rising, driven by factors such as the loss of male family members, illness, incarceration, divorce or separation from spouses, and deliberate choice to remain single.

1.3. Entrepreneurship in Pakistan

The status of women in Pakistan is heterogeneous due to the intricate interplay of gender dynamics with other societal exclusions. Religious prescriptions, cultural norms, and practices regarding women and their roles exhibit considerable variation and sometimes even contradict each other. In Pakistan, women do not have equal opportunities compared to men.

1.4. Women and Entrepreneurship

The global trend of female empowerment is swiftly gaining momentum, leading women to establish their businesses in pursuit of greater autonomy over their personal affairs. Women are actively involved in various sectors such as garment production, boutique management, beauty salons, fashion design, and crafts including embroidery, tailoring, carpet weaving, shawl making, and food processing. However, despite their entrepreneurial pursuits, many women grapple with significant psychological challenges along the way.

1.5. Social Capital & Entrepreneurship

Kim and Aldrich (2005) in their work trace the history of social capital and state that in the past during 1990, the concept of social capital was defined as the norms and networks and how people act collectively. It spread to almost all the academic disciplines of social sciences. They provide evidence as to how social capital research evolved and encompassed the field of economic development. Cope, Jack, and Rose (2007) argue that social capital is a widely used concept in the social sciences, but its precise meaning is elusive. It has been variously and broadly used as involving the building and maintaining of networks and the norms of behaviour that underpin them. There are the majority of individuals who are linked with each other through social networks where they can take advantage of these networks and social relations (Kim & Aldrich, 2005). A recent survey conducted by Cope, Jack, and Rose (2007) confirmed that social networks and social relations are very important for the sake of taking the enterprise ahead of its targets. They maintain that social capital is a resource that constitutes an intangible asset.

1.6. Approaches to Entrepreneurship

Considerable work has been done on describing what entrepreneurship entails. Thus, the present literature on entrepreneurship categorizes it into three underlying approaches. There is considerable acceptance of these approaches among the theorists of the field (Landstrom, 2007).

1.7. Entrepreneurship as Function of Market

Hébert and Link (2009) consider entrepreneurship as a function of the market. They argue that economics is the central theme of the entrepreneur rather than his or her personality. In such a context, the role of the entrepreneur is to gather information, apportioning resources to any opportunity emerging from the market dynamic which is the supply and demand. Pure economics works in such a scenario and the role of the entrepreneur is to immediately act and take the benefit of the gap in the supply and demand.

1.8. Statement of the Problem

Despite the growing recognition of the importance of female entrepreneurship, women still face significant challenges in starting and growing their businesses. These challenges can be particularly acute in developing countries like Pakistan, where cultural and social norms may limit women's access to resources and opportunities. To address this problem, it is important to understand the factors that contribute to female entrepreneurs' success and to identify potential solutions that can help overcome the challenges they face. This thesis aims to investigate the role of social capital in supporting female entrepreneurs in Multan, Pakistan, and to identify the challenges they face in accessing and utilizing social capital.

1.9. Research Objectives

The main objectives of this research are:

- To identify and analyze the challenges faced by female entrepreneurs in Multan, Pakistan, in accessing and utilizing social capital.
- To explore the ways in which social capital contributes to the success of female entrepreneurs in Multan, Pakistan.
- To identify strategies that can help female entrepreneurs in Multan, Pakistan overcome the challenges they face in accessing and utilizing social capital.
- To contribute to the existing literature on social capital and female entrepreneurship in developing countries, particularly in the Pakistani context.

1.10. Research Questions

To achieve this aim, this research will address the following research questions:

- What are the challenges faced by female entrepreneurs in Multan, Pakistan, in accessing and utilizing social capital?
- How does social capital contribute to the success of female entrepreneurs in Multan, Pakistan?
- What strategies can female entrepreneurs in Multan, Pakistan use to overcome the challenges they face in accessing and utilizing social capital?
- How does the intersectionality of gender, social class, and cultural norms influence the challenges faced by female entrepreneurs in accessing and utilizing social capital in Multan, Pakistan?

1.11. Significance of the Study

The significance of this study lies in its contribution to the understanding of the challenges faced by female entrepreneurs in accessing and utilizing social capital in Multan, Pakistan. By exploring the relationship between social capital and female entrepreneurship in a developing country context, this study fills a gap in the existing literature on this topic. The findings of this study can have important implications for policymakers, entrepreneurs, and other stakeholders who are interested in promoting gender equality and economic development in Pakistan. Specifically, the study can help to identify the barriers that female entrepreneurs face in accessing and utilizing social capital, and can provide recommendations for overcoming these barriers.

2. Literature Review

Ahl(2006) argues that patriarchal norms are inherent in society and entrepreneurship is considered a male domain. This male dominance of the profession shapes and appropriates the existing opportunities, potential and incentives to different genders. This gendered appropriation of resources based on gender norms poses challenges to women who enter the domain. Jamali (2009) claims that the main reason behind this is the attitude of the patriarchal society which considers women as lowly creatures than men and that women are meant to stay at home. The same attitude of society promotes their role as homemakers more than businesswomen and creates formidable challenges for them. In such conditions women have to fight on several fronts, first to convince their immediate family and in case she is a married woman, she has to convince both her husband, his family and her own family. Then comes the immediate relatives. The evidence provided by Wagner (2007) argues that the gendered nature of the entrepreneurial career creates fear of failure among female entrepreneurs. They join the profession with the preoccupied mind that they will not be able to compete in the market as there are men in the market. His findings suggest that women are more risk averse than men also negatively the entrepreneurial endeavours. The study found that gender-specific differences in risk aversion are an important reason not to become self-employed with only 44% percent of all men, but 56% of all women in his sample considering fear of failure as a reason to avoid entrepreneurship (Wagner, 2007).

In the study carried out by Krueger Jr (2007), when an occupation is regarded as masculine, women entrepreneurs are less likely to adopt it. This is because they perceive them as less able and less skilled than men. Thebaud's(2010) findings show that in most countries, male entrepreneurs tend to think that they are more knowledgeable and skilled as entrepreneurs. This perception of both genders where one considers them inferior in competency while the other considers them superior creates a strong perception among the genders and works as a great barrier to women entrepreneurs entering the entrepreneurial field. Roomi and Parrott (2008) carried out a study that covers the challenges faced by women entrepreneurs in Pakistan. The scope of their study was national. They consider social and cultural values to be deeply rooted and discriminatory towards women which restricts their entry into the entrepreneurial sector. Several restrictions can be easily observed within the support mechanisms that inhibit their participation in the arena as businesswomen. These conditions undermine their potential, abilities, and capabilities which results in the wastage of their potential before they usher into the entrepreneurial domain. The fledgling businesswomen in the absence of encouragement feel disappointed and dissatisfied which ultimately results in their withdrawal from the business (Roomi & Parrott, 2008). Such a bitter experience also discourages other women from entering the field. Their finding suggests that

lack of access to capital, land, business premises, and IT skills coupled with training and support from the agency can encourage their participation. Pakistan is a country which has faced extreme feudalism as well as religious extremism where the place of women is thought to be private domain rather than public domain, and it is hard for them to struggle. So, without a proper enabling environment, and the inherent attitudes of a patriarchal society, their potential would keep wasting (Roomi & Parrott, 2008).

Mathew and Panchanatham (2011) maintain that entrepreneurship in India is considered a male domain but with increased literacy and a changing socio-cultural environment, things have changed to a great extent. Women now have emerged in the dominant market and their talents and potential are now recognized and their business skills are also getting the attention of the market leaders. The role of various governments and non-governmental organizations cannot be ignored who played a vital part in bringing potential women to the public domain from their very private sphere and exhibited their excellence to society. Now women are standing shoulder to shoulder with male entrepreneurs of higher ranks. The trend is increasing day by day but the social setup is always there to pose challenges to their development and participation in the business. The more women leave their private sphere and enter the public sphere the more it becomes difficult to maintain a work and domestic life balance as the society still expects them to take the lead in the domestic role. It then increases the social, physical, and psychological burden of these women. The study of Pathan et al. (2012) analyses the overall challenges faced by female entrepreneurs in Sindh. In their qualitative study to examine the existing situations of female entrepreneurial businesses, they sketched an overview of opportunities and problems in the four districts of Sindh including Karachi, Hyderabad, Sukkur & Matiari. Their research findings explain that illiteracy, lack of family support, lack of finances, low marketing and business skills, lack of social and financial capital, and support from governmental and non-government sectors are the key issues faced by women entrepreneurs in Sindh. They conclude that potential female entrepreneurs are there and there is readiness is not a question but the major hindrance as technical, financial, and social. If the government and non-governmental organizations take measures to support these females by providing them with technical education, and orienting them about technology, they get encouragement and support from their families, flexible business loans, and an enabling environment, the number of female entrepreneurs will increase exponentially with months. Without their interventions, the advancement of female and female entrepreneurship cannot be achieved.

According to Franck (2012), female entrepreneurship in Malaysia has growth potential. It is increasing rapidly and steadily but it has a strong influence on men and masculinity. Although a significant proportion of females is currently present in the working class, the number of women-owned businesses is small as compared to some other countries. The patriarchal values still undermine the Shinnar, Giacomini, and Janssen (2012) are of the view that role social values cannot be ignored as they act to shape societal gender roles. They also shape stereotypes surrounding different occupations and designate them to both men and women. In light of these stereotypes, it becomes hard for any gender to switch from these roles. This gender typing of jobs as feminine or masculine labels the professions and makes these domains appropriate hence inaccessible to the opposite gender. Parvin, Jinrong, and Rahman (2012) in their study aimed at women entrepreneurship in Bangladesh also focused on challenges and issues faced by these women. The claim is that the growth of women entrepreneurship is growing quite rapidly than ever before as compared to other developing countries. They claim that the challenge of intermediaries and government support is still there which restricts their direct entry in the market. They also identified male-dominated society and patriarchal values as major challenges faced by Bangladeshi women entrepreneurs. Women working in various micro and macro businesses deal with competitive and complex economic and business environments where the government policy supports them and financial institutions also play their part in ensuring their participation. This has helped women improve their living conditions as well as upgrade their family status in society. Their business earned them respect and dignity in a male-dominated society. Despite the financial challenges, lack of knowledge about the business dynamics, market and utility services as well as the technology they kept struggling and progressing in a highly competitive environment.

The findings of Powell and Eddleston (2013) from the survey data of 253 women who established small to medium-sized enterprises regard family support as an important ingredient

of the success of business. They argue that family support has a positive relationship with business success. It helps in business performance, and employment growth and also provides women entrepreneurs satisfaction with their entrepreneurial business. This provides them with confidence and encouragement to face social and cultural challenges. In addition to the social support the family links help in networking with several business opportunities and opens horizons for human, social and economic capital. In contrast, male entrepreneurs may fail to experience such benefits because of the relative abundance of other resources available to them and because the male gender role discourages them from pursuing work–family synergies (Powell & Eddleston, 2013).

Mustapha (2016) maintain that entrepreneurship is crucial for the growth and development of most countries. The role of female entrepreneurs is equally important as they play a vital part in economic development and continue stabilizing the economy, especially during crises. The research carried out by Mustapha (2016) explored the challenges Malaysian women faced during their entrepreneurial work and establishing and conducting their businesses. They interviewed successful female entrepreneurs and asked what made them successful whereas several others failed in this arena. Their findings indicated that one of the key factors of success is family support. The female entrepreneurs regarded their family support as an important contributing factor without which they claimed they wouldn't have succeeded. This also was important for the sustainability and growth of their business. Other factors they valued were individual's internal motivation, creativity, and enthusiasm which distinguished them in attracting customers as well as to compete in the market. According to Gustafson (2020), entrepreneurship studies have been influenced by different fields in academics. These fields include economics, psychology, sociology, and strategic management literature. All these fields have influenced and provided established theoretical frameworks and methodological tools in entrepreneurship studies. Entrepreneurship is a complicated phenomenon and can be understood through a multidisciplinary approach as the backdrop knowledge of a couple of fields is necessary.

3. Research Methodology

This study is to explain the tools, techniques conceptualization and operationalization of the key concepts used in the study. Various tools and techniques were engaged for the data collection, analysis and discussion to determine "Social capital and women Entrepreneurship".

4.1. Population

The targeted population of the present research was all the females involved in entrepreneurial business activities in Multan.

4.2. Sample

100 female respondents were selected through purposive sampling to seek problems of women related to social capital and entrepreneurship.

4.3. Tools for Data Collection

For data collection, the tool used a questionnaire. I tried to design a questionnaire to increase the accuracy of the response.

4.4. Pre-Testing

To pre-testing was done to check the workability of the questionnaire on five respondents, after pre-testing little modifications, which were conceived as necessary were made. The participants were explained the purpose of the research and their involvement in the process. Their approval was sought before proceeding with the research.

4.5. Field Experience

In the field, I met respondents to collect data. The data was collected from respondents in the sampling frame. To get information from the respondents I visited every respondent for the questionnaire so that they can understand in a better way.

4.6. Coding

For statistical analysis the process of coding used in which numerical mathematical digits were used for coding.

4.7. Data Analysis

After the processing of coding the data was entered and analyzed with the help of the Statistical Project for Social Sciences (SPSS).

$$P = f / N \times 100.$$

P = percentage.

F = frequency.

N = total number of items.

5. Result and Discussion

5.1. Themes

Table 1: Demographic Information

Question	Illiterate	Primary	Middle	Secondary	Above	Total
What is your educational background			54	36	10	100
At what age did you start your business?	Below 15 2	16 to 18 15	19 to 25 63	26 to 30 16	30 plus 4	100
What is your marital status?	Single 13	Married 36	Divorced 15	Widow 29	Separated 7	100
How many children do you have?	None 17	1 to 2 26	3 to 4 39	5 or more 18		100

This table shows that 54% of entrepreneurs were educated at the middle level because their families did not have support and did not have enough income which educated them at a high level. Less than half of entrepreneurs were educated at the secondary level. 36% of them were educated at the secondary level 10% were educated above the secondary level. The above secondary level range is less but it is due to their better family ground. Religious prescriptions, cultural norms, and practices related to women and their roles vary widely and are sometimes contradictory. So, without a proper enabling environment, and the inherent attitudes of a patriarchal society, their potential would keep wasting. Pakistan is a country which has faced extreme feudalism as well as religious extremism where the place of women is thought to be private domain rather than public domain, and it is hard for them to struggle. The patriarchal values strongly hold the mentality of the society and continue to prevail. Due to cultural norms that are only for work at home and do not go outside the home. This thinking places restrictions on education.

In Pakistan, they do not enjoy the same opportunity as men. Some are doing jobs in the public/private sectors but due to cultural and social barriers, they are confined to the house. In question 2 the who were 2% said they started their enterprise below or at the age of 15. The who indulge in enterprise at the age of 15 or below, the reason behind them to indulge in due to the family business and males need help and they take work from them. This table shows that 15% of them started their enterprise at the age of 16 to 18, they started their enterprise at this age the reason behind them that their father died and no one other member in their family worked for them and fulfilled their needs. In some cases, the family had no male member brother or son and all the children in this family were fathers who did not have a lot of income, then the member worked outside the home and in a factory or started an enterprise.

This table shows that 63% of them start their enterprise at the age of 19 to 25. In this table the that were included in enterprise at this age, most of the women were widows and indulged in enterprise because no one supported them and they had children and their families did not support them. Some in this table were married and their husband did not do a proper job in which they handled all the chores and fulfilled their family needs. That was the reason they started enterprise after marriage but they worked and had a double burden. Some work in industries 6 to 8 hours and then work for their children and husbands at home. Some start their enterprise due to their needs because no one helps them at home. In this table were separated from their family someone married or some unmarried. They marry and have a child and their husband dies so no one is responsible for taking care of them. It has risen enormously due to the death of male counterparts, sickness, imprisonment, divorce or separation of their spouse and being single by choice., women are subject to many problems. In such situations, women's entrepreneurship is a myth, not a reality. Those who start their enterprise face many problems but behind this enterprise, they start having many difficulties

and they manage their duty. In this table, 16% start their enterprise at the age of 26 to 30. In this table, this age is at the level of secondary education. Their range is less than half but at the secondary level. At the age of 30 and above 4% were found. They were educated and worked outside the home but faced many problems from home. This table shows that 13% of single were included in the research study and they are below the age of 15. They had their family business and worked with their family. 36% of them were married at this table and had their enterprise.

These married women who started their business at the age of 16 to 18 were at the middle level and less than half of them were included in this table. The majority of them were married in this group because they had financial problems. Some were married and had children but their husbands did not give them food and other things that they needed then they started enterprises to fulfil their needs because in the study some of them had in-laws who did not help them. Some married women work in factories and some start their home shop but their families any restrictions in which they cannot pay full attention to their work. In this table, 15% were divorced but their range is less than half with married. They were divorced they were at the age of 26 to 30. For them, it was her responsibility to earn and take care of their children. No one takes the responsibility to earn them and take care. In this group, 7% were separated. For this, there is a reason for this type of that they had no father/mother and all family members were married and did not take an interest in their sister. In some cases, she had a father/mother but due to cultural norms, they were against her job. In this table, there is a last statement which asks how many children they had. This group shows that only 17% have no children, the reason is behind this statement that some were not married and some had children but after marriage and some years ago they were separated and the male had their children with him. But most of them were single and had no children. In this table, 26% of them had 1 or 2 children. This statement was against the previous statement in which the highest range of that was married and now this statement they had 1/2 children but It was her duty to earn for them. In this table, most had their 3to4 children and most of them were divorced and had children.

In some cases, they had children who held their enterprise but did not have enough income they survive. In this table, less than half had 5 or more children and most of them were widows who had many children for them it is very difficult for them to survive because most of them start enterprise due to their need. We can conclude that more than half of the respondents were educated at the middle level and less than half were divorced and started their enterprise due to their financial problems. The who were married or divorced started their enterprise to raise their economy and fulfil their family needs. In this table, we see that those who had financial problems started enterprises and faced problems from their family or others but they still did their work.

Table 2: History of enterprise

#	Questions	Yes	No	Total
8	Is it your first business?	90	10	
5	why did you start an enterprise?	Financial problem 64	Career aspiration 11	Family business 25
6	What is the size of your enterprise?	Micro (1-3 people) 50	Small (4-9) 32	Medium (10-30) 15
		No		Large (30 or more) 3
9	If not what happened to your previous business?	8	2	90

In Pakistan, various indicators help us gauge the structural and cultural impediments to women's empowerment in entrepreneurship. While women have made significant strides in empowerment, there remains a gap in ensuring their security and protection. It is still a prevalent issue that public spaces are not safe for women for any purpose. They often encounter various challenges such as inappropriate remarks, unwanted physical contact, and abuse from males. This table shows that 90% start their first business and have their home

shop. In this table, 90% said they started their enterprise whereas 10% said it was not their first enterprise. They had jobs that were outside the home like nursing, teaching and in field NGOs. Due to the cultural norms and values, they do not do proper jobs and do not pay full attention to their duties family does not understand them and makes restrictions other than those who were educated at a high level and work outside the home. Now they started their small enterprise at home to earn and fulfill their needs. This table demonstrates that 90.0% of respondents answered yes to the announcement that it is the first business that they begin and 10.0% answered no because it is not their first business. And, after it's all said and done numerous females are connecting with themselves in entrepreneurial exercises. Their proportion is expanding at a high rate. It has risen because of the passing of male partners, affliction, detainment, separation or partition of their life partner and being single by decision. strengthening has been expanding quickly everywhere throughout the world and they are beginning their own business to deal with their own lives.

Females are business visionaries and confronting issues because of the absence of education, absence of family support, absence of accounts, low promoting and business abilities, and absence of social and monetary capital and support from administrative and non-government segments. This table demonstrates the reasons respondents begin an undertaking which 64.0% of respondents' fundamental reason is money-related issues, 11.0% of respondents begin endeavour for transporter aspiration, and 25.0% of respondents begin venture because of their privately-owned company. Business has turned into a critical component for development yet it is likewise asserted as the significant driver of economy in the created and creating nations. enterprise to bolster the economy. Business people exercises are considered a system to enhance the circulation of wages, to create the development of the country's economy and to reshape the financial structure. are occupied with monetary exercises just because of the financial necessities, business or enterprise. To accomplish this target, they draw in themselves in various entrepreneurial exercises even withare more exploited due to their absence of education, ignorance, sloppy feebleness or less political portrayal, hardship, unbending social traditions, religious requirements and foul play by their partners. It is for the most part perceived that miniaturized scale, little and medium have a huge part work era, neediness lessening and general financial development. This table demonstrates the measure of big business that respondents have 50.0% of respondents have a miniaturized scale estimate, 32.0% of respondents have a small size in which 4 to 9 representatives are included,15.0% of respondents have a medium size in which 10 to 30 workers and 3.0% respondents have a huge size in which at least 30 workers. Ladies enterprise improvement is a testing. Ladies required in a different smaller scale, little, and medium endeavours go up against the test to worm in a male prevailing society.

By and large, ladies are more misled because of their absence of education, ignorance, sloppy weakness or less political portrayal, hardship, inflexible social traditions, religious limitations, and bad form by their partners. It is perceived that miniaturized scale, little and medium have noteworthy part work era, destitution diminishment and general monetary development. In this table majority of the female said they started their first business. Due to this they start their enterprise and earn to fulfill their needs. Some start their enterprise at a small size because they do not have enough resources to start their enterprise at a large level. The majority of them had a financial problem but less than half had their family business and worked with their family help.

Table 3: Business and Challenges

#	Question	Developed	Inherited	Total		
10	Did you develop this business yourself, bought it or you inherited	78	22	100		
16	Do you face any hostility from relatives?	Yes 34	No 66	100		
14	What challenges did you face at the start of your business?	No obstacle 9	Financial 38	Lack of Market Skill 11	Running a business with family 31	100

Some females had all things but they were interested in starting their enterprises and showing their ability like they started their enterprises in the form of parlour, boutique and fashion design.

There are different dimensions when women embark on the entrepreneurial sector. They may inherit the business from their family. Both cases vary when it comes to challenges. In the case of inheritance of business, there may be fewer challenges but when it is to be established, it might have comparatively more than the already established business. The data shows that most the s 78% developed their own business which means that the trend of women embarking on the field is increasing with time. More and more women are entering the field. And 22% of women inherited the business. There could be different reasons for inheriting the business. One could be the death of a family member who ran the business so in the absence of a potential male member in the family these s took over the business and led it through. This table shows that a very small proportion (only 9%) of the respondents claimed that they did not face any challenge which is because they inherited the business from their family members. It is also noteworthy that the rest of the 91.0% of the respondents faced obstacles of some kind. It shows that this culture, for any woman who intends to enter the field, is highly likely to experience challenges. There are various kinds of challenges they may face such as a lack of knowledge about business, marketing skills, financial capital to initiate the business, market links etc. The data shows that 38.0% of respondents faced financial problems as they did not have enough capital to imitate the business or to sustain it while 11.0% of respondents lacked the skills to run their business. Their skills are various such as record keeping, business ethics, communication skills, product management etc.

There is also a significant number (11.0%)of respondents who did not have market links while 31.0% of respondents faced problems from their family when they ran the business. These are two important variables. The market links are important to sustain a business. Business runs on links and to ensure supply and demand, the market links are important. The women faced challenges including family support, lack of capital, lack of entrepreneurial training, multi-agency cooperation and patriarchal social and cultural norms. In Pakistan where women are considered to be private domain rather than the public domain, it is hard for them to struggle. Social values cannot be ignored as they act to shape societal gender roles. They also shape stereotypes surrounding different occupations and designate them to both men and women. Women's entrepreneurship development is a challenging phenomenon. Women involved in various micro, small, and medium enterprises take on the challenge of working in a male-dominated society. In addition to the challenges described above women also face challenges from family hostility as the data shows that 34% of respondents faced family hostility when they initiated the business. It is also important to note that 66% of the women mentioned that they did not face any hostility which may be because some of them inherited the business and it already was understood that they would be the next person to take care of business and were already in one way or the other involved in it.

Table 4: Business and Domestic Priorities

#	Question	Option	Option	Option	Option	Total
18	Who do you consult for business decisions?	Independently	Husband	Parents	Others	100
14	What challenges do you face in running your enterprise?	None	financial skills	social acceptance	family support	100
20	How many hours a day do you dedicate to your work?	2 to 4	5 to 6	7 to 8	more	100
21	Do you manage your home along with your enterprise?	Yes	No			100

For Pakistanis, domestic roles are their core responsibility while anything else they do no matter how important it is cannot replace the expectations from it. A woman after her job or work is expected to cook food for the family and to nurse her kids. The data shows that of

women who are running their businesses, there are 65% of them make their business decisions by themselves and do not consult with anyone else while 17% of them consult their husbands whereas 18% ask their parents. This shows an important trend that independence in the business exists for s. Many of these entrepreneurs faced financial challenges as social acceptance is a key element which may decide your business's progress or even existence. The data shows that 68% of the respondents are the ones who dedicate more than 5 hours to their business which is an additional responsibility for them. The traditional roles of Pakistani women are to look after the household affairs, helping the husband in the fields and bringing up their kids. Some are doing jobs in the public/private sectors but due to cultural and social barriers, they are confined to houses. s are trying to contribute to raising their income from the house. To achieve this objective, they engage themselves in different entrepreneurial activities even with high risks. The general patriarch thought of our society that men are meant to stay home as best-suited homemakers and that men are superior to women are cause of formidable challenges.

The data shows that 60% of the respondents fully handle household affairs alongside their business and these are the women who dedicate more than 5 hours a day to their business. It means that they may get up early in the morning, and try to finish all their morning and afternoon affairs to move to the next level of responsibilities. If such women are married they may have to handle other issues related to husband and in-laws. For a mother with kids, the problem is multifold as they also must handle their kids, and cope with their regular demands for personal as well as for their educational related. Preparing them, sending them to school and later helping them with their homework if the mothers are literature. The more women are leaving their private sphere and entering the public sphere the more it is becoming difficult to maintain a work and domestic life balance as the society still expects them to take the lead in the domestic role. It then increases the social, physical and psychological burden of these women.

Table 5: Family Support in Enterprise

#	Question	Yes					No		Total
12	Do you have help at home?	49					51		100
13	Who helps you?	Husband	In-laws	Mother/Father	B/S	Others		100	
15	What was the response of your family when you started the business?	V.supportive	supportive	Indifferent	Non-supportive	Resistive		Total	
15	business?	7	44	25	19	5		100	

The data shows that 49% of the entrepreneurs had support from their families while slightly more than half of them did not have support from their families. It shows that such women are continuing their business even without family support. This also shows that society does not encourage entrepreneurship. The patriarchal values strongly hold the mentality of the society and continue to prevail. The male-dominated society considers entrepreneurship as male male-only profession and entrepreneurship is still a taboo in the mind of the society.

The ones who had support from family had help from their husbands and in-laws. The support from the in-laws is almost negligible and only 3% of the respondents claimed that they had support from their in-laws. Again, it strengthens the existing perception that in-laws do not support their daughter-in-law which is true for South Asian culture however it is encouraging that 18% of respondents said that they have family support in the shape of their husbands, who help them in their business. More than a quarter of the respondents (27%) are supported by their parents and (11%) said that their siblings help them in their business. In this case, they gained support from their blood relations in the establishment of their business and got moral and financial support from their parents which is one of the reasons for the sustainability of their business. In a society where they are not encouraged to initiate and run their own business, the support from parents is encouraging. It shows that the trend is changing and parents have started encouraging their daughters to embark on the field and compete with

men. This category of respondents falls in the group of respondents who had support from family when they started their business. Their family was supportive of them in the establishment of their business.

There is another category of respondents who did not get any support from their family including husband, in-laws or blood relations but they had support from 'others' (41%). This category may include friends and people in the social circle of the entrepreneurs. The percentage of such a group is quite big which is a little less than half of the groups who have support from others. There are probably some reasons that they may have asked for support from their family but they faced resistance from them and then they turned their attention to others who were non-family group. The data shows that 25% of the respondents said their family was indifferent when they started their business and almost a quarter of the respondents (19%+5%) said that they faced resistance from their family when they planned to set up their business. Here 5% of the entrepreneurs faced strong resistance from their family members in the establishment of the business.

If we look at that data, especially the support from the family, the trend shows that more than half of the families were supported respondents when they set up their business. It shows that 44% of the families supported and 7% strongly supported them to embark on the entrepreneurial sector. It also shows that there is a considerable proportion of society (more than half) who are supportive of their s to challenge male dominance and breaking the taboo that entrepreneurship is only restricted to men. But at the same time, there is also a group of families which makes almost a quarter who are resistive towards leaving the private sphere and entering the public sphere. This group still holds a conservative mindset. If we combine all the non-resistive groups, we would see that almost 75% of the families do not resist the s to join the entrepreneurship sector which is a significant trend and is a significant finding of the study. We can conclude that more than half of the respondents get help from home, their immediate family members including husbands, parents and siblings help them in their entrepreneurial work and that the family of half of the respondents are supportive towards them. As we see there is a group of respondents who have support from home, there is also a significant number of respondents who do not have help from home and turn to non-family members for help and face the challenge of indifference and resistance from their family members in the business.

6. Conclusion

Pakistan, as an Islamic state, upholds the principle of giving women a revered social status equal to that of men. However, regrettably, Pakistani society often displays a hostile attitude towards women. Their progress is impeded by various factors, influenced by geographical location and socioeconomic class. Particularly in rural areas, Pakistani women face not only financial discrimination but also endure cruel practices such as Karokari, hudood, qasas, and forced marriages to the Holy Quran. Additionally, numerous other forms of abuse are inflicted upon women. The primary cause of this situation is the lack of awareness among the majority of women regarding their legal rights, rendering them unable to assert them. Therefore, it is imperative to enhance legal literacy among women. In addition to achieving financial independence, women should also be knowledgeable about family, inheritance, and marriage laws. Women's entrepreneurship is intertwined with both their societal status and the realm of entrepreneurship itself. Substantial research indicates that being female still represents a significant disadvantage across surveyed economies. Women generally hold a weaker position in society compared to men. While there are variations among countries, the relationship between equal opportunities and entrepreneurship is complex. In many nations, particularly in developing economies, women are compelled to pursue entrepreneurship due to a lack of alternatives. In such cases, the combination of women's societal vulnerability and economic fragility leads to high rates of entrepreneurship. This contrasts with more developed economies where lower entrepreneurship rates are observed because women have better-suited alternatives available to them at the time, aligned with their perceived capabilities.

There is a pressing need to develop alternative, gender-neutral, and non-sexist concepts, approaches, and strategies for women's development, which can be utilized by both male and female journalists and editors. This will enable them to appreciate and acknowledge the multifaceted roles played by women in society. This study assesses the significance of women's entrepreneurship from an economic perspective in Pakistan, analyzing its

characteristics and proposing policy recommendations. Given the existing gaps in understanding the entrepreneurial process and women's roles, it is argued that enhanced knowledge about the economic importance of women's entrepreneurship, along with their specific strengths, weaknesses, and opportunities, is crucial. Addressing the low rates of women's entrepreneurship requires efforts to enhance women's participation in the labour force, improve their societal standing, and expand their opportunities to engage in entrepreneurial activities. Additionally, targeted initiatives are necessary to support aspiring and existing women entrepreneurs.

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