
Contributing factors of women entrepreneurs' business growth and failure in Pakistan

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Abstract: Women entrepreneurship is considered as a leading building block of economy as it plays an important role in job creation, self-development and pay back as economic progress of country. Pakistan being a developing country is in initial phase of entrepreneurship and female participation in economic activities is low. A report by the Global Economy (2016) stated that women's economic participation and opportunities in Pakistan ranked 143 out of 144. A qualitative study was conducted in twin cities of Rawalpindi and Islamabad and 25 female entrepreneurs were interviewed. The findings revealed that complex governmental policies and financial institutions procedures are the main reason of their failure to achieve their entrepreneurial objectives. The main obstacles faced by women entrepreneurs are lack of confidence, less education, market awareness, dual role, low bargaining abilities and mobility constraints. The study will be useful for policy makers to formulate the policies and strategies in order to promote women entrepreneurship.

Keywords: women entrepreneurship; success; challenges; Pakistan; business growth.

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Filzah Md. Isa is currently an Associate Professor at the Taylors University Malaysia. As a true scholar, she has published numerous papers. In order to expand her contributions to the society, she involves in several professional bodies and becomes a member of the Malaysian Healthy Ageing Society (MHAS), Malaysian Institute of Management (MIM) and Persatuan Pengguna Islam Malaysia (Malaysian Islamic Consumers Association). For better academic network and knowledge transfer purposes, she participated in many research projects in and with other universities, government ministries and its agencies such as the Ministry of Rural Development (KKLW), National Higher Education Research Institute. To mark her persistent efforts in developing young entrepreneurship talents among graduates, she was chosen as the 1st runner-up for the Best Entrepreneurship Mentor/Coach for Academia of Malaysia by the Ministry of Higher Education (MOHE), in December 2015. Most importantly, her true commitment and passion to academia and entrepreneurship development will never end.

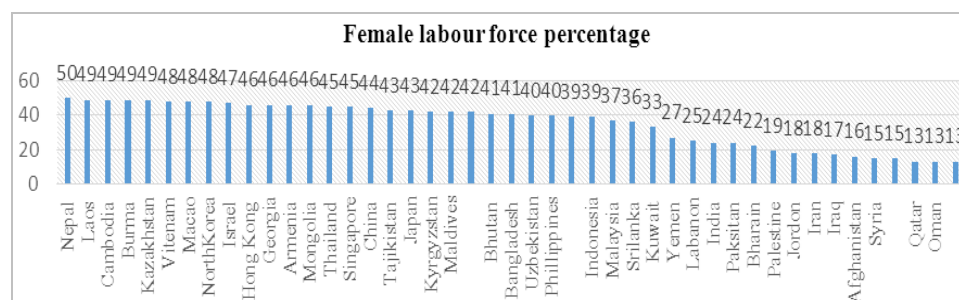
1 Introduction

Entrepreneurship is the development and creation of new business while confronting all the risks involved in profit generation and it should be free from gender biases. The entrepreneurial process includes a series of activities to be encountered by individuals while accepting the opportunities available via maintaining values (Minniti and Naudé, 2010; Ismail, 2016). The word entrepreneur is derived from French verb *entreprendre* means 'undertake'. Entrepreneurship can be defined as one who innovates and creates an organisation (Gartner, 2005). Entrepreneurship is the concept of the 20th century when women used to do their business just to raise the family income (Sathya and Vithyapriya, 2016). Past researches highlights that women can play a remarkable role in entrepreneurship and economic development of a nation. Women participation in the workplace and leadership role depicts empowerment of women via process of control and access on corporate recourses and structure. In addition, it leads towards extensive participation in the decision making process (Sarfaraz et al., 2014; Awwal Sarker, 2006).

Lakshmi (2016) stated that entrepreneurship is considered as the best job opportunity for women as it is free of time bound, so they can fulfil their dual responsibility of home and business manager efficiently. Women entrepreneurship is also considered as a main tool to bring female empowerment via the main access towards business loans which is considered to be most affordable path to run a business. The participation of women in business seems to be rare for a longer period of time as less chances are available for women regarding pure decision making. Around the world, the trend shows that women business owners are on the rise. For example, in the USA, women business owners account for 82.9% during the year 2015–2016, whereas, in Australia, this percentage has increased to 74.8%. Furthermore, the UK, Denmark, Sweden and Germany have also climbed up to top five positions in women entrepreneurship (Global Economy, 2017). However, in developing countries like India and Pakistan, women are in the initial phase of entering into the field of entrepreneurship by establishing small enterprises, focusing on women-oriented businesses such as boutiques, beauty salons, bakery items, etc. According to World Bank, Pakistan ranks at 35th position in terms of women's participation in the labour force among 46 Asian countries. Figure 1 shows the world average women labour force is 35%, while among Asian economies, Nepal ranks at

number one; whereas UAE ranks at 46th with women's labour force participation rate of 13% (Global Economy, 2016).

Figure 1 Female labour force participation (see online version for colours)



One of the reasons why Pakistan ranks at 35th position is because in almost all cases, Pakistani women are restricted to work in the informal sector (non-documented less paid jobs, no medical benefits with no job security). Recent estimates shows that more than three fourth of the employed Pakistani women in urban areas are in non-governmental jobs. Women representation in the public sector is however, less than 2%. Although women are working in the informal sector, it restricts their capabilities for becoming entrepreneurs and utilise their skills for poverty alleviation and to minimise the enormous gender gap in Pakistani society. Khan (2014) stated patriarchal society is another reason in Pakistan why there is less women participation in field of entrepreneurship.

Overall, Pakistan is a categorised as a developing country with an estimated population of 196.3 million (Trading Economics, 2017). World Bank highlighted that women labour force for Pakistan was 16.82% with a minimum of 12.22% in year 1995 and a maximum of 22.26% in year 2014 (The Global Economy.com, 2014). Pakistani women constitute of 49% of total population and majority of them are unemployed. Labour Force Survey (2014–2015) highlighted that the overall unemployment rate in Pakistan was 5.9%, whereas the unemployment among women was about 9%. In a developing country like Pakistan, very few women's are engaged in entrepreneurial process like stitching, bakery items and embroidery. Therefore, it is a common fact that entrepreneurship in most developing countries like Pakistan is normally linked to male participation due to male dominancy in the economic sectors (Anjum et al., 2012).

Hence, the rationale of this study is to explore the current phenomenon of women entrepreneurship in Pakistan and what type of challenges Pakistani female entrepreneurs are facing since Pakistani women are socially and culturally restricted to work either at home or in informal sector like private household work or in agricultural sector. Moreover, most women who enter into any entrepreneurial business can only do so with the support of family, or due to the urgency to raise their families. This is a topic of great concern as efforts are going on to cut down the poverty in developing countries keeping in view the millennium development goals. Thus, this study will explore what factors are affecting Pakistani women entrepreneurs in their quest to become economically empowered and contribute meaningfully towards the development and progress of the country.

2 Literature review

Entrepreneurship is a complicated and multi-layered phenomenon which acts as a changed agent for economic and industrial growth. The term 'entrepreneur' is first introduced by R. Cantillon in economics and later by J.A. Schumpeter (Sexton and Upton, 1990). Women entrepreneurs are defined as those women who utilise their own skills and resources for starting a business. In this regard, women entrepreneur face all the risks involved to become financially independent. Women face a lot of challenges in order to fulfil their domestic needs and attained economic independence through entrepreneurial activities after a long struggle (Anwar and Rashid, 2012; Nagarajan, 2016). Women entrepreneurs are growing in number and gaining importance all around the globe. It is obvious in transitional economies where the conversion process resulted in vivid economic, societal and governmental changes (Ramadani and Dana, 2013; Hughes et al., 2012). Vossenber (2013) states that women entrepreneurs act as a driving force for economic growth and development of the country. In addition, Latif et al. (2011) explain that women are an immense contributor to social and economic development. In the same vein, Ndemo and Maina (2007) do agree that entrepreneurship is a tool to eliminate poverty and at the same time enhance overall economic growth and living standards.

Global Entrepreneurship Monitor (2004) reported that representation of women is more than one third of entire individuals indulged in entrepreneurship in transition countries (Sabarwal and Terrell, 2008; Dombrovsky and Ieva, 2005). Welter et al. (2004) opined that women owned business ventures are important as women entrepreneurs create job for themselves and other women. Secondly, women self-created private businesses allows them to enhance their experience, skills development and plays an important role to cut down the discriminatory attitude for women in labour market (Ramadani et al., 2015). Women owned businesses help them to work for their family welfare and enhance their social interaction also. In addition, it also increases women sovereignty and help them to play a remarkable role in overall country's development and progress. Hence, women entrepreneurs open new avenues of employment for younger women to come ahead (Ramadani and Gërguri-Rashiti, 2017). Being a Muslim country where women are a symbol of dignity as many Islamic Religious Laws based on women rights. Women in developing Muslim countries are not supported to attain maximum prospective due to low education level and women entrepreneurs are unable to make economic and societal development of country (Anggadwita et al., 2015).

Ratten et al. (2018a) in their book *Women Entrepreneurship in Family Business*, stated that all across the globe, women are involved in entrepreneurial activities and have started their business ventures, still lacks strong entrepreneurial skills. Women normally start the business to raise the social relationship in society through economic means and family involvement. Women entrepreneurs normally stress on her own delight as part of being an entrepreneur as male sees the economic performance whereas women foresee the self-actualisation. Entrepreneurship is considered as the most convenient field for women who want to actively participate in the economic development as it does not bind them to fix timings and can be done from home or on a part time basis thus, helps them to manage their domestic responsibilities and business affairs (Lakshmi, 2016). Previous researchers highlights that socio-cultural factors have a remarkable effect on entrepreneurship (Noguera et al., 2013). In this regard, socio-cultural issues identified by researchers such as lack of business and technical education, less family support, mobility

issues, gender discrimination in society which affects the entrepreneurial process (Asif et al., 2015). Bhardwaj (2014) explains the major issues women entrepreneurs are facing such as less entrepreneurial knowledge, less education, lack of professional skills and less production expertise (like technology handling). Entrepreneurial education is a tool to enhance the creativity, innovativeness, personal skills and helps to raise the awareness that how to be financially independent (Srivastava, 2017).

In recent years, women participation in the job market is also increasing and the concept of women's participation in business is gradually emerging via self-created businesses in developing and developed countries. However, Pakistan is found to be one of the countries which have the lowest rate of female participation in economic activity. According to United Nations Human Development Report (2016), about 65% of Pakistani women are working in agriculture; while 20% are in the service sector and 16% are working in the industrial sector in Pakistan. According to Global Economy (2016), Pakistan ranked 143 out of 144 countries, in terms of economic participation and opportunities for women. This global ranking has been unchanged since 2015 due to complex socio-economic factors like employment, financial inclusion, business and asset ownership. Regardless, women entrepreneurship in developing countries like Pakistan so far considered as a main tool for economic progress of country (Awwal Sarker, 2006). In most instances, women empowerment results in independence and access to resources and decision making. In recognition of the significance of women entrepreneurship in terms of social recognition and financial independence, the present study will explore the factors that affect women entrepreneurs in Pakistan to gain the status that they deserve and reduce the gender inequalities prevalent in patriarchal Pakistani society.

3 Research objectives

- 1 To explore the challenges faced by women entrepreneurs in the region of Rawalpindi and Islamabad.
- 2 To investigate the factors that affects the current business growth of women entrepreneurs.

4 Research questions

- 1 What are the major challenges faced by women entrepreneurs in Pakistan?
- 2 What are the contributing factors of the Pakistani women entrepreneurs' business growth?

5 Methodology

A methodological difficulty is considered to be most important to overcome the complications arises of conducting entrepreneurial research in foreign environment. For example, questionnaire survey may have chances to attain less response whereas telephone survey confines less response due to unavailability of telephone facility. The conceptual tools adopted by a researcher play a vital role to get the real results. However, for any research, philosophical underpinnings are of greater importance as it highlights the stance which researcher takes in conducting a research and it provides a detailed sketch of suitable approach, procedures and ways regarding data collection and analysis (Dana and Dana, 2005). The questions which are being investigated basically provide a platform for research stance (Clough and Nutbrown, 2012).

The present study adopts the interpretivist philosophical stance as interpretivism is linked to the experience of people. This philosophy deals with interaction of individuals with society (Creswell, 2014). The qualitative research strategy has been used and semi-structured interviews have been conducted which involved about 25 women entrepreneurs located in Rawalpindi and Islamabad region, Pakistan. The interviews were conducted in Urdu (local language) and tape recorded for transcription purpose. Interviews were conducted in the month of August–October, 2017. The duration of interview last for 15–20 minutes. The semi-structured interviews consisted of the following questions.

Table 1 Interview question

<i>Semi-structured interview questions</i>	
1	What is the nature of your business?
2	How you started your business? What are the main reasons behind that?
3	Being a female entrepreneur, what hurdles you have faced?
4	What problems you have faced while initiating your business venture?

Table 2 shows the brief profile of respondents. The details show that out of 25 respondents, eight of them belong to the age group 25–30, while another eight belong to the age group 30–35, six belong to the age group 35–40 and three belong to the age group 40–45. The marital status of respondents skewed towards 13 married, while eight singles and 4 out of 25 respondents are widows. Result shows that out of 25 respondents, 13 of them are doing business from 1–2 years, while ten respondents have business experience of 2–4 years and only two respondents have experience of 5–10 years. Specifically, 13 respondents out of 25 are running the business alone while 12 respondents have employed some workers. The response to the interview question 1 which refers to the nature of business is depicted in the business type column.

Table 2 Profile of interviewed respondents

Sr. no.	Code	Age	Education	Marital status	Place of interview	Business type	No. of years	Employees
1	EA	30	Graduate	Married	Airport Society, Rawalpindi	Handicraft	4	2
2	EB	25	Graduate	Single	Quilzare Quard Rawalpindi	Clothing (children) – online business	3	3
3	EC	25	Inter	Single	I-9/1 Islamabad	Bakery items	1	-
4	ED	36	Matric	Married	College Road, Rawalpindi	Beauty salon	1	2
5	EE	31	Graduate	Widow	Satellite Town, Rawalpindi	Ladies clothing	3	-
6	EF	34	Graduate	Widow	Naseerabad, Rawalpindi	Artesian	4	-
7	EG	29	Matric	Single	West Ridge, Rawalpindi	Beauty salon	2.5	2
8	EH	40	Matric	Widow	Bahria Town, Rawalpindi	Needle woman	10	-
9	EI	33	Inter	Married	Rawat, Rawalpindi	Handicraft	3	-
10	EJ	36	Graduate	Married	F-6/1 Islamabad	Disposable cutlery	2	3
11	EK	33	Postgraduate	Married	Satellite Town, Rawalpindi	Catering service	4	2
12	EL	25	Matric	Single	Sadiqabad Rawalpindi	Gift baskets and boxes	1	-
13	EM	25	Graduate	Single	E-block Satellite Town, Rawalpindi	Event organiser	2	2
14	EN	40	Inter	Married	Committee Chowk, Rawalpindi	Needle woman	5	-
15	EO	27	Graduate	Married	B Block, Rawalpindi	Baking	2	-
16	EP	41	Inter	Widow	H-9/1 Islamabad	Needle woman	3	-
17	EQ	25	Graduate	Single	Bahria Town, Rawalpindi	Gift baskets and boxes	3	-
18	ER	32	Inter	Married	China Market, Rawalpindi	Ladies clothing	2	-
19	ES	28	Graduate	Married	I-10/4 Islamabad	Beauty salon	1	2
20	ET	37	Inter	Single	Mareh Hassan, Rawalpindi	Catering service	2	2
21	EU	33	Graduate	Married	Dhoke Chiragdin (Rawalpindi)	Handicraft	2	-
22	EV	41	Inter	Married	Rata Maral (Rawalpindi)	Catering service	2	2
23	EW	38	Graduate	Married	Adyala (Rawalpindi)	Needle woman	3	-
24	EX	37	Inter	Married	Banni Chowk (Rawalpindi)	Ladies clothing	1	2
25	EY	30	Graduate	Single	I-10/3 Islamabad	Beauty salon	1	2

Note: EA = Entrepreneur A (E stands for entrepreneur).

6 Data analysis

The data gathered for this study comprises of one to one audio recorded interviews with 25 respondents from Rawalpindi and Islamabad. For the four interview questions, transcriptions from each interview question was proceeded in to traceable chunks and coded by the words of respondents and issues highlighted in the literature. Moustakas's (1994) seven-step technique modified from Van Kamm method for qualitative data analysis has been adopted. The similar interview process has been adopted in order to investigate the situation of women entrepreneurs in the region of Rawalpindi and Islamabad. Moreover, the coded data from each participant interviewed was cross referenced with other participants in order to find the similar and dissimilar views among them. Crotty (1998) stated that the continuous comparison results in lesser number of themes for a research question. In this study, five broad themes were emerged and 24 sub themes emerged from the semi-structured interviews. Table 3 provides the responds for research questions.

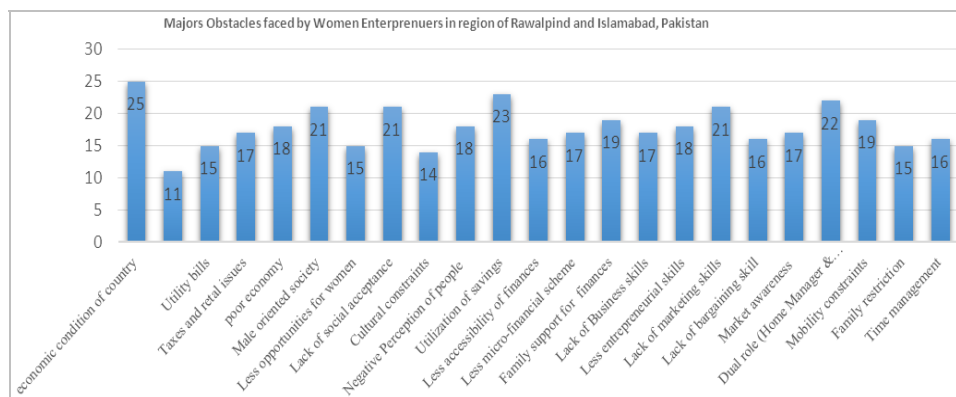
Table 3 Major obstacles and causes of business participation among the women entrepreneur

<i>Major obstacles and challenges</i>	<i>Dimension of obstacles and challenges</i>	<i>No. of participants</i>
Environment	Political condition of country	25
	Poor economy	18
	Taxes and rental issues	17
	Utility billings	15
	Non-conductive working environment	11
Socio-cultural	Lack of social acceptance	21
	Male oriented society	21
	Negative perception of people	18
	Less opportunities for women	15
	Cultural constraints	14
Financial constraints	Utilisation of savings	23
	Family support for finances	19
	Less micro-finance scheme	17
	Less accessibility of finances	16
Education	Lack of marketing skills	21
	Lack of business skills	17
	Market awareness	17
	Lack of bargaining skill	16
Personal	Dual role (home manager and business manager)	22
	Mobility constraints	19
	Time management	16
	Family restriction	15
Situational	Unemployment	15
	Raise family income	13
	Displacement	9
	Husband's death	4

7 Research findings

The findings of the study regarding major obstacles faced by women entrepreneurs in the region of Rawalpindi and Islamabad, Pakistan are summarised in the form of bar chart as shown in Figure 2. Apparently, majority of the respondents highlighted that economic condition of the country is the main obstacle in women entrepreneurs' business growth which results in unfavourable working environment. Women starts the business by using their own savings as less financial assistance is available from banks in the form of loan scheme. The available loan schemes have complex procedures which restricts women entrepreneurs to avail the loan facility. This could be caused by the fact that Pakistani society is a male oriented society and the entrance of women into a business is less accepted. Pakistani women are also getting less family support in lieu of entry into the business. Due to the patriarchal society of the country, women are facing mobility constraints. The finding also shows that Pakistani women lacks in entrepreneurial business skills and have less market awareness. Due to political instability and poor economy, high taxes and billing appears to be another main obstacle for the business growth of women entrepreneurs. Finally, women entrepreneurs do not possess an effective bargaining skills and have to simultaneously perform dual duties of a home manager and business manager.

Figure 2 Bar graph representation of major obstacles faced by women entrepreneurs in region of Rawalpindi and Islamabad, Pakistan (see online version for colours)



8 Discussions on findings of research question 1: what are the major challenges faced by women entrepreneurs in Pakistan?

The first research question is about the major challenges faced by women entrepreneurs in the region of Rawalpindi and Islamabad. The results shows that women entrepreneurs are facing various challenges related to personal factors like family support, dual role, home and business management, mobility constraints and business related challenges such as lack of entrepreneurial knowledge, lack of convincing and bargaining abilities, ineffective dealing with suppliers and poor selection of raw material. The majority of the respondents were in the opinion that:

“Being a woman, it is very difficult for me to travel and dealing with customers.” (Respondent EE)

“I am not earning too much, but I have to pay utility bills and taxes more than my income.” (Respondent EQ)

“Heavy utility bills are a great burden on me as earning is not too much.” (Respondent EF)

Literature highlights that political instability and poor economy are the main factors commonly found in developing countries that ends up with high taxes, corruption and high utility bills issues. Hence, small and medium business enterprises are facing problems in this regard (Fielden and Davidson, 2009).

9 Discussion on findings of research question 2: what are the contributing factors of the Pakistani women entrepreneurs’ business growth?

The second research question explains about the main causes that affect the business growth of women entrepreneurs in Pakistan. Past researches highlights that socio-cultural factors such as behaviours, attitude, norms and religious constraints affect the entrepreneurial growth (Maziku et al., 2014; Lakshmi, 2016). Keeping in view the developing country like Pakistan, where female is considered only as a home manager and male as a bread earner, it is rather difficult for Pakistani women entrepreneurs to survive in the patriarchal Pakistani society. The results of the study indicate that social and cultural factors affect the business growth of women entrepreneur.

Respondents were asked about the problem faced during establishment of their business venture. The majority of the respondents were in the opinion that male dominance is the great hindrance for female entrepreneurs to excel. Followings are few comments of the respondents pertaining to this matter:

“Pakistani culture is like that woman is dependent on man, even if she has skill she has to depend on man to utilise it.” (Respondent EL)

“To live in male dominance, it is difficult for women to excel as the society and people’s perception is negative.” (Respondent EO)

“Society does not allow the women to do business outside the home as women are considered as home manager.” (Respondent EA)

The views of respondents gives a clear picture that Pakistani women are facing challenges as business environment is not in favour of female. Women entrepreneurs are not getting the same benefits due to deep rooted discrimination and male dominant society. Hence, Pakistani women are suffering from less access towards information, technology, business, trainings and opportunities.

The result indicates that education is another main barrier in the way of entrepreneurialism. Due to lack of education and less entrepreneurial trainings, women have to face a challenging situation after starting a business venture. Hence, very few have education while remaining has to run their business in light of their experience. Sathya and Vithyapriya (2016) stated that women entrepreneurs must have business knowledge in order to excel in their business. Following are a few comments of the participants pertaining to this matter:

"I think women should have knowledge to deal with suppliers and raw materials." (Respondent EC)

"Business knowledge is very important, it will help us to boost our business." (Respondent EF)

"Due to lack of entrepreneurial and business knowledge, women are facing challenges." (Respondent EM)

Past researches highlight the significant relationship between entrepreneurial education and entrepreneurs. Hence, entrepreneurial education has remarkable effect on an entrepreneur's career. Bhardwaj (2014) stated that proper entrepreneurial trainings are considered as key of an entrepreneur success, so entrepreneurial education should not be ignored (Lakshmi, 2016). The personal issues of women entrepreneurs also affect their entrepreneurial growth. Pakistani society is male dominant and women are restricted to be in the house. Implicatively, Pakistani women are discouraged by male family members to be an entrepreneur.

Women have to play a dual role of home and business manager and these responsibilities do not allow them to learn and expand their knowledge. The majority of respondents were in view that it is very tough to manage both home and business chores. Implicatively, they were surrounded by various personal problems, i.e., health deterioration, stress and family issues, i.e., unhappy marriage, lack of communication and mistreatment by the spouse and spouse's family. Hence, women entrepreneurs are less supported by family members to enter in to the business due to mobility constraints and time management.

"It is difficult for me to manage home and business together," (Respondent EX)

"I have to work like a machine to manage the home and business," (Respondent EL)

"My family is not supportive even then I am trying to run business." (Respondent EM)

Naser et al. (2009) stated that personal issues are mostly the bothersome factors for working women. Women entrepreneurs have to face a challenging situation as they have to look after families along with business. Mostly, the women start their businesses via their own savings, in rare cases, they get support from family members either in the form of financial capital or assistance to get the loan from a bank. Finances are another major cause that affects the growth of women entrepreneurs. Following are the views of respondents:

"I have god gifted art, I can do beautiful embroidery, I have art, but I am facing problems in finances." (Respondent ER)

"We have ideas, but we lack in finances and family support." (Respondent EX)

Keeping in view the situation of developing country like Pakistan, where political instability and poor economy is the main reason that resulted in an unfavourable working environment, respondents pointed out that among the major environmental factors plaguing their businesses and their lives are poor electricity and gas supply, high taxes on utility bills and rental issues. Respondent views are as follows:

"I am not earning too much, but I have to pay utility bills and taxes more than my income." (Respondent EQ)

“Heavy utility bills are a great burden on me as earning is not too much.”
(Respondent EF)

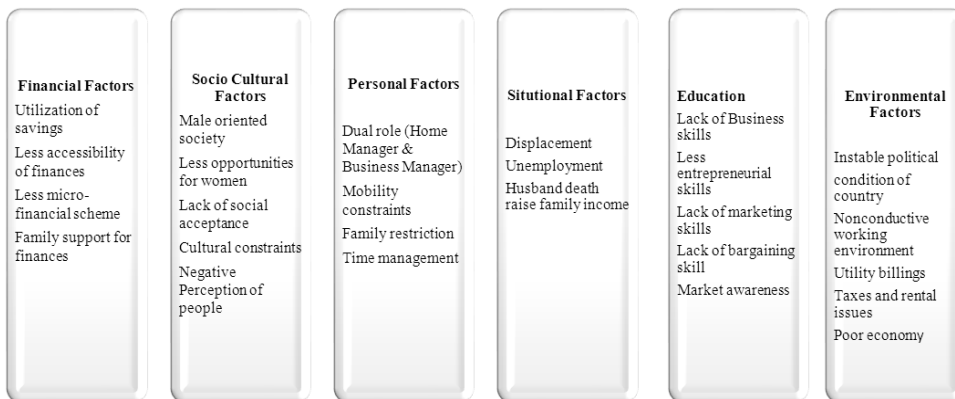
Literature highlights that political instability and poor economy are the main factors commonly found in developing countries that ends up with high taxes, corruption and high utility bills issues. Hence, small and medium business enterprises are facing problems in this regard (Fielden and Davidson, 2009; Ismail, 2016).

10 Findings of study

10.1 Growth of women entrepreneurs

Figure 3 shows the factors that linked with growth of women entrepreneurs, i.e., environmental factor, socio-cultural factors, situational factors, personal factors, education and financial constraints. Keeping in view current scenario of women entrepreneurs in Pakistan, in-depth interview identified aforementioned factors that constitute major barriers for progress of women entrepreneurs in developing country like Pakistan. Pakistani women entrepreneurs are facing environmental factors like non-conductive working environment, taxes, rental issues and poor economy. The socio-cultural factors are male dominancy, less opportunities for women and cultural constraints. The major challenges faced by Pakistani women entrepreneurs are financial constraints, lack of education, less entrepreneurial, marketing and business skills. The personal factors, situational factors and lack of time are another problem faced by women to run a business. Women are responsible for household duties, which is another reason of lesser time for females to develop entrepreneurial skills. In developing countries, women need their spouse’s support because their traditional role as a home-maker is a hurdle for them to start earning thus, success of a woman in her business is dependent on the support of her family members.

Figure 3 Contributing factors of women entrepreneurs’ business growth



11 Recommendations

The following recommendations have been proposed keeping in view the major obstacles in women entrepreneurship in Pakistan.

11.1 Implications for family

- 1 Family plays a vital role in the business growth of women entrepreneurs. In order to solve the personal issues, family support is mandatory for women to fulfil their dreams. Pakistani society is male dominant, women have to depend on man for mobility and have to look after the home and kids along with business. In order to excel in business, family support is very important. Pakistani women lacks in bargaining power, market awareness and business skills. These personal issues could be resolved by family support.

11.2 Implications for policy makers and government

- 1 Policy makers must formulate the policies for women to have an easy access towards loan facility in order to cut the financial constraints faced by women entrepreneurs.
- 2 Government should take necessary steps for the betterment of women entrepreneurs by resolving the environmental issues like political instability, utility billings, high taxes and poor economy.
- 3 Government should take necessary steps for conducting training sessions for women entrepreneurs in order to allow them to get awareness regarding loan facility, industry and market know-how to manage their business effectively.
- 4 The government should introduce short and medium-term loan policies that can also support women entrepreneurs, without any gender biases.
- 5 The government should introduce special schemes to motivate women entrepreneurs for small and medium enterprise business ventures by providing equal opportunities.
- 6 Socio-cultural issues may be resolved up by creation of complaint cell (women entrepreneurs) and help lines by providing better resources to women entrepreneurs and motivating them.

11.3 Implications for non-governmental organisations

- 1 Non-governmental organisations can highlight the women entrepreneurs' worth by raising the voice to support them via trainings.
- 2 Non-governmental organisations should conduct awareness sessions in order to change the mind set of Pakistani community regarding women as an entrepreneur in order to make it socially acceptable.

11.4 Implications for academia

- 1 Academia can play an important role by introducing a mandatory subject of entrepreneurship in schools and higher education institutions and business must be added as a core course at bachelors and masters level in the higher education institutions.
- 2 In addition, academia can prepare the students with business skills so that they can run their entrepreneurial ventures successfully. Academia can also introduce the awareness session by developing linkages with women entrepreneurs for entrepreneurial trainings for their sustainable business venture.

12 Conclusions

The study has examined the major obstacles confronting by female entrepreneur in twin cities of Rawalpindi and Islamabad. The result shows that financial constraints, socio-cultural disruption, lack of entrepreneurial skills, less education, mobility constraints and male dominant society are main factors that effects growth of female entrepreneurship in Pakistan. Furthermore, based on the finding on the research, few recommendations have been proposed on part of academia, governmental and non-governmental organisations. The study provides the guidelines for policy makers in devising the policies keeping in view the highlighted obstacles in the field of entrepreneurship.

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