

Understanding the Barriers and Challenges Faced by The Women-preneurs of Karachi, Pakistan

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Abstract

In developing countries, like Pakistan, entrepreneurship has the potential to be a driving force for economic development, job creation, and societal transformation. Entrepreneurship education prepares people to see life's possibilities, produce creative ideas, and manage critical resources. Moreover, it provides people with the knowledge to launch and sustain new businesses with innovation. Women's empowerment via business may have a substantial influence on gender equality while also contributing to Pakistan's overall economic success. This research shed light on the key motives and challenges that women entrepreneurs face while starting and running enterprises in Pakistan. This research incorporates qualitative technique and semi-structured interviews that allows women entrepreneurs to honestly express their unique experiences. The study's findings center on familial support and personal freedom, with the latter appearing as the most prominent and major motivating force. Cultural limitations are a common and significant hurdle, with respondents indicating a desire to transcend society conventions that frequently impede their aspirations, making it difficult to balance their responsibilities in life. While these ladies are pleased with their accomplishments, they are dissatisfied with the lack of support. This study recognizes a few drawbacks such as its concentration on a specific geographical location (Karachi) and a specific population (young women entrepreneurs). These limitations necessitate care when extrapolating the societal findings in an extensive setting. Future study might broaden the scope to include a more varied population and investigate geographical variances. There are two outcomes for this research. It emphasizes the necessity of specialized support systems and programs meant to deal with the particular difficulties experienced by Pakistani women business owners. It also emphasizes how critical it is to advance cultural sensitivity and entrepreneurship education in order to create an atmosphere that is inspiring for prospective women business owners. The importance of this study is in its original approach to comprehending the driving forces and obstacles faced by Pakistani young women entrepreneurs. Also, it contributes to the expanding corpus of information on entrepreneurship in developing nations b by uncovering their distinct problems and goals. It provides useful information to organizations, legislators, and educators that are proponent of women empowerment and encourage them to pursue entrepreneurship, which will eventually promote gender equality and economic progress.

Keywords: Women entrepreneurship; motivations; challenges; women empowerment.

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1. Introduction

The importance of women entrepreneurs in fostering economic development has been established for a considerable period. Around half of the global population consists of women. Therefore recognizing women's entrepreneurship, as an essential indicator of global growth, has become widespread, particularly considering the world's fastest-growing entrepreneurs (Aparicio et al., 2022). Women's empowerment in developing nations is a crucial element in the development process, as it contributes to the provision of renewed vitality, novel perspectives, adequate guidance, and valuable expertise to their families. As a result, it leads to an improvement in their overall standard of living (Byrne et al., 2019). The prevalence of women entrepreneurs in the business sector has increased in the twenty-first century due to the enhanced accessibility of advanced technologies (Ng et al., 2022). Nevertheless, the recognition of women entrepreneurs may be traced back to the early nineteenth century. The significance of women entrepreneurs is well acknowledged globally; nonetheless, their contributions are considerably limited in nations such as Pakistan.

Pakistan is also working to empower women. The critical hurdle to women's empowerment is women's economic dependence Navarro and Santoveña-Casal (2022). Pakistan is in the 164th position concerning women's labor force participation among 176 countries, with a contribution of 24.61% only (The World Bank, 2022). Within this value, women comprise 11% of the formal and 21% of the informal employment. In comparison, the total formal and informal employment percentage for males is 19% and 52.5%, respectively (Government of Pakistan, 2022). In a recent strategy report, the International Monetary Fund (IMF) said that an increase in the GDP can be achieved by decreasing the gender disparity gap in the labor force (IMF, 2022). According to Pakistan's population, the number of women entrepreneurs is significantly lower. Women's business success is impaired by a lack of resources, occupational prejudice, social expectations, and household obligations Saniuk et al. (2020). Women in Pakistan find it challenging to engage in such administrative activities.

Women financial independence is prohibited under existing social norms (Al-Kwafi et al., 2019). In many industries, women entrepreneurs' financial skills are undervalued, making it difficult to receive financial capital and organizational support. According to a research, financial institutions do not help women (Mahmood et al., 2014). Women in Pakistan are considered insignificant than men to start a company (Shakeel et al., 2020).

In Pakistan, the conventional gender hierarchy determines women's role at home, not at work, and men's role as breadwinners. Because of this, the number of women involved in social ventures is pointedly lower, and women spend much less in society. Pakistani women are impoverished for the rest of their lives (Hussain et al., 2019). Women entrepreneurs must balance job and family obligations while limiting access to information, markets, and capital. To meet the hurdles of entrepreneurship, women require familial and societal support. In addition, they need to learn innovative business techniques. However, regardless of the enterprise's nature, type, size, or scale, they received no government or institutional funding (Khan et al., 2020).

The need for adequate representation of women entrepreneurs in Pakistan is apparent despite acknowledging their capacity to drive economic development and bring about social transformation. However, in Pakistan, particularly in Karachi, women entrepreneurs encounter a complicated interplay of motives and impediments. Although, family support and the goal of personal freedom are important motivators, deeply rooted cultural restrictions create considerable challenges. These cultural conventions and gender stereotypes frequently stymie women's business goals, forcing them to walk a fine line between conventional responsibilities and entrepreneurial desires. The global recognition of the importance of women entrepreneurs is well-established, yet in the context of Pakistan, their contributions are significantly constrained. This study aims to investigate the main drivers and obstacles encountered by women entrepreneurs in Pakistan while initiating and managing new business ventures. Promoting women's entrepreneurial activities can significantly affect women's empowerment and improve Pakistan's overall economic situation. Improving women's economic status through entrepreneurship growth may improve Pakistani women's well-being. To ensure these entrepreneurial trainings are essential (Maqbool, 2021). Entrepreneurship can significantly impact monetary improvement, activity creation, and social exchange in growing countries like Pakistan. Entrepreneurship education offers statistics that aid in the ability to discover possibilities in a single's life. Also, the ability to explore those opportunities by developing new thoughts helps cope with essential resources and approach the task with unique perspective (Ratten & Usmanij, 2021).

Furthermore, the social predicaments proscribe their abilities and acumen to embark on their journey towards financial independence. The World Bank argues that Pakistan has used forty percent of its human resource capability, translating into unfortunate economic aspects. To reverse this case, Annette Dixon, the World Financial Institution's president,

clearly indicates Pakistan “to unlock women’s potential”). Women joining the sphere of entrepreneurship will spark societal change and catalyze the country’s economic growth and development. (Alam et al., 2021). Considering the growing significance of women entrepreneurs, research should look into the factors affecting this group’s decision to start a new business. The present research investigates the key motivations and barriers to creating a new business venture and running a new business venture among women entrepreneurs in Pakistan. The significance of women entrepreneurs in Pakistan cannot be undermined. They can boost economic growth, innovation, and social change, making them vital to Pakistan’s sustainable development. The institutional and socio-cultural barriers to their growth must be addressed immediately. Women entrepreneurs must be empowered in Pakistan to maximize their potential. Politicians, financial institutions, and society must be involved. By solving these issues and creating a positive environment, women would benefit, and Pakistan would become more inclusive and prosperous. Future studies in this area will shape national women’s entrepreneurship strategies.

2. Literature Review

2.1 *Entrepreneurship*

This chapter reviews how women entrepreneurs in Karachi, start an enterprise, and the support they receive from their society. For many years, Karachi has served as a magnet for entrepreneurs from all over the area. It describes identity-based politics in depth and how it influences the power dynamics in the city. The chapter addresses a number of barriers and challenges that are proven to be potential threats to women entrepreneurship, include cultural barriers, familial barriers, misogyny, harassment, and lack of support in business education and training (Roomi et al., 2018).

Entrepreneurship is defined as the growth and establishment of new businesses while facing all of the risks associated with profit generating, and it should be free of gender biases. Individuals must go through a variety of activities in order to accept the chances that are accessible while keeping their principles (Azoulay et al., 2020). It has been argued that modern meanings of entrepreneurship have also encompassed innovation and disruption (Ahmad & Seymour, 2011). Entrepreneurship is defined from different perspectives. Sometimes entrepreneurship means what an entrepreneur does (Banu, 2021). Entrepreneur’s context acts as an “asset” by providing the opportunities to entrepreneurs and also liability by setting actions under boundaries.

2.2 *Global Trends in Women Entrepreneurship*

According to Global Entrepreneurship Monitor there are 187 Million women entrepreneurs around the globe. Considering world’s fastest-growing entrepreneurs, women’s

entrepreneurship is now widely recognized as a significant predictor of global growth (Brush & Cooper, 2012). Taking USA women entrepreneurs into consideration, contribute about 50% in GDP and 54.1% increase in job opportunities for women. Similarly, Indonesia contribute about 55% in GDP and 74 % increase in job opportunities for women. Also, Malaysian women entrepreneurs contribute about 44% in GDP and 56 % increase in job opportunities for women (Ul-Hameed et al., 2018).

A study used data from seventy-seven countries from the Global Entrepreneurship and Growth Institute's Women Entrepreneurship Index (FEI) 2015 report to recognize the value of women's entrepreneurship. The United States is ranked first countries for women's entrepreneurship, Australia was ranked second while the United Kingdom, Denmark, and the Netherlands were ranked third, fourth, and fifth, respectively. In total, 61 percent of countries are ranked below 50, indicating that women are still underprivileged (Sajjad et al., 2020). In Zambia, women entrepreneurs account for 40% of the population. Entrepreneurs can be stimulated to begin their agency for a spread of reasons, such as a loss of other employment opportunities or a willingness to pursue a new opportunity. Possibilities are commonplace in all countries, however they're mainly commonplace in developed economies, wherein they account for three quarters or greater of all businesswomen. Women entrepreneurs are essential to the success of economies (Byrne et al., 2019). Women's participation in entrepreneurial activities has been found to not only support their families' income, but also to play an important role in the society's economic development and social well-being. (Sajjad et al.,2020).

2.3 Women Entrepreneurship in the Context of Pakistan

Pakistan is at 37th position with respect to women contribution and at 165 rank among 191 global economies (Global Economy, 2018), with population i.e., 207 million in 2017. Within this value, women make up to 49% of the total population, among which only 28.85% are educated. It was found in Trade Economics report also, that only 28.8% women in Pakistan get formal education and only 1.18% go for higher education (TE 2017). Employment rate is also not very cheering i.e., 4.3% and also very less in industries.

Taking Pakistani women entrepreneurs into consideration, contribute about 25-30% in GDP and 24% increase in job opportunities for women (Derera et al., 2014). International Monetary Fund (IMF) in 2018 survey says that, increase in the GDP can be done by enhancing the women roles in the labour force (Express Tribune, 2020).

According to the World Bank Development Update report (2017), Pakistan is one of the countries with the lowest representation of women entrepreneurs, with just 1%, compared to 5% in 2012, according to the Global Entrepreneurship Monitor (GEM). According to another report, only 3% of Pakistani women are actually contributing to the economic growth of the country (Zulfiqar, 2017).

In one of its country reports from 2016, the United Nations Development Programmes (UNDP) stated that only a few women in Pakistan can start and maintain their own business. In Pakistan, women's underachievement in the Gender Development Index is 0.742, and Pakistan's 147th position in the Human Development Index (Human Development Survey, 2016) explains the lower ratios of women entrepreneurs. According to World Economic Forum's Global Gender Gap index with respect to gender equality (GGGR, 2017), Pakistan stands at second last place (143rd out of 144 countries). Because of the many challenges that women face as entrepreneurs, reports are clearly depicting that entrepreneurship is a difficult road for Pakistani women.

3. Motivations for Women Entrepreneurs

Entrepreneurial motivation is described as a need or tendency to shape, deploy, and leading administrations, individuals, or thoughts rapidly and self-sufficiently (Johnson, 1990), as well as an inspiration to start one's individual venture (Hessels et al., 2008). Women entrepreneurial motives are often explored in terms of the pull and push classification in literature (Hessels et al., 2008; Paper, 2019). GEM (2012) classified entrepreneurship into two terms, "opportunity entrepreneurship" and "necessity entrepreneurship", i.e., analogous to push and pull classification. Opportunity entrepreneurs are motivated by pull factors, while necessity entrepreneurs are compelled by push factors (Buheji, 2018). A recent study conducted to determine the push and pull factors among women entrepreneurs. The study revealed that success of both includes family support and is the key to those who have will power (Alam et al., 2021). Ownership, autonomy, and self-fulfillment are the frequently found motivators among women entrepreneurs (Cho et al., 2019). It has been seen in developed countries that motives are aspiration of increased pay and being own boss are the key aspects for motivation (Modarresi et al., 2016). Also, recognition by culture (Ismail et al., 2011), need for achievement (Modarresi et al., 2016), and the need for adequate work-life balance (Shastri et al., 2019) are among the essential incentives and motivations of women entrepreneurs. Self-identity, ownership, creativity, and innovation were found to be the motivational factors among Indian women entrepreneurs (Shastri et al., 2019). In developing countries like Pakistan, however, studies show that most self-employed women are compelled to start their own business by financial and communal circumstances such as low salary, poverty, widowhood, high joblessness, and divorce problems in order to meet their basic needs or support their families. Despite this, women entrepreneurs have a low success rate due to a lack of adequate expertise, pertinent skill, training skill, and enough education (Farrukh et al., 2018). A strong desire to contribute to the society needs was found among women of developed countries when compared with women of developing countries, in recent study (Solesvik et al., 2019). Women entrepreneurs occupy a central role in creating employment, and income, promoting education and nation-building and reducing poverty.

3.1 *Challenges to Women Entrepreneurs*

For many years, Karachi has been a magnet for entrepreneurs from throughout the area, and this chapter describes how immigrants settle in the city, the kind of enterprises they start, and the support they receive from their ethnic communities. It describes identity-based politics and their influence on the city's power struggle, which impacts the commercial prospects open to both men and women. The chapter discusses the following barriers to women entrepreneurship: limited access to financing for small and medium-sized businesses; cultural barriers resulting from the traditional view of women as homemakers who sacrifice their careers for their family; violence and threats that business women may face; misogyny and harassment; and a lack of support and training. Women entrepreneurs confront a wide range of difficulties. Gender discrimination, work-family conflict, difficulties raising finance, lack of infrastructure, unstable business, economic, and political situations, lack of training and education, and personality differences are among the challenges experienced by women entrepreneurs, according to a recent study (Panda, 2018). Lack of access to capital, gender-related issues, and social and cultural obligations are the most important issues that women entrepreneurs confront (Isaga, 2019).

Due to the significant effect of society and culture norms and standards, women entrepreneurship in Pakistan does not receive the same value and possibilities as male entrepreneurship. Women concerns were exacerbated in a man-dominated nation such as Pakistan. "Pardha (Veil), spatial immobility and lack of institutions offering technical skills to women where issues confront by women entrepreneurs in Pakistan". They added more, a great number of men were against taking guidelines or working under women supervisor due to cultural aspects. In the last decades, a good progress has been observed by women in terms of social, technical, economic, and political perspective. This has facilitated women to move gradually from the homes to the public arena. There are two factors, in terms of which the situation in Pakistan is different from Western or other developed/ developing countries. These two factors are the norm of pardah (veil) and the notion of izzat (honor) (Roomi & Parrott, 2008).

In Pakistan, previously when women were unheard and now are involved in economic activities. As a result of changes in politics, cultural, economics, many women were able to leave their homes to join the public sphere. Women are gaining social recognition as more women become involved in entrepreneurship. Despite the fact that the conditions are not as favorable as they are in the developed world, they have aided women entrepreneurs in comparison to the previous few decades' record (Modarresi et al., 2016). In Pakistan, the conventional gender hierarchy determines women's role at home, not at work, and men's role as wage earner and breadwinners. Women are severely underrepresented in this cause compared to men. As a result, women spend much less in society than men. Pakistani women are impoverished for the rest of their lives (Hussain et al., 2019). According to the Government

of Pakistan Census Report (2017), women make up half of Pakistan's population and they still face concerns regarding social inequality, gender inequality, oppressive treatment, and lack of educational attainment (Shaheen et al., 2021).

Socio-cultural context of Pakistan puts high restriction on women to engaged themselves in venturing (Lindvert et al., 2017). Socio-cultural factors play a chief function in making choices to turn out to be an entrepreneur. Male- dominance in - Pakistan is among the social-cultural obstacles coped by women entrepreneurs (Panda, 2018). Male dominance, fewer opportunities for women, and cultural barriers are socio-cultural variables. Financial restrictions, lack of education, and lack of entrepreneurial, marketing, and business skills are among the key hurdles faced by Pakistani women entrepreneurs. Another issue that women confront when running a business is personal considerations, situational circumstances, and lack of time. Women are responsible for domestic responsibilities, which means they have less time to develop entrepreneurial abilities. Women in developing countries require their husbands' help because their traditional role as a housewife makes it difficult for them to begin working. As a result, a woman's business success is contingent on her family's support (Isa & Noor, 2020).

Finance is the major challenge in the way of women entrepreneurs and due to this fact that entrepreneurs are considered at high-risk category (Rudhumbu et al., 2020). It has also been stated that finance is the major one that hinders in the way of women entrepreneurs. Women find it difficult to raise funds for their businesses due to their social situation and family issues (Ramadani et al., 2015). Women entrepreneurs face challenges in accessing liability primarily because banks are hesitant to lend to women-owned businesses due to the risk involved. Pakistani women entrepreneurs are majorly facing challenges towards financial problems (Maqbool, 2021; Ramadani et al., 2015).

According to (Uddin, 2021), women also compelled to satisfy their "womanly" duties because the male-dominated society expect them to become "successful wife" or a homemaker and that compulsion ultimately intercept their entrepreneurship journey before even it embarks on . Lack of knowledge is another impediment. For venture development, technical schooling, professional training, and information are required. Those who are trained, certified, and knowledgeable, perform well (Mazonde & Carmichael, 2016).

A study conducted in Pakistan on home-based working women found that due to gender roles, educated women do not receive support to participate in the workforce. The study emphasized the importance of understanding societal gender roles and expectations as a means of promoting women's entrepreneurship. This includes policies that support small businesses, flexible work hours, and education to combat gender bias stereotypes (Ansari et al., 2017). Another study based on the interplay between entrepreneurial opportunities, decision making and gender implied that promoting entrepreneurship and providing training

should not only focus on evaluating economic feasibility but also on enhancing passion and drive for success and other non-economic variables like gender (women in particular). Cultivating a strong desire and enthusiasm for both financial and non-financial gains can boost the entrepreneurial mindset and encourage individuals to venture into business (Arshi et al., 2022).

Regulatory frameworks Laws, legislation, and government policies set and enforce formal and informal rules in the regulatory system. Political uncertainty (Rehman & Roomi, 2012), difficult business formation and accounting requirements, as well as a lack of government backing, childcare facilities, and capital are among the regulatory constraints that have been investigated by several studies (Roomi & Parrott, 2008). Majority of the women are not aware about the policies, programs, and some of them are not intentionally involved in these policies and programs due to lengthy and biased procedures (Zulfiqar, 2017).

3.2 *Women Empowerment*

Women Empowerment is known as a technique in which women are encouraged with the values and culture in order to develop their personality, a unique place in their family as well as publicly. Education towards entrepreneurship is the key to empower women. It will help grow women to achieve life goals and to gain respect (Maqbool, 2021). According to research provided by the World Economic Forum, enabling women to participate in the global economy could add \$28 trillion to GDP growth by 2025. (World Economy Forum, 2018). As a result, women entrepreneurs can contribute to national economies by creating jobs and growing the economy.

4. *Research Methodology*

4.1 *Design of the Study*

Within interpretivist paradigm, the present study adopts qualitative approach focused on semi-structured interviews with women entrepreneurs, allowing them to express their unique experiences (Kivunja & Kuyini, 2017). This interview method allowed for the capture of women entrepreneurs' social realities in their own words, as well as their subjective perspectives on entrepreneurship, to explore the motivations and barriers influencing the women entrepreneurs.

The first section of the interview was comprised of demographics of the respondents such as name, age, marital status, no. of children, initial start-up business, education, age, and size of the business. The second section was comprised of information gathered related to motivations and challenges faced by respondents (Appendix 1). The interviewees belonged to Karachi city. They age ranged from 20 years to 30 years. Interviewees were single, married

and widow. Out of 15 interviewees 10 belonged to graduation under process while other 5 completed their graduation degree. These all 15 interviewees are either running their business or started up their new venture. (See Table 1)

4.2 Sampling Technique

The sample frame consists of women entrepreneurs operating in Karachi city. The sample size of fifteen interviews (see Table 1) is taken into consideration till saturation, suggested by Guest et al. (2006). In order to contact the respondents who fitted the study objectives, respondents had been decided on via non-probability purposive sampling approach. Sample contained both married and unmarried women marketers who work in exclusive strains of business. Moreover, younger groups were integrated inside the sample.

4.3 Data Collection

A pilot study, consisting of five interviews, was conducted to see if the questions were easily understood and interpreted by the respondents. The results of the pilot study suggested that it met the requirements of reliability and validity, to determine that the information that was desired, had been captured. Interviews were conducted during the months of August 2021 to October 2021, lasted approximately 50-60 minutes. These interviews were planned around the convenience of the respondents and their level of comfort at their workplace during the day. The length of the interviews was also shortened because the respondents were preoccupied with their jobs and needed time to answer to the questions. The interviews were conducted until saturation was achieved (Guest et al., 2006). Both face-to-face interviews and telephone interviews were conducted. The interviewer also took notes and wrote down the thoughts during each interview. Interviews were tape-recorded and interviewed using a semi-structured interview methodology. Interviewees were contacted via appointments and talked about the study, with their consent obtained prior to conducting and tape recording their interviews (Appendix 2). The interviews were made in Urdu and were transcribed in English for the ease of use by the respondents. The respondent's names and their business names are kept confidential.

4.4 Data Analysis

After conducting interviews, data analysis was done through thematic analysis approach of qualitative methods (Braun & Clarke, 2012). Thematic analysis was used because it is the most commonly used analysis strategy in qualitative designs (Braun & Clarke, 2012; Castleberry & Nolen, 2018). Each interview was transcribed into a story from which themes were generated. At first the data was transformed into codes and sub codes. They later classify into different categories. At last, after seeing repeated patterns, themes were generated.

5. Results

All the interviewees said that they had dreamed of being boss of their own and wanted to make decision of their won and this venture they started had made this come true. One of the interviewees stated that,

“I have started my own event management company where I provide services of birthday parties and wedding events. I enjoy doing challenging thing as every customer ask for a different and unique theme.” (R1).

“I have seen my father doing business and that encouraged and motivated me to do business.” (R4)

“I have been a good cook and my Husband has always encouraged me to take my cooking skills to next level and commercialize the skill by opening my own restaurant.” (R7)

Table 1
Respondents Profile

| Respondent | Age (in Years) | Marital Status | Age of Business | Nature of Business |
|-------------------|-----------------------|-----------------------|------------------------|--|
| R1 | 30 | Married | 4 years | Event Management |
| R2 | 20 | Single | 6 months | Hand Embroidery Business |
| R3 | 24 | Married | 1 year | Catering Business |
| R4 | 27 | Single | 8 months | Online Clothing Business |
| R5 | 28 | Married | 2 months | Online Tuition Academy |
| R6 | 27 | Single | 1.5 years | Photography |
| R7 | 22 | Single | 2 years | Shopping Business |
| R8 | 23 | Single | 2 months | Online Teaching |
| R9 | 22 | Single | 8 months | Food Business |
| R10 | 28 | Single | 8 months | Online dessert Business |
| R11 | 28 | Married | 3 years | Tailor Studio/Online tailoring |
| R12 | 27 | Single | 3 months | Food and Health Business |
| R13 | 28 | Single | 6 months | Modest Abaaya Clothing wear |
| R14 | 29 | Married | 1 month | Medicine |
| R15 | 28 | Married | 4 years | Homemade Cooking business/Online Service |

Two of the interviewees said that they have started they online education forum where they provide online tuitions.

“I love to teach, and teaching is my passion. One of interviewee said that “I have been in love with jewelry designing and found that people needs new designs and affordable jewelry.” (R5)

This interviewee further continued.

“I always wanted to know for what I do or create. While working as fashion designer you do get well paid, but the other side of recognition seems to be unsatisfactory, and this has been a demotivation factor for me.” (R2)

Another interviewee has an interesting reasoning which led her to start photography business.

“My adopted child Chandani who has cerebral palsy is the factor for the business I am in. I once took her picture and that beautiful picture of her encouraged me.” (R6)

The interview respondents revealed their answers in their semi structured interview about their near future and running businesses. These perception and attitude led to major patterns and themes (Table 2). These themes created dimension of Support and Barriers from cultural perspective, work-life balance, family perspective and financial independency perspective.

Table 2

Major Theme generated from Interviews

| Category | Pattern | Theme |
|---------------------------|--------------------|--------------|
| Male dominated society | | |
| Travelling issues | | |
| Society discrimination | Cultural Barriers | Challenge |
| Travelling issue | | |
| Safety issues | | |
| Authority | | |
| Growth opportunity | | |
| Independency | Self- Independency | Motivation |
| Satisfaction | | |
| Being own boss | | |
| Commitments | | |
| Family activities | Work-life Balance | Challenge |
| Time management | | |
| Learning and experience | | |
| Encouragement and support | Family Support | Motivation |
| Family motivations | | |

5.1 Motivations for Women Entrepreneurs Family Support

Family support was the most important factor in the interview. Here family indicates the members belonging to that includes fathers, brothers, and sometimes uncles and cousins. Five interviewees said that they got investment from their family to start the business which was very motivating for them.

“...I am married, and my father-in-law is very supporting. He not only supports me in my business, but he also provides some good contacts from the market along with financial support too...” (R3)

Three interviewees were married and they said that their spouse is a businessman they introduced a new product line and have asked their wives and sisters to join the business and run independently.

“My brother came to me, asking me to start a business and be independent and he will share all the experiences he had with me to support me in my business...” (R8)

“I was inspired by my father-in-law. I take advises from him. Father-in-law has also planned to start a new line of product and introduce me as CEO of the company.” (R14)

Almost every interviewee said that their parents, spouse and friends have supported, encouraged and guided them to start or elevate their business by different means.

Only one interviewee was without family support where her parents were reluctant to have their daughter do business as they were concern for the safety of their daughter.

On the other side some interviewee who were part of the interview said expressed that their family members barricade them from growth. Negative roles are played by the family members and among them are male members added by interviewee 6. Interviewee 2 said that their male family members like father, brother, uncle and cousin discourages women to start their own businesses.

“...starting up business is not acceptable by their parents...” (R12)

After going through these interviews, one could easily understand that there is mix expression over the women doing business, but the majority of the interviewee has faced obstacles for them to start new venture. In addition, the role of males seems to be prominent in every aspect of women's life. In case of a woman being married, husband who seems to have final say still the women's' father and the brother could still be involved.

5.2 *Self-Independency*

The sense of authority was the most reply in the interviews where the interviewee responded as they want to be bosses of their own and they don't want to be accountable to any authority. They wanted to be independent and self-decision makers.

"...I like to take my own decision; I am in charge of myself and accountable to myself of what I do..." (R1)

"...being self in charge and having no boss to answer only answering to self is itself a motivation..." (R15)

Two interviewees endorsed each other that,

"...having sense of authority and sense of autonomy and looking after employees what they do and who they perform and even creating employment..." (R10)

And another interviewee added that,

"...being self-employed give opportunity have vacation without applying for leaves..." (R11)

Further adding to interviewee 8 said that.

"...being free from your bosses and 9 a.m.-5 p.m. job and being yourself in your business and exploring yourself further is the most satisfaction thing ever..." (R13)

Furthermore,

"...I love freedom, I have all the decision at my end, and free from 9 a.m.-5 p.m. jobs..." (R3)

Majority of the interviewee said that being self-independent was a dream to achieve and by doing business they have got what they dreamed of.

5.3 *Challenges for Women Entrepreneurs*

Cultural Barriers

Almost every interviewee directed toward the cultural barriers in Karachi. Karachi is not only the metropolitan city but also an economic hub of Pakistan. People from different cities, towns and villages are settled here. These women interviewees have faced cultural barriers on their behalf.

Out 15 interviewees 8 were inclined that Pakistani culture is male dominant society where males are encouraged for jobs and business. Where fathers, brothers and husband play vital roles in deciding what women of their families will do. Interviewees said when they do deal or business activity male vendors, they discourage them and entrepreneurs. One of the interviewees, operating in the unconventional lines of business face greater challenges in

terms of acceptance as entrepreneur.

“Parents discourages to do business because they think what the society will think.” (R12)

3 interviewees added further that their mother believes that after marriage, in-laws and husband will not accept them as independent women.

“In our society bread earned by women in assumed as cursed. Our culture takes businesswomen as uncontrolled person and will end up as flirts blasphemous.” (R2)

One of the interviewees responded very differently.

“I was out on business meeting with a vendor as soon as the vendor learned that I am widow and I own this business. He did not only help but facilitated me by all means.” (R15)

5.4 Work-Life Balance

In the interview, women’s entrepreneurs were asked about the balance of life in their entrepreneurial journey. How the journey has impacted the aspect of their lives. Almost 75 % of the interviewee answered in positive that they had no issue or damages in their personal life, social life, or friendship.

“...I have been doing business for a long time and lots load of work i.e. meeting with clients and bargaining with vendors for the products and but not once I have ever missed any family event or my friend’s birthday party...” (R1)

Another interviewee stated that a very few of them are there, who can manage their household while also running a company with manageable time to take care all of their responsibilities. They are continually attempting to strike a balance between their personal activities and family goals.

“...I only every weekend visits my friends at a café where we discuss about life other than business...” (R6)

And endorsing to the above another interviewee added that,

“...being married and living in joint family did not stopped me from doing business. Although having busy schedule I have always given time to my spouse and in law and have taken my children to parks and sit with them to do their homework...” (R11)

The rest 25% of the interviewee has responded differently that their journey damaged their social life and personal life too. They get to busy and could not take out time for the family and friends. The entrepreneurial journey has it brought modification to their life in different aspects. Interviewee 6 said they have hired maids to do the chores and they have other people to perform day to day task.

“...we live in a society where we perform multiple roles with limited amount of time. It is very tough for me to manage between these two...” (R14)

There seems to be an agreement that entrepreneurial journey entails to changes in roles of the life but damaging in other words, Life standard has evolved. While some of the interviewees consider that the entrepreneurial journey did not affect other roles of life but has enriched other life roles. Overall entrepreneurial journey has a great impact on the balance of life.

6. Discussion

In developing countries like Pakistan, entrepreneurship has the potential to spur social change, economic expansion, and employment creation. People who have an education in entrepreneurship are better able to see possibilities, allocate resources, and launch and maintain creative businesses. Encouraging women to become entrepreneurs is essential for both economic advancement and gender parity. With an emphasis on Karachi, this research investigates the driving forces and difficulties encountered by women entrepreneurs in Pakistan. This study examines the barriers and motivations faced by the women entrepreneurs running their ventures in Karachi the metropolitan city of Pakistan.

Fifteen interviewees who participated in the in-depth interview-based methodology provided detailed insight of their entrepreneurial journey belonging to Karachi. These 15 interviewees have either running their ventures or near future establisher. These woman are operating in different fields as entrepreneurs like clothing, food, event management, education, jewelry etc. The most common point and most important factor of motivation that clearly indicated in the interviews directed towards self-independent. This reflects freedom of decision making, to earn self-identity, to be boss of oneself and being creative and innovative by serving the society. The next motivation factor which came in lights of analysis from the interviews of our participant that majority of the interviewee were inspired by the number of famous women entrepreneurs of their field. This was not found in the existing literature. The third motivation factor is support from the family. Families having business background should support to their women entrepreneurs. Supporting them morally and financially. The other literature indicates “families with business background” the motivation factor.

In regards with barriers for women entrepreneurs, the literature review shows that women in Pakistani culture or any other culture faces lots of barriers and difficulties. The interview conducted with women entrepreneur’s revealed culture being the biggest barriers. Due to societal conventions and gender stereotypes, cultural restrictions provide significant obstacles. Women need to strike a balance between entrepreneurship and conventional roles. Despite their successes, they voice dissatisfaction at the lack of support from their families and society. This study sheds light on a more serious problem: the widespread domination of men in all socioeconomic domains. Women are viewed by society as “virtuous,” with males acting as their guardians and dictating their duties and actions. This barrier is significant itself, branching to different aspects of hurdles. Under the cultural influence society does not

allow the women to recognize and acknowledge them as professional entrepreneurs. Further in detail to this the cultural norms, they are constructed in such a form that reflects male specific domination.

The interviewees mostly responded they are into businesses to prove them self as their culture does not support them and hang them between the life balance roles. The literature review supports the research that the women entrepreneurs are off more pull factors rather than push factors in their entrepreneurial journey in the aspect of Pakistani culture. As these woman are more inclined towards self-recognition and self-independent.

6.1 *Strengths and Limitations*

The strength for our study were the interviewees. Although these interviewees are permanent resident of Karachi, they belong to different cultures. This strength may have contributed better output for the study. The interviews conducted professionally with enthusiasm not only from researcher side, but interviewees found interviews purposeful and engaging. . The interviews were conducted until saturation was achieved. The study covered Karachi city only, which is only a city not completely representing the whole country. As Pakistan is a diverse with different cultures, women from different cities and villages may have other motivation and barriers along with different experience. Although in this study different literature was taken in consideration. The other limitation is the time limitation as well as COVID-19.

6.2 *Conclusion*

These findings are in much agreement with the literature review of the study. The uniqueness of this study resides in its approach, which emphasizes women's voices and experiences. Its findings are useful to governments, organizations, and educators that want to encourage women to start businesses while also promoting economic growth and gender equality. One limitation is the narrow geographic and demographic emphasis on Karachi's young women entrepreneurs, which may restrict generalizability. Future study should broaden its reach in order to have a complete grasp of the entrepreneurial ecosystem. The findings highlight the motivation and barriers for the women entrepreneurs of Karachi. The women in the interview revealed that they are satisfied by achievements but dissatisfaction in form of support they deserved. The study further concludes that the women are less aware of the govt subsidize interest rate loans and facilities for example Nojwaan karobar loans and SMEDA.org. These are the facilities that may boost the motivation level and facilitate the women entrepreneurs in Karachi and other regions of Pakistan. For this, the government, and the concerned instituted need to have awareness programs for the women. There is a need to form a platform where opportunities and awareness are available for the women entrepreneurs. A data base of all women' entrepreneurs to be maintained at all levels. The

tracking of these entrepreneurs will track the performance and the output in real time. This data base will determine how efficient the women entrepreneurs are and any barriers they are facing to be solved. In addition, Women entrepreneurs' success stories are shared. Awards and appreciation are publicly announced. This will not only motivate them but will encourage other potential women towards entrepreneurship.

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