

Females Motivational Factors And Entrepreneurship In Pakistan

Naila Riaz

Secretary ORIC, Shifa Tameer-e-Millat University, Islamabad. rk2828835@gmail.com

Abu Hurairah Siddiqui

Technician, Shifa Tameer-e-Millat University, Islamabad. hurairahd12345@gmail.com

Abstract

This study investigates the motivational factors driving female entrepreneurship in Pakistan, focusing on the distinct challenges faced by women in both urban and rural settings. By using a qualitative research approach, in-depth interviews were conducted with female entrepreneurs selected through convenience sampling. The findings reveal that motivations are influenced by both push and pull factors: economic necessity, personal ambition, and social encouragement from family and community play critical roles in driving entrepreneurship among women. Despite these motivations, socio-cultural norms, limited access to financial resources, and balancing household responsibilities remain substantial barriers. Women entrepreneurs reported challenges with securing funding, managing time effectively, and finding skilled labour. The study also underscores the role of personality traits, such as resilience, adaptability, and effective communication, in achieving entrepreneurial success. Moreover, a lack of formal training did not deter these women, as they relied on informal networks for support. Future research should explore the evolving motivations and challenges of female entrepreneurs through longitudinal studies, particularly considering socio-economic shifts, digital platforms, and targeted government interventions. Understanding these dynamics, policymakers and stakeholders can foster an enabling environment that supports and empowers female entrepreneurs in Pakistan, promoting gender equity and economic development.

Keywords: Female Entrepreneurship, Motivational Factors, Socio-Cultural Barriers, Qualitative Research, Pakistan, Resilience, Economic Necessity.

Introduction

Fostering an entrepreneurial culture inside a nation's economy is essential to advancing economic progress. Researchers have focused much attention on women's entrepreneurship as a means of promoting economic development in the 20th century (Urbano et al., 2020). Women entrepreneurship is hence the name given to the gender-specific area of entrepreneurial research.

Women's entrepreneurship gives them the chance to realise their potential as essential members of the community, which in turn empowers them on both a social and economic level (Rusydiaana & Izza, 2022). In the past, the importance of female entrepreneurs to the global economy was underestimated. Men and women make different business decisions. The reasons for this are their disparate demographics. Regardless of their strategy, the distinctive and varied qualities of both men and women as entrepreneurs are thought to be crucial for the expansion and development of the economy (Darnihamedani & Terjesen, 2022; Oladipo et al., 2023). In rural parts of developing countries, where education is scarce and women are subject to religious restrictions, the disparity in approaches used by male and female entrepreneurs is more pronounced (Tadros, 2020). However, studies on women entrepreneurs indicate that different outcomes may occur depending on the circumstances. There is currently no theory of entrepreneurship whose findings can be applied to all these areas of the globe (Canestrino et al., 2020; Olarewaju & Fernando, 2020).

Urban regions tend to have higher literacy rates in emerging nations, making them more conducive to the economic and social development of women. While rural areas face different challenges due to low levels of education for women, religious restrictions, feudal systems, and conflicts that breed mental and social discrimination (Li et al., 2019; Muhammad et al., 2020). Urban areas have an organised social pattern regarding women's empowerment, such as women entrepreneurs and working women, which is accepted by society. Women's roles are typically limited to those of housekeepers (Choudhry et al., 2019). Few women engage in small-scale business dressmaking and embroidery from their homes to support their livelihoods in such a patriarchal environment, where it is forbidden for them to associate with men outside of their immediate family.

In contrast to men, they are prohibited from engaging in any direct entrepreneurial activity. Poor and needy women make up most of it. This forces rural women to approach entrepreneurship differently than their male counterparts. As a result, they locate business prospects with extremely modest earnings (Muhammad & Ximei, 2022; Shaheen et al., 2022). Women entrepreneurs are interested in fighting the social norms that limit their ability to pursue entrepreneurship, as opposed to concentrating on business structures, development, marketing, and management techniques (Shaheen et al., 2022; Yunis & Hashim, 2020).

Entrepreneurship is a set of actions people conduct while upholding their moral principles and seizing opportunities. Innovating and organising is the act of becoming an entrepreneur. Entrepreneurship surfaced during the 20th century because women operated enterprises to provide for their families (Umar et al., 2022; Vershinina et al., 2019). According to earlier studies, women can make a substantial contribution to entrepreneurship and the growth of the national economy. By obtaining control and access to corporate resources, women are empowered when they participate in the workplace and assume leadership roles (Yaqoob, 2020). Due to its time constraints and lack of cost, entrepreneurship offers women the best chance to manage their simultaneous obligations of managing their homes and enterprises. Because they have historically had fewer opportunities to make decisions, women have been underrepresented in business (Iram et al., 2021; Qadri & Yan, 2023). Around the world, more and more women are starting their businesses. In terms of women entrepreneurs, the UK, Denmark, Sweden, and Germany rank in the top five nations, according to Global Economy, 2017 (Noor & Isa, 2020; Qadri & Yan, 2023).

In the cutthroat market, entrepreneurship is becoming an increasingly pressing global issue. Pakistan is still discovering how crucial it is to have independent contractors rather than relying on government assistance because it is still a developing nation. Pakistan's economy has grown dramatically during the last ten years thanks in large part to self-employment (Roberts & Mir Zulfiqar, 2019). Women can work for themselves or pay, but there are risks and issues associated with both, which deter women from pursuing them. Women are primarily driven to be homemakers (Imran, 2023; Kanonchyk & Mirza, 2023). Male dominance in culture causes difficulties for female entrepreneurs in terms of mobility, engagement in the corporate world, and market contact. Based on the findings of the study, women entrepreneurs in Pakistan must manage their firms in both traditional and modern settings (Yunis & Hashim, 2020). Sociocultural and religious practices are integrated into the conventional grouping, while the contemporary grouping integrates institutional formation, policy formulation, and constitution formation. There were also problems for female entrepreneurs because of a stereotypical society and a weak economy. Due to the false assumption that all women, particularly those from South Asian countries such as Pakistan, start their businesses for the same reason, these women are

now being watched and documented to discern distinct parts that inspired them to begin their endeavours (Khan et al., 2021; Nasir et al., 2019).

More empirical studies should be conducted to understand why opportunity and necessity factors matter differently for women's entrepreneurship across developed and developing nations with a quantitative or both qualitative and quantitative approach (Moin, 2024; Yaqoob, 2020). The trend analysis of women's entrepreneurial motivation (WEM) over a period should also be done to understand WEM change in different socio-cultural and economic environments. When a government's primary motivation differs from that of individuals coming from similar cultural backgrounds, this might give further insight into how motivation may influence entrepreneurial decisions (Bannò & Nicolardi, 2020; Shastri et al., 2022). The studies indicate that there is an association of opportunity and necessity motivations for the sub-themes as desiring business performance and a better balance between work and personal life. It would also provide better knowledge of WEM if these sub-themes worked differently, either as antecedents or consequences (Rizvi et al., 2023; Sarwar & Imran, 2019). Such studies might show whether constraints received by females in business differ after some time and how the administration changes based on these constraints. Surveying the impacts of COVID-19 on female entrepreneurs makes much sense, especially on women entrepreneurs in emerging economies, because the pandemic has affected women business owners slightly worse than men and because the process of emancipation is not yet complete (Aziz et al., 2022; S. Muhammad et al., 2023; Younus, 2023).

The study will examine the motivational factors that facilitate women's entrepreneurship in Pakistan. The purposes of the present research are to identify the key determinants of women's entrepreneurship in Pakistan and reveal the main issues and opportunities that make them start businesses. The study will investigate personal, business, financial, and performance goals to understand different quests for female entrepreneurship.

The research aims and objectives are as follows: investigate the personal motivation of female entrepreneurs in their businesses, discover what business goals they have in mind when deciding to venture into business and identify financial motives and performance goals that are present when developing long-term business plans. In this way, it is also expected that the

identified aspects will help the study in assessing the range of entrepreneurial motivation among Pakistani women.

To achieve these research objectives, questions have been formulated as follows: the study explores the purpose that leads these women into entrepreneurship. This question asked to the respondents is designed to tap into their entrepreneurial intentions. Further, the study aims to identify how the environment of these women, the community, societal perception, and local opportunities encourage them to develop their businesses. Moreover, the study explores the factors in friends and families that help female entrepreneurs start and sustain businesses, which can help understand social network impacts on business. Lastly, the research purpose is to establish the role of personality characteristics of these women in their entrepreneurial success, specific aspects like, per se, perseverance, tenacity, and venter propensity to risk, among other factors that drive the women toward goal achievement.

Literature Review

Women's entrepreneurship refers to the process through which women employ capital and other assets, as well as their ability to create their own companies (Yaqoob, 2020). For female self-employed people, there are many risks associated with financial independence, such as financial risk and social risk (Nasir et al., 2019). Despite the long struggle with their husbands, many barriers hinder women from coming up with the means of income generation and basic needs, as some of the challenges include the lack of funding sources, no family support, and traditional customs that do not support women's leadership (Manzoor et al., 2022; Noor et al., 2022). This research insensitively challenges the conventional notion that female entrepreneurship is marginal in its contribution towards economic growth by providing evidence of the contributions of women entrepreneurs across different industries. The companies managed by women are diverse and can be narrowed down to the retail business, services, IT, Facebook online sales, cosmetics, and tailoring business, among others, which shows that they can act flexibly in different markets (Qadri & Yan, 2023). Due to the conversion process, the economies of these transitioning nations have experienced tremendous transformation in their governmental and social structure and configuration as well as their economic focusses, which mainly involve women entrepreneurs essential to the economic transformation and growth of these transitioning economies (Nasir et al., 2019). More women

are engaged in business activities and are going for business opportunities not only for pocket money but also to help in the economic growth of society (Muhammad et al., 2021).

The basic definition of entrepreneurship and other elevated notions include the concept of assembling novel pieces (parts) into a wholly distinct entity (Abrar et al., 2024). Currently, two of the most frequently used words in connotative definitions are "innovation and disruption." Entrepreneurship equals an open door and goals (Qadri & Yan, 2023; Shahid & Venturi, 2022). It also involves the act of identifying, evaluating, and seizing opportunities that result in the promotion of different goods and services. For success, different classifications need to be made for markets, processes, and raw resources (Rashid & Ratten, 2021; Yaqoob, 2020). However, a woman's success may be hampered by her commitment to her family and household responsibilities. Few women have the time or support to successfully manage their household, a business, and other responsibilities, which can limit their potential for growth (Jabeen et al., 2020; Muhammad et al., 2019).

Although there are many differences in Pakistani society, there are universal barriers to women's empowerment. Compared to other nations in the region, Pakistan has a higher percentage of female entrepreneurs working as independent contractors (Franzke et al., 2022; Tambunan, 2019). However, this also indicates that the number of opportunities for them to form commercial agreements with other companies for their business development is decreasing. In Pakistan, female entrepreneurs primarily operate domestic enterprises with minimal growth and return on investment. Their business motivation is limited to personal businesses, and their performance is far less than male entrepreneurial ventures (Shakeel et al., 2020; Zeb & Ihsan, 2020). The only motivation they have towards engaging in business is to accomplish individual objectives like being financially functional or serving an income-creating capacity to their households. When these targets are not realised, they end up contemplating shutting down their businesses, a precarious situation for women-owned enterprises in Pakistan (Muhammad et al., 2021; Parveen et al., 2020).

Methodology

The methodology of the study is designed to effectively explore the independent motivational factors that lead Pakistani women to become entrepreneurs. The primary purpose is to identify and understand these factors through qualitative research. The study utilises non-probability

sampling, specifically convenience sampling, to gather participants who are readily accessible and willing to share their experiences. This approach is particularly suitable for capturing the diverse motivations of female entrepreneurs in Pakistan. The study setting is physical, meaning in-person interactions are conducted to gather data. The research strategy involves qualitative interviews, allowing for an in-depth exploration of personal motivations, challenges, and successes experienced by the participants. The unit of analysis focuses on the questions of "what," "why," and "how," addressing the reasons behind the decision to become an entrepreneur, the motivations derived from their surroundings, and the processes involved in setting up and running a business.

Given that the study seeks to understand the causal relationships between motivations and entrepreneurship, it allows for some degree of researcher interference to guide the discussions during interviews. The study follows a cross-sectional time horizon, meaning data is collected at a single point in time to provide a snapshot of the motivating factors that drive Pakistani women into entrepreneurship.

Results

Details about demographics are summarised in Table 1.

Table 1: Demographics details

ID	Gender	Age	Education	Marital Status	Business Experience	Industry/ Sector	Business Type	No. of Employees
1	Female	38	B.A	Married	4 Years	Retail	Boutique type shop	4 Females: 1 Male: 3
2	Female	33	M.A	Married	3 Years	Retail	Online/ Home-based	None
3	Female	30	MBA	Married	1 Year	Education	Pre School	9 Females: 8 Male: 1

Question 1: What is the duration of your employment as an entrepreneur?

Questionnaire ID 1 reported that she had been an entrepreneur for four years, Questionnaire ID 2 for three years, and Questionnaire ID 3 for one year and three months.

Question 2: What is your job experience?

The three business owners all gave the same response, stating that they had two years of work experience, three years, and six years, respectively.

Question 3: What inspired you to become an entrepreneur?

One woman claimed that her online shopping habit had eventually led her to become an entrepreneur because she had purchased too much merchandise that she had not used for herself and did not have enough room to store at home. This gave her the idea to start reselling the merchandise online, which brought in a healthy profit until COVID-19 struck, and she was forced to close the store. She restarted her internet company when the pandemic ended, but it failed since COVID-19 caused many individuals to lose their employment and experience company losses; she lost all her clients because of the dire economic conditions. Thus, she decided to lease a store in a neighbourhood with strong purchasing power and begin offering embroidered, unworn clothing in addition to name brands like Khadi, Maria B, and others. She also sells hair accessories, jewellery, and undergarments.

The second woman claimed that her cousin, who is also an entrepreneur, encouraged her to engage in some business activities both online and from home. She also claimed that this idea gave her a path to follow and allowed her to earn money with minimal effort since, at the time, she was wasting her time and skills by doing nothing but managing household chores. She started out selling kid's products, such as hair accessories for young girls, and then gradually moved on to selling jewellery for women. She also sold stationery to some extent. She has a Facebook page where she posts images of all her products and accepts orders.

The third woman stated that her daughter had inspired her to start her own business. She has two children: one is a girl, and the other is a boy. When she was seven months pregnant with her daughter, she started looking for possibilities on where to put her for schooling. However, she was not happy with the options available for schooling, so she opted to home-school her daughter when she arrived for schooling. Thus, the Montessori philosophy inspired her when she began looking into other homeschooling choices because it provided knowledge about how to nurture a child. What methods would be applied for this aim? Thus, all in all, the idea made parenting simple for her. Since the first seven years of life are the most formative, she set aside a little area of her home for this purpose, where her daughter learned various things

until that age. After learning about the free home-schooling program where kids taught many subjects in short sessions, the kids of her friends and the surrounding community joined in. Upon observing the profoundly favourable effects of homeschooling on both kids and caregivers, she decided to expand the practice by founding a school.

Question 4: How do your surroundings motivate you?

The first interviewee stated that the needs of the women in her immediate vicinity inspired her to start a business because they could quickly obtain the necessary items at a reasonable price and with good quality. The second interviewee stated that her friends encouraged her to start a small business because a few of her friends were already involved on the Internet. The third interviewee said that she made an extensive setup for homeschooling because more parents were interested in enrolling their children in it after witnessing the benefits of homeschooling.

Question 5: How did your personality play a role in it?

The first woman claimed that because of her outgoing personality, other ladies found it easy to chat with her. She quickly addressed their concerns about various things, costs, and quality due to her courteous demeanour. Women in her vicinity even confided in her about personal issues, demonstrating her strong relationship with her clients. The second woman claimed that she had never considered the possibility that her personality had anything to do with starting a business; all she knew was that patience was necessary for business success, and she possessed it. Because her school is unique and people frequently inquire about it to understand it, the third female said that she has an extrovert personality, a business background, a large social circle, strong communication skills, and persuasive abilities. These aspects of her personality are crucial to starting her business and making it profitable as the number of children grows.

Question 6: Is any of your family members an entrepreneur, so you think become so?

None of the members of their immediate family are business owners who could serve as an example for them.

Question 7: How much time it took to start your business?

According to the first woman, it took her three to four months to set up her shop, hire staff, and buy machinery and other necessary materials. The second woman claimed that finding a wholesaler to purchase stock and creating a Facebook page to post images of various goods took her one to two weeks. The third woman claimed that it took her two to three months to start up

her business. Previously, she had operated it from home without charging a fee, but as her child count increased, she decided to take it commercially.

Question 8: Where did you get the resources/finance?

According to the first woman, she borrowed money without any time limit from friends and family to start her business, but she has now paid them back in full because the venture is making money. The second woman claimed that she invested the Rs. 7,000 that her husband gave her each month for pocket money. The third woman claimed that she raised relatively little capital for her business startup from people in her social circles.

Question 9: How will you explain the whole process?

According to the first woman, finding a good location for her business to be rented out and organising personnel to manage the setup are two of the most challenging aspects of starting a new firm. In response, the second woman said that she had no trouble starting her business and locating dependable wholesalers to purchase supplies. The third female said that the entire event went exceptionally well because everyone around her was helpful in every way. Thus, she had not encountered any problems of such kind.

Question 10: Did anyone help you?

According to the responses of two out of the three females, their friends support them morally and offer guidance when needed, encouraging them to launch such an endeavour. The third woman claimed that her husband assisted her with taking care of the house and kids while she was away.

Question 11: Did you take any training for this purpose?

Two women claimed they had not taken any training because they did not feel the necessity. In contrast, the third woman said she had taken courses and received training in early childhood education.

Question 12: What challenges did you face before starting the business?

The three women all agreed that managing finances, finding a work-life balance, and handling a business while working simultaneously, one of them juggling both a job and domestic duties

was the most significant obstacle they had to overcome. In this kind of activity, time management is also an essential component.

Question 13: How have you overcome those challenges?

With the support of their families, effective time management, and multitasking to achieve a work-life balance, the three ladies claimed to have overcome all obstacles.

Question 14: What challenges you are facing now?

Of the three women surveyed, two stated that they are not currently facing any obstacles that could hinder their business's growth and that their operations are profitable and operating well. The third woman discussed difficulties with time constraints, being away from home and her two-year-old son, and finding dependable, capable, and trustworthy workers who can work longer shifts.

Question 15: What strategies are you applying to overcome current challenges?

Two of the three respondents claimed that they only use time management strategies to achieve work-life balance. The third respondent stated that she offers her employees a good salary package to encourage them to stay with her for longer, as well as a good and healthy working environment. She also periodically provides training to her staff to help them advance their skills and knowledge. In addition, she is using marketing techniques to build her brand and expand her business. Her school is unique to typical schools as it does not involve books.

Question 16: What is the status of your business then and now?

The first female employee claimed that although the company struggled to get off the ground during the first two years, it is now thriving and lucrative. The second woman claimed that, despite not giving her work the required attention and working alone and online without the need to recruit people, her business was lucrative at the time. She also claimed that, because of this, her profit margin was consistently high, and her firm was operating without any problems. The third female said that initially, her business was at break-even point, but after a year, it was profitable. The other difference was that while she started with just two teachers, she now employs nine people, including support staff. Initially, there were also very few students, but as more people expressed interest in enrolling their children, the number of students increased significantly.

Question 17: What difference do you see in your personality before and after?

The first woman stated that she was not as self-assured before beginning the business as she is today. She believes that she has changed her personality and is now more content and independent. She also gained more significant professional interaction and communication skills. The second woman reported discovering areas of her personality she was unaware of, such as her ability to multitask, her increased confidence in dealing with people, and her realisation that scaling up her firm will be necessary to achieve success. According to the third woman, she gained experience throughout this one year. In addition, she gained the confidence to open additional branches to enrol more students because she had learned how to manage operations on a larger size than they had been at first- that is, a small scale.

Question 18: What did you plan, and did you achieve it?

The woman claimed to have partially attained her goals, including financial independence, self-assurance, and her desire to assist other women in obtaining quality products at fair prices. She said she still had more goals to accomplish before becoming a fully realised and successful businesswoman. The second woman expressed her happiness at the success of her business, pointing out that many people, including her husband, had discouraged her from starting one because they believed she lacked the skills necessary to manage a company. However, she has proven everyone wrong by building a successful venture. The third woman stated that she had no intention of becoming an entrepreneur and had never set any goals. She said that it had just happened while she was homeschooling her child that other parents wanted to enrol their children in homeschooling, and she decided to start a business on a commercial basis. At the time, this was a short-term goal, but now that the company was successful, the situation had changed, and she wanted to grow the business on a large scale. She was also determined to reach this goal sooner.

Question 19: What are your plans?

The first woman stated that she intended to open additional stores in the city in various places, like the one she already owns. It will generate jobs, enabling her to assist more people, irrespective of gender. In the future, the second woman plans to grow her firm both nationally and internationally. According to the third woman, her long-term objectives involve expanding her school's reach throughout the city and securing funding from significant investors to achieve this goal.

Question 20: What challenges do you think you can face in future?

According to the first woman, financing her company's future expansion will be her most challenging obstacle. Finding qualified employees is also crucial to the success of the enterprise. In addition, the second woman stated that finding funding for the project would be the most significant obstacle to growing the company and seeking out cooperative delivery services both domestically and abroad. Another important obstacle is that they do not pick up packages from the seller's home if the total number of packages is less than thirty. The third woman stated that while business expansion has opportunities and challenges of its own, assembling skilled labour is particularly difficult given the fresh and distinct setup for both the city and the nation. Her time management skills, as she also needs to take care of her house and children, will be a challenge.

Question 21: How will you overcome future challenges?

The first woman stated that, as there would be no deadline for repaying the loan, she would borrow money from her friends, family, and social circle to get over the financial obstacle of expanding. Although she has made a strategy for this, the second woman stated that she presently has no idea how she will handle upcoming hurdles. The third woman said that to overcome the primary financial hurdle, she would accept financing from significant investors.

Question 22: What advice do you want to give to female entrepreneurs?

The three ladies advise female entrepreneurs to keep going with their ventures and grow them to become more financially independent, gain respect from the community, and become proud role models for their children, particularly their daughters.

Question 23: Why do you want females to become entrepreneurs?

According to all the ladies, achieving financial independence is the most crucial thing for women, particularly in these difficult times. They also stated that women should use their education and skills to advance the nation by taking on such entrepreneurial endeavours.

Data Analysis

In Table 2, the analysis of the interview is explained. Moreover, in Table 3, the themes and subthemes highlight the multi-faceted motivational, social, and operational aspects of female entrepreneurship in Pakistan, focusing on personal journeys, challenges, community impact, and the future aspirations of the participants.

Table 2: Analysis of Questions

Question No.	Analysis
1	The answers are diverse; all entrepreneurs have different periods of running their businesses.
2	The answers are the same: all entrepreneurs have job experience regardless of the duration or number of years.
3	The answers are the same: no personal motivational factor led them to become entrepreneurs, and none are passionate about setting up a business.
4	The answers are the same: all entrepreneurs are motivated by their surroundings.
5	The answers are the same; all claim that their personality somewhat plays a role in their entrepreneurship.
6	The answers are the same: no one in their immediate family is an entrepreneur.
7	The answers are diverse; the time required to set up a business is different for all females.
8	The answers are diverse; two of them took loans and investments, while only one invested her own money.
10	The answers are the same.
11	The answers show that only one female out of three took training.
12	The answers are the same: managing finance and human resources is the biggest challenge for all of them.
13	The answers are the same for the two females, as one is working alone.
14	The answers are the same for the two women, as they are not currently facing any challenges; only one is facing problems related to human resources.
15	The answers are the same for the two females, while one gave a different answer, as she is providing good packages to her employees to keep them working for a more extended period.
16	The answers are diverse; one business was not making much profit initially, but it is now. The second female's company has been profitable since the start, and the third female's business was at the break-even point initially but is now flourishing.
17	The answers are the same: all the females find themselves more confident, independent, and experienced.
18	The answers are the same; all the females had not made any plans before setting up their business, but they have achieved a lot.
19, 20, 21	The answers are the same; all responses relate to finance and human resources when planning to expand their businesses.
22	The answers are the same: all females want other entrepreneurs to continue with their business no matter what happens.
23	The answers are the same: all females want other women to become entrepreneurs to gain financial independence, confidence, and self-recognition in society.

Table 3: Themes and subthemes identified from the interview analysis

Theme	Subtheme
Motivational Factors for Entrepreneurship	External Influences
	Personal Motivation and Attributes
	Encouragement by friends, family, or community
	Unintentional entrepreneurship journey due to personal circumstances (e.g., hobbies, surplus goods)
	A desire for financial independence
	Utilising idle time effectively
	The realisation of latent skills through entrepreneurial experience

	Social and Community Impact	Meeting community needs by providing accessible products/services Serving as role models and inspiring other women, especially in the community
Challenges Faced by Female Entrepreneurs	Initial Challenges	Financial hurdles, such as securing loans or capital Balancing household responsibilities while setting up the business Difficulty finding suitable business resources like location and suppliers
	Ongoing Challenges	Managing work-life balance while dealing with family responsibilities Finding reliable employees Time management for balancing personal and business needs
	Future Challenges	Securing financial resources for expansion Difficulty in finding skilled labour Scaling operations nationally/internationally while managing family responsibilities
Role of Personality in Business Success	Personality Traits Contributing to Success	Extroverted and friendly nature facilitating customer interactions Strong communication skills, resilience, and determination Patience is a crucial trait for success
	Self-Development Through Entrepreneurship	Increased self-confidence and independence Development of multitasking skills Transformation into a more professional, assertive individual
	Family and Social Support	Family support in managing household responsibilities Emotional and moral support from friends motivates business pursuits
Support System in Business Endeavours	Lack of Formal Training	Most women did not receive formal business training Relied on community support and informal learning One participant received early childhood education training
	Startup and Resource Allocation	Financing through personal funds, family loans, or minimal investments Social media platforms like Facebook are used for marketing and sales
Business Operations and Management Strategies	Growth and Retention Strategies	Providing competitive salary packages and a healthy work environment to retain employees Employee training to enhance skills and productivity Using marketing strategies to build brand identity
	Time Management Strategies	Employing effective time management to balance family and business needs Multitasking to fulfil both business and household duties Employee training to ensure smoother operations
	Expansion Goals	Opening additional stores or branches, expanding services Aiming for both national and international growth Securing investments to achieve expansion goals
Future Outlook and Goals	Empowerment Vision	Creating employment opportunities irrespective of gender Encouraging women to achieve financial independence, respect, and recognition in society Using skills and education for societal advancement

DISCUSSION

This research clarified the indirect motivating elements that drove these women to become entrepreneurs, thereby fulfilling the study's goal of examining independent, direct, and indirect motivational factors that encourage female entrepreneurship. These women's pursuits brought them into the business world, where they discovered that conducting business is a healthy

activity that involves using your knowledge and talents to improve your life and the lives of those around you. After participating in this kind of activity, girls also become aware of their latent talents. They discovered that they could manage a business with or without assistance and could more effectively handle the obstacles of life and work. Additionally, they can find that they are more than capable of making enough money to sustain both themselves and others. They also feel happier, more successful, self-assured, and capable of accomplishing ever-greater things in life.

Motivational Factors for Female Entrepreneurs

Female entrepreneurship in Pakistan is influenced by both push and pull factors. Push factors, such as economic hardship and a need for financial independence, often compel women to enter entrepreneurship. Many women start their businesses due to necessity, especially in rural areas or among lower-income groups, where opportunities for employment are scarce (Abrar ul Haq et al., 2019; Shahid et al., 2023). These women often look for ways to supplement household income, motivated by a desire to improve living standards and achieve some level of financial autonomy (Jabeen et al., 2020). Pull factors, on the other hand, include aspirations like self-fulfilment, gaining social recognition, and personal ambition. The pursuit of autonomy and independence has also been identified as a significant motivator for many women, especially those with a desire to break free from traditional societal roles (Shastri et al., 2022; Yaqoob, 2020). The findings highlight that many women are encouraged by external influences, such as support from friends, exposure to successful female entrepreneurs, and social recognition, which further drives their ambition to venture into business.

Challenges Faced by Female Entrepreneurs

The entrepreneurial journey for women in Pakistan is fraught with challenges, particularly those related to socio-cultural norms, limited access to financial resources, and lack of education. Gender discrimination and traditional roles impose significant constraints on women's ability to initiate and expand businesses. Socio-cultural barriers are deeply entrenched, making it challenging for women to break away from traditional expectations, such as focusing on household responsibilities rather than engaging in economic activities outside the home (Afzal et al., 2024; Nawaz et al., 2023). Women also face resistance from family members, which is often compounded by societal expectations that limit their movement and business activities.

Furthermore, the cultural notion of "izzat" (honour) and traditional views on gender roles impose restrictions on women's ability to work independently, thereby limiting their entrepreneurial potential (Awan & James, 2024; Shah et al., 2024)

Financial Constraints and Barriers

Access to financial resources remains a significant challenge for female entrepreneurs in Pakistan. The findings indicate that financial institutions are less inclined to provide loans to women, especially without a male guarantor, which severely limits women's ability to secure startup capital (Altaf et al., 2024). Women are also often unaware of available funding options or discouraged from approaching financial institutions due to high interest rates and complex procedures. Despite the presence of microfinance institutions, their reach and effectiveness in supporting female entrepreneurs are limited. Many women in rural areas are unaware of the services offered by microfinance institutions or are hesitant to take loans due to fears of high repayment costs and a lack of knowledge regarding loan management. This situation is particularly evident in Balochistan, where the lack of awareness and financial literacy significantly impedes the ability of women to leverage microfinancing options for business growth (Amjad & Danish, 2024; Noor & Isa, 2020; Tunio et al., 2021).

The Role of Microfinance in Supporting Women Entrepreneurs

Microfinance plays a critical role in the empowerment of female entrepreneurs by providing access to much-needed capital. However, the effectiveness of microfinance has been limited by various factors, including stringent lending requirements and a lack of localised support mechanisms that cater specifically to women (Farooq et al., 2024; Hussain et al., 2019). The study suggests that for microfinance to be more impactful, institutions need to adopt more gender-sensitive approaches that simplify access to credit without the traditional requirements of collateral or male guarantors. The research also underscores the importance of financial literacy programs alongside microfinance to help women make informed decisions about managing loans and utilising financial resources effectively. Without such knowledge, many women remain risk-averse and avoid seeking formal financial support, relying instead on informal sources like family or community lenders (Khan et al., 2022; Yousfani et al., 2019).

Impact of Socio-cultural Barriers

Socio-cultural barriers are one of the most significant hurdles for female entrepreneurs in Pakistan. Traditional norms often dictate that a woman's role is confined to household duties, which limits their participation in entrepreneurial activities. The resistance from families, mainly male family members, and societal pressure to conform to prescribed roles are substantial deterrents (Choudhry et al., 2019; Nasir et al., 2019). Women entrepreneurs, especially in conservative areas, face challenges related to mobility, public interactions, and social perceptions, all of which hinder their ability to network and access market opportunities (Afzal et al., 2024; Shaheen et al., 2022). These socio-cultural barriers are compounded by the lack of institutional support aimed at reducing gender biases in business and entrepreneurship. Government policies and programs meant to foster entrepreneurship among women are either poorly implemented or lack the visibility and reach necessary to impact rural communities effectively. Therefore, women often have limited access to information on resources, such as training programs or government subsidies, that could assist them in overcoming these barriers (Muhammad et al., 2023; Zehra et al., 2024).

Comparative Analysis with Other Developing Economies

Female entrepreneurs in Pakistan face similar challenges to those in other developing economies, but socio-cultural norms often amplify the impact. Women in many developing countries encounter limited financial resources, traditional gender roles, and low educational levels. However, societal restrictions on women's mobility and social interaction are more severe in Pakistan (Noor & Isa, 2020; Roberts & Mir Zulfiqar, 2019). In Bangladesh and India, microfinance has empowered women by providing accessible credit, with the Grameen Bank being a notable success. (Kayani et al., 2021). In Pakistan, however, microfinance initiatives face limitations due to low awareness and restrictive conditions. Countries like Morocco and Kenya have fostered cultural shifts and government support for female entrepreneurs, reducing gender gaps. In contrast, Pakistani women struggle with inadequate institutional support and persistent stereotypes (Corrêa et al., 2024; Naguib, 2024; Samo et al., 2019).

Theoretical And Practical Implications

Theoretically, this research contributes to the literature on gender-specific entrepreneurship by expanding on the factors influencing women's entrepreneurial motivations. By applying frameworks such as the push-pull theory and Marxist-feminist theory, the study reveals that

women's motivations stem from both positive factors, like achieving autonomy, and negative pressures, like financial insecurity. The Liberal Feminist Theory underpins the study by showing that if women are provided equal opportunities, they could match their male counterparts in entrepreneurial success. From a practical perspective, the study emphasises the necessity of targeted interventions by government bodies, NGOs, and the private sector to reduce barriers faced by female entrepreneurs. This includes providing training programs for business skills, fostering supportive social environments, and promoting microfinance schemes aimed at empowering women in business. Policymakers should focus on reducing the gender gap by facilitating better access to credit facilities and encouraging female entrepreneurship through incentives and training programs.

Limitations

The study has several limitations. The sample size was limited to specific cities and regions, which may restrict the generalisability of the findings across all of Pakistan. The qualitative data collection approach relied on interviews, which could be subject to biases related to self-reporting and interviewer influence. While the study focused primarily on socio-cultural and economic factors, it did not profoundly explore psychological or internal motivators that could also significantly impact entrepreneurship. Furthermore, the research focused on established entrepreneurs, which may overlook the experiences of women who attempted and failed in entrepreneurial ventures, thus limiting the understanding of barriers at different stages of the entrepreneurial journey. The study's reliance on cross-sectional data also prevents it from examining changes in motivation and challenges over time.

Conclusions And Future Directions

The study concludes that while female entrepreneurship is an essential driver of economic development in Pakistan, significant barriers continue to hinder women's full participation in the entrepreneurial ecosystem. Motivational factors like independence, financial necessity, and personal ambition play crucial roles in initiating entrepreneurship among women. However, socio-cultural challenges, limited access to resources, and an unsupportive environment restrict their ability to scale their businesses successfully. Future research could focus on longitudinal studies to understand how motivations and barriers evolve, particularly in response to policy changes or socioeconomic shifts. Furthermore, there is a need to explore the differences in

entrepreneurial motivations across urban and rural regions in greater detail, along with the role of digital platforms in overcoming market access challenges. Future studies could also use mixed methods approaches to quantitatively measure the impact of specific interventions on women's business success.

References

- Abrar, A., Gohar, M., Malik, F., & Golra, O. A. (2024). Unveiling Entrepreneurial Learning Dynamics: Insights from the Women Entrepreneurs of Creative Industries. *Journal of Innovative Research in Management Sciences*, 5(1), 52-70.
- Abrar ul Haq, M., Akram, F., Ashiq, U., & Raza, S. (2019). The employment paradox to improve women's empowerment in Pakistan. *Cogent Social Sciences*, 5(1), 1707005.
- Afzal, A., Arshad, M., & Naseem, Z. (2024). Familial and socio-cultural barriers faced by working women: Evidence-based study of district Gujrat, Punjab, Pakistan. *Pakistan Journal of Applied Social Sciences*, 15(1), 43-62.
- Altaf, M., Ullah, K., & Atiq, M. (2024). Women-owned businesses and access to finance in Pakistan: a study of perceptions, experiences and behaviors. *Qualitative Research in Financial Markets*.
- Amjad, S., & Danish, M. (2024). Effectiveness of microfinancing on women's entrepreneurial intentions through structural equation modeling in Balochistan, Pakistan. *Human Systems Management*(Preprint), 1-20.
- Awan, F., & James, K. (2024). Motivational Factors and Challenges Faced by Pakistani Women Entrepreneurs in Lahore, Pakistan.
- Aziz, A., Iqbal, J., Murtza, M. H., Gill, S. A., & Cheema, I. Y. (2022). Effect of COVID-19 pandemic on women entrepreneurial sustainability: the role of Islamic microfinance institutions. *Journal of Economic and Administrative Sciences*.
- Bannò, M., & Nicolardi, V. (2020). Women's participation on boards of directors: the effects on business growth and profitability. *Sinergie Italian Journal of Management*, 38(1), 161-179.
- Canestrino, R., Ćwiklicki, M., Magliocca, P., & Pawełek, B. (2020). Understanding social entrepreneurship: A cultural perspective in business research. *Journal of business research*, 110, 132-143.
- Choudhry, A. N., Abdul Mutalib, R., & Ismail, N. S. A. (2019). Socio-cultural factors affecting women economic empowerment in Pakistan: A situation analysis. *International Journal of Academic Research in Business and Social Sciences*, 9(5), 90-102.
- Corrêa, V. S., Lima, R. M. d., Brito, F. R. d. S., Machado, M. C., & Nassif, V. M. J. (2024). Female entrepreneurship in emerging and developing countries: A systematic review of practical and policy implications and suggestions for new studies. *Journal of Entrepreneurship in Emerging Economies*, 16(2), 366-395.
- Darnihamedani, P., & Terjesen, S. (2022). Male and female entrepreneurs' employment growth ambitions: The contingent role of regulatory efficiency. *Small Business Economics*, 58(1), 185-204.
- Farooq, S. H., Din, A. U., Soomro, I. A., & Riviezzo, A. (2024). Unveiling the path to sustainable poverty alleviation in Pakistan: Investigating the role of microfinance interventions in empowering women entrepreneurs. *Scandinavian Journal of Management*, 40(2), 101331.

- Franzke, S., Wu, J., Froese, F. J., & Chan, Z. X. (2022). Female entrepreneurship in Asia: a critical review and future directions. *Asian Business & Management*, 21(3), 343-372.
- Hussain, J., Mahmood, S., & Scott, J. (2019). Gender, microcredit and poverty alleviation in a developing country: The case of women entrepreneurs in Pakistan. *Journal of International Development*, 31(3), 247-270.
- Imran, R. (2023). *Work-Family Responsibilities and Support for Women Academics in Pakistan* [The University of Waikato].
- Iram, T., Bilal, A. R., & Latif, S. (2021). Is awareness that powerful? Women's financial literacy support to prospects behaviour in prudent decision-making. *Global Business Review*, 0972150921996185.
- Jabeen, S., Haq, S., Jameel, A., Hussain, A., Asif, M., Hwang, J., & Jabeen, A. (2020). Impacts of rural women's traditional economic activities on household economy: Changing economic contributions through empowered women in rural Pakistan. *Sustainability*, 12(7), 2731.
- Kanonchyk, A., & Mirza, Z. (2023). Family influence on women entrepreneurs in Pakistan. In Kayani, F. N., Al Ammari, O. M., & Sadiq, M. (2021). Grameen bank promoting women employment under social entrepreneurship model in Bangladesh. *Academy of Strategic Management Journal*, 20, 1-8.
- Khan, R. U., Salamzadeh, Y., Shah, S. Z. A., & Hussain, M. (2021). Factors affecting women entrepreneurs' success: a study of small-and medium-sized enterprises in emerging market of Pakistan. *Journal of innovation and entrepreneurship*, 10, 1-21.
- Khan, S. N., Anjum, K., Baig, F. J., Afzal, C. M., & Asghar, R. N. (2022). Role of Microfinance on Women Entrepreneurship Leads to Decrease in Poverty: Evidence from the Rural Area of South Punjab. *Competitive Social Science Research Journal*, 3(1), 147-160.
- Li, C., Ahmed, N., & Qalati, S. (2019). Impact of gender-specific causes on women entrepreneurship: An opportunity structure for entrepreneurial women in rural areas. *Journal of Entrepreneurship & Organization Management*, 8(1), 1-9.
- Manzoor, S., Manzoor, A., & Idrees, N. (2022). Women entrepreneurship: a pathway to women empowerment and economic independence. *Liberal Arts and Social Sciences International Journal(LASSIJ)*, 6(2), 144-160.
- Moin, S. (2024). "Analysis of the opportunities and challenges of women's entrepreneurship in developing countries: A quantitative study from Pakistan, India, and Bangladesh.
- Muhammad, N., Robinson, D., & Nisar, M. (2019). The influence of Muslim marriages on entrepreneurial intentions of women entrepreneurs: Evidence from Pakistan. *International Journal of Entrepreneurial Behavior & Research*, 25(7), 1389-1409.
- Muhammad, N., Ullah, F., & Smith, R. (2023). The influence of cultural constraints on entrepreneurial motivations: Exploring the experiences of Muslim women entrepreneurs in Pakistan. *The International Journal of Entrepreneurship and Innovation*, 14657503231221691.
- Muhammad, S., Kong, X., Saqib, S. E., & Beutell, N. J. (2021). Entrepreneurial income and wellbeing: women's informal entrepreneurship in a developing context. *Sustainability*, 13(18), 10262.
- Muhammad, S., & Ximei, K. (2022). Does it matter where you live? Rural-urban context among women entrepreneurs in Pakistan. *Frontiers in Psychology*, 13, 827634.
- Muhammad, S., Ximei, K., Saqib, S. E., & Beutell, N. J. (2023). The impact of the COVID-19 pandemic on women entrepreneurs in Pakistan. *International Development Planning Review*, 45(1), 67-93.
- Muhammad, S., Ximei, K., Saqib, S. E., Haq, Z. U., Muhammad, N., & Sikandar, S. (2020). The family network support and disparity among rural-urban women informal entrepreneurs: empirical

- evidences from Khyber Pakhtunkhwa Pakistan. *Journal of Geography and Social Sciences (JGSS)*, 2(2), 122-132.
- Naguib, R. (2024). Motivations and barriers to female entrepreneurship: Insights from Morocco. *Journal of African Business*, 25(1), 9-36.
- Nasir, M., Iqbal, R., & Akhtar, C. S. (2019). Factors affecting growth of women entrepreneurs in Pakistan. *Pakistan Administrative Review*, 3(1), 35-50.
- Nawaz, S. M., Napolano, E., Batool, E., Gul, K., & Mukhtar, B. (2023). Understanding the Barriers and Challenges Faced by The Women-preneurs of Karachi, Pakistan. *Pakistan Business Review*, 25(3), 315-340.
- Noor, M. N., Hassan, S., Gull, M. M., & Ahmed, A. Y. (2022). Women economic empowerment: Challenges and opportunities for women entrepreneurs in the agriculture sector of Pakistan. *The journal of contemporary issues in business and government*, 28(3), 928-948.
- Noor, S., & Isa, F. M. (2020). Contributing factors of women entrepreneurs' business growth and failure in Pakistan. *International Journal of Business and Globalisation*, 25(4), 503-518.
- Oladipo, O., Platt, K., & Shim, H. S. (2023). Female entrepreneurs managing from home. *Small Business Economics*, 61(2), 447-464.
- Olarewaju, T., & Fernando, J. (2020). Gender inequality and female entrepreneurship in developing countries. In *Decent work and economic growth* (pp. 473-481). Springer.
- Parveen, M., Junaid, M., Saleem, M., Hina, S. M., & Ahmed, M. (2020). Analysis of push-pull motivation into women's entrepreneurial experience in Pakistan: A narrative inquiry. *Asian Women*, 36(1), 91-112.
- Qadri, A., & Yan, H. (2023). To promote entrepreneurship: factors that influence the success of women entrepreneurs in Pakistan. *Access J*, 4(2), 155-167.
- Rashid, S., & Ratten, V. (2021). Commodifying skills for survival among artisan entrepreneurs in Pakistan. *International Entrepreneurship and Management Journal*, 17(3), 1091-1110.
- Rizvi, S. A. A., Shah, S. J., Qureshi, M. A., Wasim, S., Aleemi, A. R., & Ali, M. (2023). Challenges and motivations for women entrepreneurs in the service sector of Pakistan. *Future Business Journal*, 9(1), 71.
- Roberts, A., & Mir Zulfiqar, G. (2019). The political economy of women's entrepreneurship initiatives in Pakistan: reflections on gender, class, and "development". *Review of International Political Economy*, 26(3), 410-435.
- Rusydziana, A. S., & Izza, N. N. (2022). Women entrepreneurship: A sentiment analysis. *Review of Islamic Social Finance and Entrepreneurship*, 109-120.
- Samo, A. H., Qazi, S. W., & Buriro, W. M. (2019). Labelling them is negating them: A phenomenological study of stereotypes and followers' experiences about women leadership in Pakistan. *Management Research Review*, 42(3), 391-411.
- Sarwar, A., & Imran, M. K. (2019). Exploring Women's multi-level career prospects in Pakistan: Barriers, interventions, and outcomes. *Frontiers in Psychology*, 10, 1376.
- Shah, U., Hayes, N., & Obaid, A. (2024). Subsistence entrepreneurship and intersectional inequalities: a case study of women from Pakistani urban-poor districts. *International Journal of Entrepreneurial Behavior & Research*.

- Shaheen, N., Ahmad, N., & Hussain, S. (2022). Women entrepreneurship and empowerment in Pakistan: Gender, culture, education and policy in broader perspective. *International Research Journal of Education & Social Sciences*, 1(1), 25-36.
- Shahid, I., & Venturi, L. A. B. (2022). Women Entrepreneurs Problems in Pakistan (A Study of District Mardan). *East Asian Journal of Multidisciplinary Research*, 1(7), 1405-1418.
- Shahid, M. S., Hossain, M., Karami, M., & Anwar, T. (2023). Frugal entrepreneurship: A way to seize business opportunities for low-income customers. *Asia Pacific Journal of Management*, 1-31.
- Shakeel, M., Yaokuang, L., & Gohar, A. (2020). Identifying the entrepreneurial success factors and the performance of women-owned businesses in Pakistan: The moderating role of national culture. *SAGE Open*, 10(2), 2158244020919520.
- Shastri, S., Shastri, S., Pareek, A., & Sharma, R. S. (2022). Exploring women entrepreneurs' motivations and challenges from an institutional perspective: Evidences from a patriarchal state in India. *Journal of Enterprising Communities: People and Places in the Global Economy*, 16(4), 653-674.
- Tadros, M. (2020). Violence and discrimination against women of religious minority backgrounds in Pakistan.
- Tambunan, T. (2019). Women entrepreneurship in Asian developing countries: Their development and main constraints. *African Journal of Gender and Women Studies*, 4(5), 1.
- Tunio, M. N., Jariko, M. A., Børsen, T., Shaikh, S., Mushtaque, T., & Brahmi, M. (2021). How entrepreneurship sustains barriers in the entrepreneurial process—A lesson from a developing nation. *Sustainability*, 13(20), 11419.
- Umar, M., Ali, S. A., & Sial, M. H. (2022). Exploring women entrepreneurship prospects, challenges, and barriers in Pakistan. *International Journal of E-Entrepreneurship and Innovation (IJEI)*, 12(1), 1-17.
- Urbano, D., Audretsch, D., Aparicio, S., & Noguera, M. (2020). Does entrepreneurial activity matter for economic growth in developing countries? The role of the institutional environment. *International Entrepreneurship and Management Journal*, 16(3), 1065-1099.
- Vershinina, N., Rodgers, P., McAdam, M., & Clinton, E. (2019). Transnational migrant entrepreneurship, gender and family business. *Global Networks*, 19(2), 238-260.
- Yaqoob, S. (2020). The Emerging trend women entrepreneurship in Pakistan. *Journal of Arts & Social Sciences*, 7(2), 217-230.
- Younus, I. (2023). *Decision-Making in Complex Environments: A Study of Women Entrepreneurs in Pakistan* [Doctoral dissertation, Bilkent University].
- Yousfani, K., Aslam, Y., Mahar, Q., & Kazi, H. (2019). The impact of microfinance on growth of women entrepreneurship in Pakistan. *Journal of Entrepreneurship, Business and Economics*, 7(1), 133-152.
- Yunis, M. S., & Hashim, H. (2020). The gendering of context: A fresh perspective of women social enterprise in Pakistan. *Business and Economic Review*, 12(1), 25-48.
- Zeb, A., & Ihsan, A. (2020). Innovation and the entrepreneurial performance in women-owned small and medium-sized enterprises in Pakistan. *Women's Studies International Forum*.
- Zehra, D., Raza, S., & Sher, F. (2024). Cultivating an Entrepreneurial Ecosystem for Women in Rural Gilgit: Policy Recommendations and Strategies. *Contemporary Issues in Social Sciences and Management Practices*, 3(2), 136-150.