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Exploring the Motivation and Barriers in Way of Pakistani Female Entrepreneurs

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Authors' contributions

This work was carried out in collaboration between all authors. Author BM performed the statistical analysis and supervised whole publication process. Author SK managed the literature searches. Author MMS designed the study, wrote the protocol, and wrote the first draft of the manuscript. Author IB managed the analyses of the study. All authors read and approved the final manuscript.

Research Article

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ABSTRACT

Aims: Many women are entrepreneurs worldwide however the global impact of female entrepreneurs is just beginning to achieve intensity and concentration. The number of female business owners continues to increase steadily worldwide, today women in advanced markets and economies own more than 25 per cent of all businesses (NFWBO, 1998). Women are struggling hard to bear the risk of new venture for chance of profit. There exists a short literature truly addressing opportunities and challenges of female entrepreneurs in developing countries like Pakistan which calls for an enquiry. This paper aims to explore the factors responsible for motivation and hindrance in the way of female entrepreneurs and also address the pertinent gender issues in context of Pakistan.

Study Design: Qualitative approach was employed according to the nature of sample available.

Place and Duration of Study: The study was conducted in four major cities of Pakistan i.e. Faisalabad, Lahore, Sargodha, Sialkot. The duration of study was from January 2011 to

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Methodology: Qualitative approach was employed according to the nature of sample available. Focus group discussion was used as data gathering instrument. A sample of 160 respondents was gathered.

Results: The findings of the study illustrate that female entrepreneurs are motivated to earn money for personal use, to contribute to family income, Personal ambition, and for self satisfaction. In addition, the perceived barriers for female entrepreneurs are inadequate education, Lack of guidance, Capital unavailability and Customs and local culture.

Conclusion: The study has revealed that females taking part in entrepreneurial activities in Pakistan are mostly married with low education level. Female entrepreneurs in Pakistan seem to be motivated to become entrepreneurs mainly from factors like “due to earn money for personal use, to contribute to family income, Personal ambition, and For self satisfaction. The findings of study indicated that factors such as “Inadequate education, Lack of guidance, Capital unavailability and Customs and local culture appear to be as barriers in the way of female entrepreneurial activities in Pakistan.

Keywords: Pakistan; female entrepreneurs; motivation; barriers; gender Issues.

1. INTRODUCTION

The economy of Pakistan is still distinctly agricultural in character and farming is the most important employment sector in the countryside. More precisely, agriculture contributes to 21.2 per cent of the Pakistan's GDP. However, the devaluation of farming as a profession, the low income earned by farmers and the worsening problem of urban unemployment are the prime issues faced by most of the population of this country. Entrepreneurship is an influential factor for a country to attain a competitive position in world economic market. Governments and academics appear to be concentrating on encouraging entrepreneurship as it symbolizes innovation and is a vital contributor to today's economy, and has been characterized as a major force for job creation and a vital determinant of economic growth [1].

Women are a major part of population which is suffering with unemployment and low level of professional education. In case of achieving formal education they lack adequate skills to be good professionals or to start a new business. There is obvious gender bias embedded in this society at all levels which are legitimized by social, cultural and religious values. Many women are entrepreneurs worldwide; however the global impact of female entrepreneurs is just beginning to gain intensity. The number of female business owners continues to increase progressively worldwide, today women in advanced market economies own more than 25 per cent of all businesses [2].

In some regions of the world, transformation to a market economy threatens to sharpen gender inequality. Some of these changes are simply the legacy of a gender imbalance that exists prior to political and economic reforms. Other changes reflect a return to traditional norms and values that downgraded women to a secondary position and lowered their status by all aspects of their lives. As countries become more democratic, gender inequalities lessen, thus, offering a more productive atmosphere for both sexes [3]. But this is not the situation for all countries.

In many societies women do not enjoy the same opportunities and prospects as men. In many transitional economies progress has been achieved in opening doors to education and

health protection for women, political and economic opportunities for female entrepreneurs have however remained limited. Determined efforts are needed to enable female entrepreneurs make better economic choices and to transform their businesses into competitive enterprises, generating income and employment through improved production [4]. Whether they are involved in small or medium scale production activities, or in the informal or formal sectors, women's entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves, their families and their social environment [5].

Entrepreneurship represents an appropriate opportunity for women entrepreneurs all over the world, as entrepreneurship respond flexibly to entry, change and innovation. This potential has not yet been realized in an optimal manner in most developing countries. Pakistan is an obvious example lacking all those opportunities which can assist women entrepreneurship especially. A large number of women work in the informal sector but their contribution is not included in national accounts [6].

There are a variety of constraints on women and the ability of women to upgrade their production continuously. These include poor access to market information, technology and finance, poor linkages with support services and an unfavorable policy and regulatory environment. These constraints are further compounded by the need to compete in an aggressive business environment with rapid technological changes and the globalization of production, trade and financial flows [7]. Although many of the constraints are shared by both female and male entrepreneurs, women entrepreneurs face additional obstacles; this is due to deeply rooted discriminatory socio-cultural values and traditions, embedded particularly in the policy and legal environment, and in institutional support mechanisms. In many instances women are unable to benefit from services, and must struggle to overcome or avoid discriminations in business circles [ibid].

Most of the available literature on women's business ownership has concentrated on entrepreneurial development in industrialized countries [8, 9], very little is available on the role of women entrepreneurs in developing and underdeveloped countries like Pakistan. It is popular knowledge that women's involvement in socio-political matters especially in decision making and leadership roles has been limited or even negligible [10].

In a developing country such as Pakistan, the concern for increasing women's economic participation can be seen within the wider general concern to alleviate the socio-economic conditions of the poor households, especially those in the rural sector. As a result of unrelenting poverty and deteriorating economic conditions, a lot of women have been forced to work outside the normal status and have therefore ventured into varied economic activities, while at the same time continuing to perform their traditional household duties [11]. This situation has social as well as economic implications.

The United Nations Declaration of the International Decade of Women in 1975 and 1995 has served to enhance the concerns and awareness as manifested by the proliferation of research projects and studies on women's role in development. A significant issue raised by the majority of these studies is the argument that stimulating women's socio-economic participation does not merely imply integrating them into current development mainstream, but more importantly, is the need to re-orient the male bias of the dominant development concepts and strategies [12, 13].

Entrepreneurial activity remains limited in Pakistan. According to the 2007 World Bank Group Entrepreneurship Survey that measures entrepreneurial activity in 84 developing and industrial countries over the period 2003-2005, the average annual entry rate in Pakistan, calculated as new registrations of companies as a percentage of total lagged (previous year) registered businesses, was 7 percent. This is lower than most regional averages around the world. For example, the entry rate in industrialized countries was 10.2 percent over the same period [14].

Pakistan's low entrepreneurial activity is a problem that deserves attention. Small business plays an important role in Pakistan. Large-scale activities dominate manufacturing output (70 percent of value-added) while SMEs provide the bulk of employment. Enterprises employing less than 100 individuals constitute about 90 percent of all private enterprises in the industrial sector, and SMEs employ some 78 percent of the non-agriculture labor force. SMEs contribute over 30 percent to GDP, 25 percent of manufacturing export earnings, and 35 percent in manufacturing value added. Although they produce a quarter of manufacturing exports, most SMEs produce low value-added products that rely on traditional technologies [15].

Pakistan's labor code enforces rigid hiring conditions and onerous procedures (an employer must pay the equivalent of 90 weeks of salary in severance, penalties and notice to dismiss a worker, much higher than in the rest of South Asia). These two elements contribute to Pakistan's extremely low ranking on the employing workers index (126th in the world). Getting credit in Pakistan is hampered by weaknesses in collateral and bankruptcy laws. According to the Doing Business report, Pakistan ranks 93rd in the world on a legal rights index measuring the ability of laws to expand access to credit.

However, Pakistan is one of few countries around the world with both public and private credit registries, which translates into greater scope, access and quality of credit information available. Female entrepreneurship has long been associated with concepts such as female empowerment and emancipation. Increasingly, it has also been marketed as crucial for increasing the quality of life of women in the developing world. Post 9/11, it has also been encouraged as a way of making changes to the status-quo of women in the Muslim world and re-addressing the balance of power within the family unit [16].

Government of Pakistan has also realized the importance of female entrepreneurship to boost the output of the economy. Prior to the 2006 Trade Ordinance, representation of females in local Chambers of Commerce was next to nothing. After the revised format of the Ordinance, women not only have effective representation but they have also shaped their own Chambers [ibid].

Pakistan has a population of 157 million and an average growth rate of 2% per annum. Women comprise 49% of the total population and men 51%. According to an Economic Survey done in 2005-06, 103.40 million people (66%) live in rural areas, while 53.37 million (33%) live in urban areas. The total labor force is estimated at 47.67 million, of which 32.37 million (61%) are in rural areas and 15.30 million (39%) in urban areas. Agriculture is the mainstay of the economy, with 43.5% of the employed labor force. The other main employers are community, social, and personal service (15.1%), trade (14.8%), and manufacturing (13.73%) [17].

Small and medium enterprises (SMEs) account for 30% of GDP. The Economic Survey 2005-06 documents that there are 3.2 million business enterprises in the country, and SMEs constitute over 99% of these. SME's share in industrial employment is estimated at 78%, in

value addition at approximately 28%, and in manufacturing exports earnings at 25%. SMEs constitute the bulk of Pakistan's business landscape. The province of Punjab² is home to 1.9 million or more than 65% of the businesses in Pakistan. This is also true at the subsector level, such as agriculture, mining, manufacturing, construction, etc., except for the electricity, gas, and water sectors. Punjab is followed by Sindh (18%), NWFP (14%), and Balochistan (2%) [ibid].

The world is changing hurriedly due to an intensification of global competition, an increase in the degree of uncertainty, growth in market fragmentation, and technological progress [18]. As a result there are major transformations in employment standards and the qualifications individuals require. Small firms play an important role, serving as agents of change by virtue of their entrepreneurial activity, constituting a cause of considerable innovative activity, stimulating the evolution of industry, and creating an important share of newly generated jobs [19]. In this changing job market, new perspectives are being opened up for channeling and developing the energy, skills and competences of women. An increase in self-employed women has been observed in Greece despite obstacles created by the economic environment for entrepreneurs of both sexes and obstacles of the wider social environment, especially for women entrepreneurs and prospective women entrepreneurs. To investigate the factors behind motivation and impediment of female entrepreneurs, this paper will attempt to seek insight into demographic traits influencing entrepreneurialism.

1.1 Research Objectives

- To know the personal details of respondents (age, marital status, education level).
- To explore the factors responsible for motivation of female entrepreneurs.
- To identify obstacles, barriers and challenges faced by female entrepreneurs.

1.2 Hypotheses

- Women are motivated towards entrepreneurship to contribute to family income.
- Women are motivated towards entrepreneurship due to desire for independence.
- Inadequate education and lack of skills are barriers to female entrepreneurship.

1.3 Age, Marital Status and Education Level

The majority of the entrepreneurs are married with children throughout each of the countries apart from Canada, where there was a minority of three out of eight. This finding goes little way to support the notion reported by Watkins and Watkins [20] and Goffee and Scase [21] that self-employment among women is an alternative to marriage or a dependence upon males. These findings also support the notion that married women are pulled or pushed more than single ones towards starting independent business.

A number of studies over the decades have attempted to develop typologies and profiles of the "typical" female entrepreneur [22, 23], by studying her background, education and previous experience. Whilst these studies provide valuable descriptions of an entrepreneurial group who had been previously unobserved by the mainstream small-business research, it has to be emphasised that female entrepreneurs are not a homogeneous group ([24, 25]. However, Brush recognises that some demographic characteristics of women business owners are similar to those of men [26]. For example, marital status (married), age (30-45) [27, 28].

1.4 Motivation Factors for Female Entrepreneurs in Pakistan

In a developing country the concern for increasing women's economic participation can be seen within the wider general concern to alleviate the socio-economic conditions of the poor households, especially those in the rural sector. As a result of inexorable poverty and deteriorating economic conditions, a lot of women have been forced to work outside the normal status and have therefore ventured into varied economic activities, while at the same time continuing to perform their traditional household obligations [29]. This situation has social as well as economic implications.

Addressing the entrepreneur's personal motivations for initiating start-up activities has received significant attention in the entrepreneurial literature [30] and is considered one of the key components for entrepreneurial success. The literature often reveals various "push" and "pull" factors as motivators for business start-up [31] or alternatively negative and positive factors as discussed by [32]. The "push" or negative factors are associated with the requisite factors that force the female into pursuing her business idea. These can be joblessness, unemployment, frustration of economic crisis, the need to earn a reasonable living and a flexible work schedule, reflective of the family caring role that is still expected from women [33]. Similarly, Welsh and Carter found evidence of a "glass ceiling effect" that impede executive women from reaching more senior executive positions and thus pushes them from management positions into their own business [34].

Consequently, Catley and Hamilton state that self-employment was in fact a last resort for some women involved in their study, that in this situation becoming an entrepreneur is not a first choice, but nevertheless argue that such negative, motivational factors are more important with entrepreneurs drawn from certain groups in society that may face discrimination, such as ethnic minority groups, younger age groups and women [35].

The "pull" or positive factors are those associated with factors of choice and alternative, and the desire for entrepreneurial aspirations [36]. These relate to self-fulfilment, autonomy, self-achievement, independence, being one's own boss, using creative skills, doing enjoyable work, entrepreneurial drive and desire for wealth, social status and power. The need for independence and the challenge of business ownership are the most frequently quoted 'pull' motivators for women entrepreneurs [37].

In lower-income classes, female entrepreneurship may be due to the need to meet family expenses, while among middle-income groups it can be attributed to the desire to raise the standard of living. We cannot deny the importance of financial factors while pursuing an entrepreneurial activity. Supporting the family income [38] and raising their standard of living are also contributory motivational factors in female entrepreneurship.

1.5 Barriers to Female Entrepreneurs in Pakistan

Although many of the constraints are shared by both female and male entrepreneurs, women entrepreneurs face additional obstacles; this is due to deeply rooted discriminatory socio-cultural values and traditions, embedded particularly in the policy and legal environment, and in institutional support mechanisms. In many instances women are unable to benefit from services, and must struggle to overcome or circumvent discriminations in business circles [39].

Most of the available literature on women's business ownership has concentrated on entrepreneurial development in industrialized countries [40], very little is available on the role of women entrepreneurs in developing countries like Pakistan. According to Mba, it is popular knowledge that women's involvement in socio-political matters especially in decision making and leadership roles has been limited or even negligible [41].

The combination of two jobs, one at work and one at home, is difficult for a woman in any country, but it is doubly taxing for a woman in a developing country like Pakistan, where poverty and lack of infrastructure can make the most basic tasks harder and more time consuming. According to Goscilo "society exhorts women to be both producers and reproducers. As a consequence, they bear the double load of full-time work and all domestic responsibilities". In many ways the "double burden" stems from patriarchal customs that are still followed in the majority of the world's countries [42].

Women confront a variety of challenges in developing and running a business [43] and many argue that significant barriers still remain for women establishing and growing businesses. These challenges include acquiring appropriate training [44] obtaining capital [45] and gender discrimination [46]. Nelson believes that women approach the entrepreneurial experience with disadvantages rooted in education and experience and therefore they often lack the knowledge of skills and relevant experience required to develop their business [47].

There is also literature to suggest that it is often resistance from family that proves the greatest barrier for female entrepreneurs [48] as well as the problems of overcoming cultural conditioning [49]. This is often the case in developing countries where a woman's primary role is as a wife and mother and traditional practices still restrict women to their maternal role and other family and household related tasks [50]. In fact, Neider referred to a "sense of guilt" among his sample of female entrepreneurs in Florida from neglecting their home life in preference for their business [51].

Gender stereotypes are also seen as a significant growth obstacle facing female entrepreneurs [52] especially for women in male-dominated sectors of business. Whereas Fielden et al. remark that some women felt that the added burden of a family restricted what they could and what they want to achieve in their business activities [53].

Stereotyping irks female entrepreneurs. They complain about the discouraging attitude of financial institutions towards them [54]. "There are reports claiming discrimination against women entrepreneurs when applying for loans from private sector banks.

Personal attributes of female entrepreneurs may also sometimes create opportunities or barriers for them. There is a high proportion of females who have a fear of failure. At the other end of the spectrum, some studies reveal that female entrepreneurs love to take risk, are open to challenges, and put in their best efforts to pursue their goals [55] but greater part of women who are unable to institute entrepreneurship are surrounded by fear of failure.

In traditional Muslim societies and communities, male-female segregation is the norm and presents its own issues. Female entrepreneurs guard their privacy and prefer a working environment where they don't have to interact with males, or the interaction is kept to a minimum. Instead of all these factors, researchers consistently point to a lack of access to finance as the major barrier that female entrepreneurs face [56, 57].

In many societies in the developing world, females are generally not encouraged to take on leadership roles. They are perceived as being submissive, docile, compliant and subservient to their male counterparts. This stereotyping poses barriers for females as in a male-dominated society; a female leader is habitually discouraged. A study conducted in Lebanon blames cultural norms and stereotyping as one of the biggest constraints for these female entrepreneurs [58].

Pakistani females are also facing similar issues. Being a patriarchal society, males are not co-operative towards their female counterparts and their attitude is pessimistic [59]. A study by USAID [60] revealed that in the Pakistani culture, the mobility of females and their participation in self-employment is discouraged. Females are generally protected and it becomes a matter of "family reputation and honor" when a woman goes out to work. Safety and security issues further contribute to this. The traditional perception in Pakistani society is that the male is the primary breadwinner, outside the home, and the female is the primary caregiver, within the four walls of the home. This means that the female may be hesitant in becoming financially independent whether as home-based worker or outside the home as she may fear that it will lead to family discord and marital strife. This is an even more important consideration for females who are contemplating starting their own business due to the time investment and (very often) relatively considerable financial investment involved.

Lack of education is another prime feature that discourages female entrepreneurs. Evidence from a study carried out in Nigeria declared this constraint to be high priority because it triggers further problems. Lack of education seems to be the root cause due to which females have a greater fear of failure [61] and lack knowledge regarding financial resources and information along with a lack of awareness regarding the different opportunities available. Cultural and social traditions play a large role in determining who becomes an entrepreneur; for example, social conditions in some parts inhibit women from starting their own businesses [62, 63].

Female entrepreneurs also lack managerial skills. These females have less knowledge about market conditions and lack basic training to run a business venture [64]. In Pakistan, both local and international efforts are being made in this area but females are still facing this problem. The ILO report on Pakistan also revealed lack of knowledge as an important factor that was holding back female entrepreneurs [65].

2. MATERIALS AND METHODS

This study has collected data from four major industrial cities of Punjab, major province of Pakistan. The data was gathered through panel interviews. Number of questions was under discussion about motivation and impediment of entrepreneurship, as well as respondent's demographic characteristics.

2.1 Sample

A total of 180 female entrepreneurs were approached who were running small or medium business enterprise. 20 respondents refused to participate in process due to diverse reasons. The final sample consisted of 160 respondents. The number of respondents varied from city to city. Majority of respondents were approached from Faisalabad, a big industrial and urban city of Pakistan.

2.2 Data Collection

Data was collected through focus group discussion. One might characterize the focus group interview as an approximation of Habermas's description of the ideal public sphere [66]. It is a debate open and accessible to all; the issues at stake are common concerns; inequalities of status between participants are disregarded; and the debate is based on rational discussion. The debate is exchange of views, ideas and experiences, however emotionally and illogically expressed, but without privileging particular positions or individuals.

3. RESULTS AND DISCUSSION

Table 1 summarizes the characteristics of respondents. The majority of participants are between 30 to 49 years old. These findings indicate the evidence to confirm similar findings by [67]. Majority of participants are married. From the findings one can easily perceive that cultural and social restrictions are hurdle for single and young entrepreneurs. Only in Lahore single entrepreneurs are in considerable numbers i.e., 35%. While in Sialkot, an unignorable number of divorced/widow females were taking part in entrepreneurial activities comparatively. A huge majority i.e., 82% female entrepreneurs were married in Sargodha and 70% in big industrial city of Faisalabad. These findings coincide with prior research evidence on the demographic profile of Greek rural women who are members of co-operatives in Greece [68, 69]. It is again confirmed that this type of entrepreneurial activity, is in fact, the main employment alternative source for the middle aged, married woman with a low educational level who seems to have found through co-operatives the way. Findings of this study are also supported by previous findings of Petridou and Glaveli [70]. Majority of participants were under graduates. A majority of 35% were above graduation only in Lahore.

Table 1. Personal Details of Female Entrepreneurs

Items	Faisalabad	Lahore	Sargodha	Sialkot
Personal details				
Age				
20-29	15%	19%	10%	15%
30-39	29%	22%	30%	32%
40-49	31%	31%	40%	43%
Above	25%	29%	20%	20%
Marital status				
Single	20%	35%	05%	15%
Married	70%	50%	82%	65%
Divorced/widow	10%	15%	13%	20%
Education level				
Under metric	08%	05%	15%	40%
Under graduation	42%	30%	40%	25%
Graduated	30%	40%	25%	25%
Above	20%	35%	20%	10%

The main factors that motivated women to involve themselves in entrepreneurial activities and participate in the co-operative were related to their personal needs. Even though motives differ depending on the country, time period, and group of women [71]. As seen in Table 2 participants indicated that they were motivated to start a new business due to earn money for personal use.

Table 2. Motivations and Barriers towards Female Entrepreneurship

Items	Faisalabad		Lahore		Sargodha		Sialkot	
	Mean	Standard deviation	Mean	Standard deviation	Mean	Standard deviation	Mean	Standard deviation
Motivation for business								
To earn money for personal use	3.43	1.02	3.69	0.77	3.14	1.13	3.48	0.94
To earn money for children's need	3.12	0.97	3.24	0.90	3.42	1.19	3.63	0.86
To contribute to family income	3.60	0.98	3.40	1.15	3.70	1.39	3.80	1.12
Personal ambition	3.63	0.87	3.83	1.03	3.66	0.97	3.26	0.96
To kill time	2.06	0.96	2.69	1.10	2.33	1.17	3.45	0.90
Due to specific incidence	1.86	0.74	2.86	0.86	2.89	0.82	2.46	0.92
For self satisfaction	3.59	0.97	3.49	0.75	3.69	0.98	3.52	0.86
Due to desire for independence	3.20	0.93	3.59	0.65	3.32	1.18	3.22	0.75
Spouse encouragement	3.45	0.95	3.49	0.82	3.49	1.18	3.25	0.65
Barriers in way of business								
Inadequate education	3.50	0.89	3.10	0.77	3.42	0.94	3.39	0.97
Lack of guidance	3.61	1.10	3.35	0.78	3.53	0.99	3.55	0.89
Lack of training	3.57	1.29	3.50	0.74	3.42	0.77	3.57	1.12
Lack of experience	3.21	0.92	3.13	0.97	3.21	0.98	3.21	0.96
Capital unavailability	3.66	0.95	3.56	0.95	3.49	0.77	3.43	0.90
Fear of failure	3.46	1.13	3.36	1.05	3.36	0.97	3.13	0.92
Customs and local culture	3.62	1.04	3.18	0.88	3.55	0.97	3.49	0.82

In Faisalabad the factors such as "To earn money for personal use" (x=3.43), "To contribute to family income" (x=3.60), "Personal ambition" (x=3.63), and "For self satisfaction" (x=3.59) appear to be strongest. In Lahore the factors such as "To earn money for personal use" (x=3.69), "Personal ambition" (x=3.83), "Spouse encouragement" (x=3.49), "Due to desire for independence" (x=3.59) and "Spouse encouragement" (x=3.49) are found to be strongest. In Sargodha the motives like "To earn money for children's need" (x=3.42), "To contribute to family income" (x=3.70), "For self satisfaction" (x=3.69), and "Personal ambition" (x=3.66) appear to be important. These findings are consistent with Hisrich and McClelland [72, 73]. In Sialkot the motivating factors like "To earn money for personal use" (x=3.48), "To earn money for children's need" (x=3.63), and "To contribute to family income" (x=3.80). Evidences from other studies sustain these views [74].

As for as barriers for female entrepreneurs are concerned, participants in Faisalabad indicated the critical factors such as "Inadequate education" (x=3.50), "Lack of guidance" (x=3.61), "Capital unavailability" (x=3.66), "Fear of failure" (x=3.46) and "Customs and local culture" (x=3.62). The biggest reason that the majority of people do not go into business is the fear that they will fail [75]. In Lahore the barriers found for female entrepreneurs were "Lack of guidance" (x=3.35), "Lack of training" (x=3.50), "Capital unavailability" (x=3.56), and "Fear of failure" (x=3.36). Failure and entrepreneurship go hand-in-hand. According to the Global Entrepreneurial Monitor, fear of failure is the top reason given worldwide by aspiring entrepreneurs for not starting their own businesses [76]. In Sargodha the obstacles like "Inadequate education" (x=3.42), "Lack of guidance" (x=3.53), "Capital unavailability" (x=3.49) and "Customs and local culture" (x=3.55) appear to be decisive. In Sialkot the barriers for female entrepreneurs were found such as "Inadequate education" (x=3.39), "Lack of guidance" (x=3.55), "Capital unavailability" (x=3.43) and "Customs and local culture" (x=3.49).

4. CONCLUSION

During the last decade, entrepreneurship is a new zone of economic activity for females. The increasing interest in female entrepreneurship is "nourished" by the constant increase in the involvement of women in the job market and the ownership of small businesses, which show the need for a diminution in the hindrances faced by them on a national and international level. In Pakistan female entrepreneurs are less in numbers as compared to their male counterparts. Female entrepreneurship activity rate is even lower - 3.43%. This is 4.1 times less than their male counterparts [77]. The study has revealed that females taking part in entrepreneurial activities in Pakistan are mostly married with low education level (under graduation) and with older age i.e., 30-49 years. Female entrepreneurs in Pakistan seem to be motivated to become entrepreneurs mainly from factors like "due to earn money for personal use, to contribute to family income, Personal ambition, and for self satisfaction. Furthermore, Pakistan is regarded as a relatively "traditional society" since there are many considerable and decisive social and cultural institutions which restrict the continuation of females' business activities. Furthermore, this research has evaluated the hurdles and barriers in the way of female entrepreneurial activities. The findings of study indicated that factors such as "Inadequate education, Lack of guidance, Capital unavailability and Customs and local culture appear to be as barriers in the way of female entrepreneurial activities in Pakistan.

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COMPETING INTERESTS

Authors have declared that no competing interests exist.

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