

**BARRIERS AND CONTRIBUTION OF
SMALL SCALE FEMALE
ENTREPRENEURS: A STUDY OF SMALL
SCALE SALONS IN FAISALABAD**



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CERTIFICATE

This is to certify that this thesis entitled: “**Barriers and Contribution of Small Scale Female Entrepreneurs: A Study of small scale salons in Faisalabad**” submitted by **Ms. Naila Yousaf** is accepted in its present form by the PIDE School of Economics, Pakistan Institute of Development Economics (PIDE), Islamabad as satisfying the requirements for partial fulfillment of the degree in Master of Philosophy in Economics and Finance.

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Dedication

Dedicated to my Parents
Especially to my Elder Sister
(May Allah Bless Them)

ACKNOWLEDGEMENT

All the acclamations and appreciation are for Almighty Allah, the most compassionate and benevolent that no better mysteries and secrets of the universe who guide us in darkness and help us in difficulties and all respect to His Holy Prophet (PBUH) who has guide his Ummah to seek knowledge from cradle to grave and enable us to win honor of life and whose teachings has served as a beacon of light for humanity and the hours of despair and darkness.

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Naila Yousaf

ABSTRACT

Entrepreneurship is a growing concern for the advanced competitive economy and its contribution to the economy is being investigated the world. . The main objectives of this study are to critically examine the problems faced by women entrepreneurs, to evaluate the factors responsible for encouraging women to continue their journey as entrepreneurs. Moreover, to study how women entrepreneurs contributing in social change and economic development and also to study the policies, programs, institutional networks and the involvement of support agencies in promoting women's entrepreneurship. To collect data from the respondents, a semi-structured questionnaire was created and utilized. Total 40 interviews were conducted of the female entrepreneurs running salons located in the sample area and 33 respondents presented their responses which were enough for analysis due to saturation. To collect the data purposive sampling technique, a type of non-probability sampling method, was used during the course of this research. Results of the study demonstrate that women entrepreneurs in Pakistan deal with different issues like entrepreneurial/business problems, social/personal problems and technical problems as well and all these problems have negative relation with the working efficiency of women entrepreneurs.

Key words: Women Entrepreneurs, Barriers, Motivational Factors, Contribution, Education and Experience, Pakistan and financial factors.

TABLE OF CONTENTS

Dedication.....	iii
ACKNOWLEDGEMENT	iv
ABSTRACT	v
CHAPTER 1.....	1
INTRODUCTION	1
1.1 Background of the Study.....	1
1.2 Research Gap	4
1.3 Research Questions.....	4
1.4 Research Objectives.....	4
CHAPTER 2.....	7
LITERATURE REVIEW	7
2.1 Literature Reviews.....	7
2.2 Conclusion of Literature	31
2.3 Tables of Literature Review.....	32
CHAPTER 3.....	36
DATA AND METHODOLOGY	36
3.1 Study Area	36
3.2 Research Design	36
3.3 Research Choices	36
3.4 Data Collection Method.....	37
3.5 Sampling Technique and Sample	37
3.6 Data Analysis.....	38
CHAPTER 4.....	39
ANALYSIS AND DISCUSSION	39
4.1 Analysis	39
Table 1 Codes	40

Table 2 Codes & Themes.....	41
4.2 Business startup	42
4.3 Skills and development	42
4.6 Barriers	43
4.6.1 Financial problems	43
4.6.2 Societal Problems.....	43
4.6.3 Family Ties	43
4.6.4 Limited Mobility	44
4.6.5 Lack of Education.....	44
4.7 Contribution	44
4.7.1 Personal Expenses.....	44
4.7.2 Educate Children	44
4.7.3 Family Support	45
4.7.4 Pay Taxes.....	45
4.8 Discussion.....	45
CHAPTER 5.....	48
CONCLUSION AND POLICY SUGGESTIONS	48
5.1 Conclusion	48
5.2 Recommendations	50
5.3 Limitations.....	50
5.4 Summary of the Findings.....	51
References.....	52
APPENDIXES.....	57
Appendix I: Questionnaire.....	57

LIST OF TABLES

Table 1 Codes	40
Table 2 Codes & Themes	41

CHAPTER 1

INTRODUCTION

1.1 Background of the Study

Entrepreneurship is a rapidly rising concern of modern economy and its contribution in an economy is being recognized by the world. Numerous studies have shown that entrepreneurs contribute to various aspects of economic development, job creation, and well-being through the destruction of creation. Schumpeter accepts that the innovative cycle is a central point in financial turn of events, and business people are the way to monetary development. The advancement of business venture is perceived by all nations as a vital arrangement for work creation. The higher absolute enterprising action pace of the nation is additionally connected with a high pace of female innovative action. Business venture is considered as quite possibly the main components adding to the monetary improvement of the general public. Business visionaries have been viewed as instrumental in starting and supporting financial turn of events.

There are affirmations to acknowledge that countries which those have relatively more significant level of financial specialists in their general population have grown much speedier when appeared differently in relation to nations, which have lesser degree of them in the overall population.

Urging individuals to take innovative activities is perhaps the best approaches to lessen neediness and engage individuals, permitting them to settle on significant life choices themselves. Pakistan being a developing country is on track to understand the need for self-employed people who can work for the nation rather than be served by it. In the latest decade the chance of free work has genuinely extended up and various SMEs have emerged in Pakistan and adding to its monetary turn of events and progression. As entrepreneurship relies upon explicit information, abilities, mindsets, and perspectives thus, on a fundamental level, there ought to be no contrast among people. Eventually different imperatives limit women occasions to understand their maximum capacity.

The cycle of advancement requires equivalent investment of all residents paying little attention to gender. The educated women would not really like to confine their lives in the four walls of the house. They demand comparable respect from their assistants. Women are considered as more delicate sexual orientation and reliably made to depend upon men individuals in their family and outside, for the term of their life. In any case, the issue to consider is, business is viewed as a male-gendered thought in Pakistan. The status of women in Pakistan isn't homogenous considering the interconnection of sex with different types of rejections in the public eye. The study expands on the bases of that financial turn of events and women empowerment is interrelated. To be successful, monetary advancement should go inseparably with female centered strategies (Duflo 2005). In such manner, the strengthening of female is considered as a significant objective of worldwide turn of events. Advancing women business can majorly affect a country's neediness decrease and by and large monetary turn of events. Along these lines, there is an immediate connection between women's monetary turn of events and improvement in by and large prosperity.

This study plans to explore impediments that limit the development of female business visionaries in Pakistan, marked as "security dangers" by different nations because of its present law and request circumstances (Rehman and Roomi 2012). While it is accepted that females have a vital part in the sustenance of a country, women aren't considered important enough in Pakistan. In spite of the fact that females are seen to have four major roles only, including spouse, sister, mother, and little girl (Daughter), they need to confront different snags both inside and outside of their homes. As female workers face severe conduct of their seniors, which incorporate inappropriate behavior inside and outside of the establishment, male officials legitimate mentality and trouble from male partners (Hussain, Ahmed, and Alam 2016).

The customary gender part in Pakistan characterizes the position of females at home, not at the work environment while men as bread winners. Subsequently, the quantity of females in social venture is far not exactly that of men. Most women claimed organizations are family-based and business related monetary issues are taken care of by men. In business courses of action, females are overwhelmed by irrelevant friend backing and helpless speculation limit and are in a subordinate position. Pakistani women endure long lasting neediness. The female proficiency rate in

Pakistan is 29% and the male education rate is 55% (Zhuang1, 2020). Women comprise over half of the absolute populace of Pakistan and this enormous bit of populace whenever gave the legitimate preparing and schooling can assume a staggering part in development of the general economy of Pakistan. Strict remedies, social standards and practices identified with female's status and job differ broadly and are in some cases conflicting. In addition, the relational social capital which consists of trust, obligations, and reciprocity demonstrated by the women entrepreneurs in their social networks with family members, business partners, and community members constitute a productive intangible resource for their growth performance (Zhuang1 2020).

Female business people likewise need to notice the thought of izzat (Honor), as females are viewed as the stores of their families' honor, and their purity and great standing are exceptionally esteemed and watched (Shaheed, 1990). Moreover, there are also some personal, social and environmental factors that have affected the development of entrepreneurial learning and competencies that are crucial for the success of women social entrepreneurs (Sucheta Agarwal a 2020) In addition, medieval, industrialist and social mores can confine the activities of female business visionaries all through their working lives. Gender unfair practices in Pakistani society additionally influence the dispersion of neediness in the country. These practices extraordinarily limit the accessibility of word related chances open to women entrepreneurs all through Pakistan. In such manner, the advancement of women enterprising exercises can significantly affect the strengthening of women and the improvement of the by and large monetary condition in Pakistan. Women business people require certainty, administration and administrative abilities for their availability to new business sectors. Going into business as a lady offers the Omni-difficulties of figuring out how to viably work the exercises of such business while at the same time endeavoring to meet any remaining assumptions that are important for business venture (Schaefer, 2003).

Improvement of business venture among women is a significant advance to build their interest during the time spent financial turn of events. It will accelerate monetary development, and give work occasions to females brought about improving the financial autonomy. Arrangement of monetary chances for women can likewise improve the social, instructive and wellbeing status of women entrepreneurs and their families.

1.2 Research Gap

Female entrepreneurs are not segregated they work inside the same macroeconomic, administrative and institutional structure of their male corresponding in an unrestricted economy system in Pakistan. However, unfortunately, women's entrepreneurship rate is the lowest in the world that is one percent when contrasted to 21 % of males (World Bank, 2017). Therefore, there is a dire need to distinguish the barriers that frustrate women's participation in entrepreneurship. However, glaringly, no study has been investigated the local aspects regarding the low support of women in economic activities. For that reason, this study will not just glance at the ground realities and provide firsthand information about the major barriers to women entrepreneurship but also helpful for policy-making purposes.

1.3 Research Questions

- What barriers they encountering / encountered as a female entrepreneurs?
- What encourage them to continue their journey as female entrepreneurs?
- What is their contribution domestically and economically?
- Do they have provision of government facilities in growth of their business?

1.4 Research Objectives

- To critically examine the problems faced by women entrepreneurs.
- To evaluate the factors responsible for encouraging women to continue their journey as entrepreneurs.
- To study how women entrepreneurs contributing in social change and economic development.
- To consider the arrangements, programs, institutional organizations and the inclusion of help offices in advancing Women business venture.

1.5 Research Problem

Small scale entrepreneurial ventures bring growth and upheaval in the local economies (Afzal, Hassan and Rashid, 2010). They create employment opportunities for people (Roomi and Parrot, 2008). A women small entrepreneurial venture contributes towards social change and economic development. It also creates an environment where women become independent, confident and it enable women to support their families as well. In Pakistan women have to face many problems in their everyday lives. While as an entrepreneur there are plenty of problems faced by women. Among them significant difficulties looked by women business people are sexual orientation-based separation, of collective help, restricted admittance to data, lacking schooling and preparing offices, nonattendance of trust in one's abilities and admittance to assets. Toward the end it is inferred that an effective financial specialist not just contributes towards the monetary turn of events and elevate yet additionally achieves social change. This change may result into cultural insurgency by bringing more females into monetary circle. Likewise, financial strengthening of women should be guaranteed, Government ought to give appropriations in different manners for example charges, expenses, credit offices and any remaining duties to the women business visionaries. It might cause a decrease in pointless reliance upon men and their unnecessary subjection to their families may fall.

1.5 Significance of the Study

The advancement of business venture is perceived by all nations as a vital arrangement for work creation. The higher absolute innovative action pace of the nation is additionally connected with a high pace of female pioneering movement. The status of women in Pakistan isn't homogenous in light of the interconnection of sex with different types of avoidance in the public eye. The study expands on the reason that financial turn of events and women's strengthening are interrelated. Improvement of business venture among females is a significant advance to build female interest during the time spent financial turns of events. It will accelerate monetary development, and give work occasions to women brought about improving the financial autonomy.

This study will help to estimate the true economic problems, social barriers of women entrepreneurship which can be sort out for better economic growth in future.

1.6 Organization of the Study

Chapter-1 covers the introduction regarding women entrepreneurs and the barriers they are facing the present situation in Faisalabad Punjab, research gap of the study, objectives and significance of the study. Chapter-2 reviews the literature related to the study and Chapter-3 deals with the data description and research methodology which include the study area, research design, research choices, time horizon, and data collection method, sampling technique and sample, data analysis. Chapter-4 presents results and discussion of the study. Chapter-5 deals with the conclusion and offers policy recommendations.

CHAPTER 2

LITERATURE REVIEW

This chapter covers literature review on the previous work done on barriers of women entrepreneurs. In which many issues like financial issues, lack of education, societal issues and many other issues are also discussed.

2.1 Literature Reviews

Singh and Raghuvanshi (2012) led an investigation to uncover the issues and difficulties looked by the women business visionaries in India Himachal Pradesh. They found that lack of money on two checks. First is a property right and second is less credit accessibility from banks. Also, the women ventures are tormented by the shortage of crude material and vital sources of info. Firm competition, limited mobility, family ties are likewise the significant difficulties faced by the female entrepreneur's visionaries in India. Presently days lack of education is additionally the large issue for women entrepreneurs visionaries in light of the fact that because of the absence of training and that too subjective schooling, women don't know about business, innovation and market information. Also due to Male overwhelmed Society and low risk-bearing ability the women entrepreneurs business people confronted may issues. Towards the end they prescribed that the country needs to get ready and utilize totally the whole of its resources including HR. The participation of women in financial activities is essential not simply from a human resource viewpoint yet furthermore is the key even from the objective of raising the status of women in the overall population. The financial status of the women is right now recognized as a marker of an overall population's period of progress.

Taib (2014) made an examination that shows psycho-social issues of female entrepreneurs in Pakistan that are straightforwardly influencing their enterprising capacities. They go in the period of mental misery. With mounting mental pressing factor females frequently end it all or experience the ill effects. He found that monetary pressure is the enormous issue for the women entrepreneurs since business is straight forwardly connected with the money or capital. Moreover, Social Isolation

is likewise a significant test for women entrepreneurs since they have absence of contact with individuals and society. He contended that badgering is likewise an issue looked by the women. Female business people who are occupied with casual and small size business are under weighty anxiety of badgering. What's more, discouragement, helpless foundation and social segregation are the difficulties faced by the women entrepreneurs. In the wake of talking about the mental issues of female entrepreneurs in Pakistan, he recommended that administration should uphold female entrepreneurs, make enactment for them with respect to provocation, an uncommon credit strategy ought to be present for women entrepreneurship, give advances to them. Furthermore, government ought to support cooperation in state issues. Toward the end he presumed that the inclusion of women entrepreneurs is essential to accomplish practical monetary advancement for the state. The social orders like Pakistan should find a way to energize females so they may assume a productive part in the economy.

AdeelAnjum, Khan et al. (2012) analyzed the issues and prospects of women entrepreneurs in Quetta-Pakistan. They guarantee that women entrepreneurs face some family issues, for example, time and duties. Besides, women are basically instigated to be the home producers. Furthermore, a study proposed that as our general public and culture is male predominance because of which female business people face issues of restricting their portability, business investment and market connections. Moreover, women entrepreneurship of Pakistan need to confront the two conditions; conventional and contemporary to run their undertakings. Besides there are likewise some significant difficulties faced by women entrepreneurs are sexual orientation based separation, absence of collective help, restricted admittance to data, deficient schooling and preparing offices, nonappearance of trust in one's capacities and admittance to assets. Toward the end they recommended that an arrangement ought to be created for women entrepreneurship, financial strengthening of female should be guaranteed, Government ought to give sponsorships in different duties, expenses, charges and any remaining tolls to the women entrepreneurship. They inferred that a fruitful financial specialist not just contributes towards the monetary turn of events and inspire yet in addition achieves social change. This change may result into cultural unrest by bringing more women into monetary circle. It might cause a decrease in

pointless reliance upon men and their unnecessary subjection to their families may fall.

Koneru (2017) directed an investigation to uncover the issues and prospects faced by the women entrepreneurship in India. They found that a hardened rivalry with men entrepreneurs is extremely hard for women entrepreneurs. Additionally, absence of fearlessness, self-discipline, solid mental viewpoint and idealistic disposition are likewise the obstacles for women entrepreneurship. Family commitments, instructive level and family foundation of spouses are likewise issues for women entrepreneurship. Moreover, there are additionally numerous difficulties looked by women entrepreneurship, for example, ill-advised infrastructural offices, significant expense of creation, demeanor of individuals of society towards the women current business viewpoint, low requirements of big business, absence of the executives experience, and customary socialization. To engage the women entrepreneurship they recommended that administration and society ought to move, support, persuade and co-work women entrepreneurship, International, public, neighborhood exchange fairs, Industrial shows, workshops and meetings ought to be coordinated to assist women to encourage association with different women entrepreneurs. Also credit framework ought to be created for women entrepreneurship. They inferred that the part of women entrepreneurship in financial advancement is additionally being perceived and steps are being taken to advance women entrepreneurship. Women entrepreneurship venture should be shaped appropriately with innovative attributes and abilities to meet the adjustments in patterns.

The Indian economy has been seeing an extraordinary change since mid1991, with new approaches of financial advancement, globalization and privatization started by the Indian government. Sharma (2013) dissected the women entrepreneurship improvement in India. She found that Women business improvement is a fundamental piece of human asset advancement. The advancement of women entrepreneurship is low in India, particularly in the rustic zones. Besides, the best obstruction to women entrepreneurship is that they are females and male predominant social request is the structure square to them in their manner towards business achievement. Male individuals think it a major danger financing the endeavors run by women entrepreneurs. Furthermore, the monetary foundations are incredulous about the innovative capacities of women. The women entrepreneurship is experiencing

deficient monetary assets and working capital is likewise a significant issue for women entrepreneurship. Besides, the women entrepreneurship need admittance to outside assets because of their failure to give unmistakable security, women's family commitments likewise bar them from turning out to be effective entrepreneurship. Toward the end she reasoned that business venture among women, almost certainly improves the abundance of the country as a rule and of the family specifically. Women entrepreneurship should be shaped appropriately with enterprising qualities and abilities to meet the adjustments in patterns, challenges worldwide business sectors and furthermore, sufficiently able to support and take a stab at greatness in the pioneering field.

An investigation was directed by Muhammad, McElwee et al. (2017) on boundaries to the turn of events and progress of business venture in country Pakistan. They inspected the determinants of extremely low degrees of business in country settings in the agro-based areas of inside Sindh, Pakistan. Besides, they zeroed in on business people's encounters restraining them from dispatching a business at the miniature level. Furthermore, they distinguished the issues that restricted country business in Pakistan and furthermore, to recognized the social, social, monetary and strict customs and settings that debilitate business hence impeding financial turn of events. In addition, negative externalities of primitive framework, hubris over decision of specific occupations, restricted perspective on instruction, troubled familial settings; huge families are additionally the significant boundaries of women business venture. Moreover there are additionally a few issues for women entrepreneurs, for example, infrastructural issues for business advancement, absence of monetary capital, and parochial way of life. Moreover, a large portion of the individuals don't have reserve funds to empower them to put resources into business or to begin another business or to develop their current business. The discoveries demonstrated that there is an inclination for cultivating and government occupations with less longing for business venture in light of the social and accepted practices winning in the general public which give more regard to these two explicit callings. Toward the end they proposed that business visionaries can think of pragmatic answers for some issues by giving and stretching out assets to business people, by giving preparing, by controlling strict lessons and schooling to them.

The unnoticed development of women entrepreneurship around the planet contributed extraordinarily to the advancement of a worldwide economy, yet the overall impression of the general public about women stays as home-producers. An examination by Afzal, Osman et al. (2010) demonstrated the ambitious conduct of big business less rustic women entrepreneurship of Khyber Pukhtan Khawa of Pakistan. They attempted to decide the ambitious conduct of big business less rustic women entrepreneurship staying in far off zones of Pakistan to survey the venturesome conduct controlled by these women entrepreneurship. The status and position of women in Pakistan presents an abnormal picture across districts and classes. It is likewise intriguing to point in that women have been working together for quite a long time yet stayed unnoticed main thrust of the economy for example Hazrat Khadija (spouse of Prophet Muhammad, harmony arrive) 1400 years back, was a fruitful financial specialist. Toward the end they recommended that preparation habitats ought to be set up to support and propel the business improvement in rustic pieces of the country. Also, these instructional hubs should assume the part of professional instructional hubs, where, these provincial women entrepreneurship ought to be taught about the business transaction.

The expansion in women interest in the labor force presents numerous difficulties. Exploration by Rehman and Roomi (2012) has demonstrated that expanding investment of women makes difficulties in adjusting work and family obligations. The circumstance is especially intense in male centric social orders, for example, Pakistan because of the cliché parts of neighborhood women, strict writings and customs and conventions. Likewise, dealing with the work and group of women entrepreneurship turns out to be progressively troublesome in man centric social orders, for example, Pakistan where women are relied upon to share the substantial duty of family care. Then again they have suggested different drivers who urge women entrepreneurship to begin their own organizations, versatility, control and opportunity to rebuff family and social duties since finding a work life balance is perhaps the main things. Likewise, the absence of satisfactory time, sexual orientation separation, social and social standards and family commitments are the main difficulties women face in discovering balance in the Islamic man centric culture. At long last they reason that essential arranging, arranging and sharing are the absolute best systems that women use to adapt to contending work and family jobs.

Li, Ahmed et al. (2019) drove an examination to investigate the impact of gender unequivocal reasons and elements on female business venture in common domains of Pakistan. They tracked down that sexual direction isolation, nonappearance of female guidance and induction to capital are the establishments for female business in natural zones of Pakistan. Moreover, obliviousness, constraints, unremarkable status, females work in powerful, early connections, heedlessness of government, family support, culture and custom and men's hold tight business areas, are the essential factors that steamed female to become business. Revelations of the examination demonstrated that the recently referenced issues are the critical cause's impact business venture in country zones of Pakistan. On the other hand, the disclosures similarly exhibit that, ladies' schooling, limits on convey ability, below average status, females part in powerful, early connections, thoughtlessness of government, family support, culture and show and men's hold tight business areas, are the principal factors that forestall commonplace ladies to transform into a business venture. At the end they contemplated that the business advancement can be improved if the public authority flow the resources beneficially in a comparative level of preparing, and work openings for both male and female. In case females are given a comparable work, fundamental preparing, induction to capital and work openings as male are getting a charge out of then we can utilize the capacity and capacities of female also.

Business venture is considered as quite possibly the main elements adding to the financial advancement of the general public. An examination by Rao, Rao et al. (2011) demonstrated that in India, business venture among women is of ongoing starting point. Financial foundation is a significant factor that impacts the women to begin their business. The fundamental point of the examination is to acquaint some significant variables with impact the women entrepreneurship, for example, monetary freedom, setting up their own personality, building certainty, creating hazard taking capacity. Besides, wellbeing, instructive and societal position of provincial women is likewise significant for female business people. Toward the end they proposed that women entrepreneurship can be advanced by empowering efficiency in their current occupations and by presenting new exercises until now attempted, to coordinate the recipients in gatherings, action astute and advance financial and social independence, to create pay for the rustic poor by making roads for creation of merchandise and

enterprises, to sort out creation upgrading programs in country territories and to accommodate care of the offspring of the workingwomen by giving an improved climate, care and food by setting up crèches/balwadis. Independent work is arising to be a vital wellspring of vocation for women in Asia and South East Asia. This is because of lack of business openings.

A paper via Niethammer, Saeed et al. (2007) shedded light on a portion of the issues with respect to women admittance to back in Pakistan at the miniature, little, and medium endeavor levels, both from the interest and supply sides. They found that as female entrepreneurs are arising as significant parts in Pakistan's economy yet women's absence of admittance to fund stays one of the vital requirements for big business development. Also they featured that Social sex predisposition is a significant deterrent to women entrepreneurship in Pakistan. Moreover, absence of admittance to back and absence of admittance to institutional account to subsidize their new companies are additionally the serious issues of women entrepreneurship. The examination likewise noticed that "a large portion of the females are bashful to move toward banks in view of the inaccessibility of insurance, their powerlessness to create reasonable field-tested strategies, or more all social unsatisfactory quality of their cooperation with the male bank experts". Besides, they recommended that the public authority can elevate women's admittance to back and uphold women social and monetary strengthening by creating monetary items that take into account women entrepreneurship, help female entrepreneurship become more bankable customers through nonfinancial administrations, elevate monetary area effort to women entrepreneurship, Promote Women's Access to Microfinance and Implementing Sound Policies.

Social business is a developing marvel in the arising economy because of its allure towards decreasing social issues from the general public. An investigation by Ferdousi and Mahmud (2019) demonstrated that social business supports assumed a significant part towards women entrepreneurship improvement through giving monetary, human and social funding to the women entrepreneurship. Besides, they demonstrated that social business, albeit in its beginning phase, has acquired fame over microcredit as a result of no insurance, adaptable reimbursement framework, beauty period for a while, no premium rest, and accessibility of bigger measure of asset than microcredit. In addition, they said that less taught and less talented women

are being maintained a strategic distance from by the conventional work market now days. Absence of satisfactory organization and versatility is a significant issue for women entrepreneurship. Toward the end they proposed that business-related casual schooling, preparing program, night classes can be directed to improve business information and abilities of women entrepreneurship and women business venture benevolent arrangements and backing administrations ought to be intended to energize women entrepreneurship.

It is all around recognized actuality that business venture is a motor of financial development and social turn of events. An investigation by Agrawal (2018) intended to investigate the different deterrents looked by the women entrepreneurs working in various regions of Uttar Pradesh India. Business is a decent wellspring of producing financial development and social turn of events. In addition, they discovered various issues of women entrepreneurship, for example, social requirements, insufficient account, absence of data and poor systems administration. Besides obligation towards family, low instruction, okay taking capacity and helpless admittance to business sectors is additionally the serious issues of women entrepreneurship. What's more, sexual orientation segregation, absence of authority and the executive's abilities are additionally the issues for women entrepreneurship. Toward the end they recommended that socio social changes can be made for women entrepreneurs, instruction and expert preparing ought to be led for them and backing from existing business visionaries can assist them with developing.

In Pakistan female entrepreneurs encounter various troubles in their productive work vocation and stances unordinary status and power. An investigation by Khan, Naveed et al. (2018) is expected to reveal insight into provokes influencing women to get accomplishment in business and to bring up the issues looked by them while being business people. Additionally, they clarified various difficulties which influence women entrepreneurship contrastingly relying upon assorted circumstances. These significant difficulties are admittance to fund, absence of abilities and trainings, low-wage rate, unnecessary long periods of work and viciousness against females which influence the women entrepreneurship severely. Besides women entrepreneurship can be spurred by getting sorted out classes, get-togethers, meetings to depict a hopeful good example and their accomplishments. In addition, offices can help by giving systems administration, free or limited way to deal with events and meetings. Females

need a ton of help a lot against the disgrace of provocation, so they can work in the establishments with certainty and regard. Government organizations should work for safety efforts. Besides, the sexual orientation explicit measure can facilitate the business climate for women.

Mandipaka (2014) examined the difficulties and obstacles that are faced by women entrepreneurs in King Williams Town, South Africa. They found that absence of instruction is a boundary to the accomplishment of women entrepreneurship. Besides, Lack of openness to business sectors, Discrimination against male dominant and ruled society, Face more prominent trouble in getting capital and absence of female good examples are the obstacles for female entrepreneurs. Further they looked to discover the sort of help women entrepreneurship get from the family towards the manageability of the business. Also they proposed that mindfulness missions ought to be held for women entrepreneurship. The hole in absence of openness to business sectors can likewise be satisfied with acceptable systems administration among women entrepreneurship. The public authority should likewise help them access global business sectors.

In Pakistan, women entrepreneurship is averse to similar chances men due to various serious traditional, oppressive socio-social qualities and conventions. An examination by Roomi and Parrott (2008) demonstrated Barriers to Development and Progression of Women Entrepreneurs in Pakistan. They discovered various obstructions to women entrepreneurship venture, for example, they experience the ill effects of an absence of admittance to capital, land, business premises, data innovation, preparing and organization help. Moreover, there is absence of business and the executive's abilities, unbiased issues and the acts of pardah and izzat (personal dignity or respect). Numerous women entrepreneurship is hesitant to move toward banks due to the restricted accessibility of guarantee. Toward the end they recommended that administration and other help organizations need to give the fundamental seed financing to urge more female business visionaries to enter the market. An organized arrangement of improved admittance to business startup capital would assist with mitigating the issue. This would assist in coordination of women entrepreneurship into the conventional economy.

Motivation is a layout of powers that initiate to direct and determine its framework, heading, force and extent/time. An investigation by Moses and Amalu (2010) demonstrated the connection among inspirations and innovative difficulties among women entrepreneurship. They noticed that there are sure factors which are looked by women entrepreneurship, for example, government rules and guidelines, absence of admittance to back, resources, data innovation, framework and different offices that empower their proficiency and business development, absence of work insight and ability, and absence of good examples. Likewise there are additionally numerous issues looked by women entrepreneurship, for example, social obstructions, absence of inspiration and horror rates. Prohibition from conventional business networks is additionally the serious issue for them. Toward the end they recommended that women entrepreneurship should set aside some effort to examine the idea of difficulties, go to preparing, programs, classes, workshops. This will assist with decreasing the difficulties these women are probably going to look in business.

Basit, Sze Wong et al. (2020) examined the difficulties looked by women entrepreneurship on enterprising accomplishment in Malaysia. They discovered different difficulties looked by women entrepreneurs, for example, absence of investment, absence of self-conviction, socio-social limitations, administrative limitations, dread of disappointments and absence of training. Moreover, family and social help, enthusiastic insight, sex generalization, and information and danger taking conduct in foreseeing women innovative achievement. The discoveries of the examination indicated that "information" have critical negative effect on female enterprising achievement, while the wide range of various difficulties recognized in the past exploration, for example, absence of enthusiastic knowledge, absence of family uphold, helpless danger taking conduct, sex generalization were not huge in impacting women pioneering achievement. They presumed that women innovative achievement to a great extent reliant on the work encounters, significant abilities/skills and mechanical expertise. Toward the end they proposed that administration ought to figure approaches to advance women entrepreneurship and backing women entrepreneurship to make upper hand in their undertakings.

Business venture assumes a critical part in financial development of a country and is a significant worry to the two researchers and strategy producers. Nasir, Iqbal et al. (2019) led an investigation on elements influencing development of women

entrepreneurship in Pakistan. They discovered various imperatives of women entrepreneurship, for example, socio-social, schooling, experience, individual, and monetary components impact the development of women entrepreneurship in Pakistan. Additionally, wedded women are compelled in light of their family responsibilities. The discoveries showed that various components from individual to financial and natural elements influence the development of Pakistani women entrepreneurship. They recommended that despite the fact that various projects are set up to help women entrepreneurs Pakistan, yet these projects need to prove to be fruitful. Public and private schemes for improvement of female entrepreneurs can't be the only one adequate these should be enhanced by changing the attitude of the individuals.

Business venture for women is oftentimes seen as expel of neediness and a step towards equality. An investigation by Aslam, Latif et al. (2013) featured issues faced by female entrepreneurs and their effect on occupational proficiency of female in Pakistan. They featured numerous issues faced by women entrepreneurs, for example, absence of admittance to and power over assets, social and individual Problems, time conveyance and Role Conflict, absence of Education, family Support. Furthermore they likewise discovered numerous different issues of women entrepreneurs as, local area and society, sexual orientation base separation, absence of related field, insight, absence of related abilities, negative market conduct. Specialized issues and deficiency of working capital are likewise the significant difficulties for female entrepreneurs. The public authority controllers in Pakistan should make moves to towards building up the exhibition of women entrepreneurs thus to hoist destitution from Pakistan.

Women entrepreneurship in Kenya is the way to financial development since they are producing work. An investigation by Mwobobia (2012) investigated the barriers confronting limited scope women entrepreneurship an instance of Kenya. The little and miniature ventures (SMEs) assume a significant part in the Kenyan Economy. Then again female entrepreneurs face genuine difficulties, for example, absence of account, segregation, issues with the city gathering, various obligations, helpless admittance to equity, absence of instruction, among others and numerous others. What's more, there are additionally numerous different elements which influencing female entrepreneurs, for example, in satisfactory admittance to back,

various obligations, rivalry, social components and high exchange costs are the serious issues for female entrepreneurs. Besides they recommended that women entrepreneurs can work successfully on the off chance that they are given simple admittance to Infrastructure, through giver Initiatives. Provincial place for big business advancement Regional Center for Enterprise Development (RCED) can likewise assume a positive part for women entrepreneurs. Toward the end they recommended that women entrepreneurs in Kenya ought to be instructed on the benefit of being free. This will invigorate them to get things done on their own like obtaining property.

An examination by Jamali (2009) proposes to look at continual improvements of women entrepreneurs in non-industrial nations of Asia. They discovered various issues of female business like, business climate for women, mental, social/social, religion, monetary and instructive variables. Additionally there are likewise numerous different obstacles faced by women entrepreneurs, for example, substantial family unit errands, conventions, customs, social or strict imperatives. This makes female conduct or mentality less open than male to "doing current business" culture. Absence of admittance to formal credit and monetary organizations is likewise the significant limitation to women business. Every one of these limitations led to a prohibition of women from innovative exercises. Toward the end they recommended that when women are well trained and they have better paid business openings gains, the interest of females as business visionaries in SMEs might decay.

Business is the center of financial turn of events and Entrepreneur is a critical factor of business. An examination by Kaushik (2013) demonstrated the difficulties looked by women entrepreneurs in India. As indicated by him Social and financial advancement of women is essential for improvement of any country. They discovered various difficulties looked by women entrepreneurs for example money, advertising, wellbeing, family are the issues which the women faced in the new pursuits. Toward the end they recommended that the female entrepreneurs additionally need a preparation of administrative and specialized abilities. Government should begin a few amendments for the training of female entrepreneurship. Preparing such schemes those meet the interests of women and good for the enhancement of their abilities and business.

Entrepreneurship is the center of economic development. An investigation by Nayyar, Sharma et al. (2007) showed that causes and requirements looked by women entrepreneurs in enterprising cycle. They found that it is a multi-dimensional task and basically an imaginative action. Entrepreneurs are key factor of entrepreneurship and women entrepreneurship is a new marvel and in the process need to deal with different issues. Also, they found that there were ascertain the monetary, showcasing and production limitations looked by women in their endeavors; evaluation of their wellbeing status, work place offices and to foster rules for turning into a fruitful business person. Furthermore, there were likewise some different boundaries looked by women entrepreneurs for example absence of transportation, absence of rest and rest and non-accessibility of crude material were the serious issues looked by entrepreneurs. Besides, they additionally tracked down that these issues brought about by certain factors, for example, trouble in bearing the cost of own vehicle, not being well known, substantial timetable of work and long working hours. Toward the end they proposed that there ought to be present some strong instrument for the entrepreneurs and rules outlined as an answer for these issues can help women entrepreneurs to manage these issues successfully.

Families and organizations have frequently been treated as normally separate institutions. An examination by Aldrich and Cliff (2003) showed the unavoidable impacts of family on entrepreneurship. They tracked down that drawn out changes in family composition and in the jobs and relations of relatives have created families in becoming more modest and losing a considerable lot of their past role connections. Also, they tracked down that such changes in the establishment of the family have ramifications for the rise of new business openings, opportunity acknowledgment, business start-up choices, and the asset preparation measure. Toward the end they recommended that venture creation can have on family frameworks.

Islamic instructing urges Muslims to be engaged with useful and innovative undertaking. An investigation by Muhammad, McElwee et al. (2017) showed the hindrances to the development and progress of entrepreneurship in country Pakistan. As per them this investigation focused on entrepreneurs' encounters restraining them from dispatching a business at the miniature/micro level. They discovered various issues that limit country entrepreneurship in Pakistan for example cultural, social, financial and strict customs and settings that debilitate entrepreneurship hence

impeding monetary development. Besides, they likewise tracked down that strict, financial and underlying powers assume a critical part in smothering social capital, restricting structural capital and smothering innovative soul in country spaces of Pakistan, clarifying the low degree of entrepreneurship here. Moreover, social and cultural capital requires a particular financial setting for entrepreneurship to flourish.

An investigation by Tipu and Arain (2011) investigated the connections between entrepreneurial conduct and achievement factors in a developing nation setting. They discovered different obstructions of the women entrepreneurs for instance absence of arrangement of field-tested strategy, capacity discernment for start-up arranging, arrogance, acquiring proficient outcast help for learning, incapable to foster business associations with providers for systems administration and good credit strategies and furthermore unfit to oversee finance. Besides, there are additionally numerous different hindrances and this happened as a result of their less information, trainings and experience. Towards the end they recommended that the public authority should offer help to various entrepreneurship communities in Pakistan which could assume a huge part in granting information on nearby entrepreneurship practices hoping for entrepreneurs. Moreover, government ought to likewise focus on new pursuit creation abilities. Pakistani entrepreneurs likewise need preparing and advancement in regions like human asset the board, group building, empowering representatives' inventiveness, designation and control. Government can likewise help Pakistani entrepreneurs by reinforcing the country's monetary design and creating strategies to encourage enterprising drives in the country.

Economic improvement can't be accomplished without dynamic interest of women in all parts of life. An examination by Sarfaraz, Faghih et al. (2014) showed the connection between women entrepreneurship and gender uniformity. They found that entrepreneurship influences the economy relies upon various components, including the quality, gender structure, and kind of entrepreneurial activity. Besides, they further found that gender orientation equity and female entrepreneurship are the significant elements for the monetary development. Moreover this examination tracked down that the connection between gender orientation correspondence and the pace of female entrepreneurship through gender related monetary turn of events and women pioneering action. Toward the end they proposed that women can assume key part in the enterprising marvel. The portion of women's commitment to the financial

and social advancement relies upon the advancement of gender orientation correspondence and sex daze support from the organizations.

New companies headed by women have additionally assumed a significant part in the monetary advancement of numerous nations. An examination by Baughn, Chua et al. (2006) analyzed the effect of explicit standards supporting women's entrepreneurship on the overall paces of women to men occupied with entrepreneurship in various nations. They discovered the connection between regularizing support for women's entrepreneurship and the female/male proportion of entrepreneurs in various nations and to address why women's entrepreneurship might appreciate higher authenticity in certain nations than in others also. Besides, they also analyzed these issues in nations crossing wide scope of financial development. The findings of the examination showed the standardizing setting to the pervasiveness of women's entrepreneurship is not just an element of nation wealth. Besides, the way of life and designed issues embedded as a fiddle the hierarchical structures that emerge and gain authenticity. In addition, they also tracked down that particular regularizing support for women's entrepreneurship itself seems embedded in generally mentalities about entrepreneurship and gender equity. Toward the end they reasoned that a women's information on another business visionary is a solid indicator of her inclusion in beginning another business.

It has been broadly concurred that there is a positive connection between monetary development and entrepreneurship. An examination by Benzing, Chu et al. (2009) showed a factor investigation of inspirations, achievement elements, and issues in Turkey. They discovered different explanations behind starting a business yet the essential purposes behind starting a business are to expand income, to get professional stability, and to get autonomy and the little and medium-sized enterprises proprietors are driven more by income prizes than inborn prizes. Additionally they also expressed businesses for their standing for genuineness and agreeableness and furthermore to work on their Social abilities and great client care. There were many issues faced by the women entrepreneurs however the most difficult issue faced by entrepreneurs in Turkey is the complicated and confounding tax structure. There were also some different issues, for example, inconsistent workers, the powerlessness to keep up with great records, and a feeble economy. At last, they recommended that the government

needs to effectively uphold business instruction at the professional and college level and furthermore find some sure ways to help SME proprietors.

An investigation by Nedumaran (2019) examined the connection between women entrepreneurship and gender orientation equity. They found that business endeavor impacts the economy depends upon different parts, including the quality, gender game plan, and sort of spearheading development. Women entrepreneurs assume incredibly huge part of the worldwide endeavor for financial development. These are individuals who have the stuff and move vital for make exceptional new designs to showcase and pick the right choices to make the thought helpful. Then again, they discovered different issues faced by women entrepreneurs for example monetary issues, promoting creation issues, absence of work place office and furthermore medical issues. Absence of transportation was likewise a significant advertising issue for female entrepreneurs in distant regions. They proposed that administration should give better informational offices and plans to women entrepreneurs and empower women's interest in fundamental initiative. In addition, workshops and getting ready projects for women business visionaries should also be acquainted with work on their administrative and the chief's capacities.

Women are the center point of the economy and their characteristics address the nation promote. An examination by Nedumaran (2019) showed agribusiness women entrepreneurs, issues and delights. He investigated the conditions of women entrepreneurs in the cultivating division or rural area to work on the capacity of the Indian country part. An endeavor has been made by him to diagram an imperative framework for the idea of the green part through the women entrepreneurs. He discovered various issues faced by women entrepreneurs like monetary autonomy, fundamental authority limits, office and admittance to preparing and prosperity organizations, neediness and minimization and exasperated issues of sex awkwardness. They proposed that this load of issues can be figure out when the nature of the creation can be improved by the appropriate schooling and preparing. The government should support the women entrepreneurs by giving them a sensible credit facilities and great characteristics of seeds. They must be refreshed to modernize the business and absorbed innovative advances in the business. They should engage in the helpful business to work with enormous scope tasks.

Women are arising as significant players in Pakistan's economy. An investigation via Niethammer, Saeed et al. (2007) reveals light into a portion of the issues in regards to women entrepreneur's finance to back in Pakistan at the miniature, small and medium venture levels, both from the demand and supply sides. They tracked down that in the small and medium enterprise areas women entrepreneurs were confronting absence of finance which was the significant limitation for big business development. Also, this investigation found the advantages of more noteworthy finance for women in Pakistan. Furthermore, the investigation recommended that further developed finance to monetary instruments that are suitable for women, just as the arrangement of nonfinancial administrations, would assist women with developing and professionalize their organizations into more aggressive ventures. This is particularly significant for women's strengthening as a rule, yet additionally for expanding female work in the private area. The government can elevate women's admittance to finance and, in this manner, support women's social and financial strengthening.

Many women entered the universe of business, of exchange trade and they have become effective entrepreneurs in different business exercises. An investigation by Kumbhar (2013) showed the issues in regards to women entrepreneurship in country India. They discovered various issues faced by women entrepreneurs in India for instance the issue of unequivocal plan of life, absence of harmony among family and profession commitments of women and helpless level of independence from the rat race for women. In addition, here are additionally a few issues faced by women entrepreneurs' for example direct responsibility for property, the conundrum of entrepreneurial expertise and money in financially rich and helpless women and no mindfulness about limits and low capacity to bear hazard moreover. Furthermore, there were additionally some different issues faced by female entrepreneurs, for example, work with male laborers, carelessness by monetary organizations, absence of self-assurance, absence of expert training, versatility imperatives and absence of association with effective entrepreneurs are serious issues of women entrepreneurship improvement in India. Toward the end they recommended that there is need of continuous endeavor to move, encourage, persuade and co-work with women entrepreneurs, awareness projects should to be directed on a mass scale fully intent on making mindfulness among women about the different regions to lead business.

Entrepreneurship alludes to the demonstration of setting up another business or restoring a current business to pursue benefits from new opportunities. A study by Rao and Mohan (2016) showed status of women entrepreneurship in India. They tracked down that the expanding presence of women entrepreneurs in the business field as entrepreneurs has changed the segment qualities of business and monetary development of the country. Women-claimed organizations ventures are assuming a more dynamic part in the public arena and the economy, moving scholastics to focus on this intriguing marvel. Then again they found various issues faced by female entrepreneurs for example clashes among work and homegrown responsibilities, gender gaps in training and absence of finance. There were additionally some different hindrances faced by women entrepreneurs like legitimate requirements in family law, heavy family obligations and absence of family support. In addition they additionally had some monetary issues for example absence of capital, absence of certainty and confidence and absence of right open/private foundations were also the significant imperatives for women entrepreneurs. Toward the end they recommended that this load of boundaries can be addressed by the government. They proposed that Women were given priorities in every one of the areas. Government and non-government bodies should gave expanding consideration to women's financial commitment through independent work and mechanical endeavors.

Entrepreneurship is one of the significant approaches to accomplish monetary autonomy and wealth. An investigation by Nor and Ramli (2016) shows a brief look at women entrepreneurs in Penang. They found that women in business are generally tracked down all around the nation and they help to make energetic monetary exercises in homegrown field. Moreover, they found that a large portion of the women entrepreneurs stay at home and they were married women with youngsters/children. Thusly, they need to shuffle and discover balance between family life and their business. They believed that family support has been one of the significant components that urge these women to wander into organizations. The wedded women did not go to any preparation and seminars on entrepreneurship and it appears to be that they depend more on advices from relatives on issues identified with their business since they were doing their organizations through their own investment funds and family wellsprings of capital. Toward the end they proposed that

administration should improve their abilities and information in entrepreneurship to push them ahead in their undertaking.

Women-claimed organizations are one of the quickest developing entrepreneurial populaces on the planet. A study by Brush, De Bruin et al. (2009) found that family role impacted information networks used to distinguish the market opportunity and the women with high obligation to family will be less inclined to collaborate in market, monetary, industry organizations perhaps influencing the development prospects or even oddity of the venture. They found various boundaries which women were confronting for example monetary issues, less market data and absence of business information. Family limitations are also a significant issue for young female entrepreneurs. Also, family embeddedness can impact enterprising self-adequacy and the desires for the exploitation of the chance. Toward the end they recommended that family should support the young female entrepreneurs so they can play out their best to turn into a fruitful business person.

Female entrepreneurship has drawn in expanding consideration as of late considering substantial proof of the significance of new business creation for monetary development and improvement. An examination by Jamali (2009) showed the requirements and openings confronting women entrepreneurs in developing nations. They found that women entrepreneurs were confronting an assortment of hindrances, with the most significant attributed to the idea of regulating establishments. Women entrepreneurs did care of their family and childcare obligations additionally had made dormant strains. Besides, they additionally tracked down that cultural mentalities not strong of crafted by women overall. There were additionally numerous different obstacles faced by women entrepreneurs, for example, absence of government support, genuine financial downturn and stagnation. Toward the end they proposed that an institutional center is a lot of required in non-industrial nations by the government particularly for the female entrepreneurs.

A study by Bruni, Gherardi et al. (2004) discovered the business visionary attitude to feature how an entrepreneurial discourse is activated as an arrangement of contemplating women entrepreneurs which can make some type of that movement conceivable and practicable. Additionally, they showed the connection among women entrepreneurs and the economy in the developed nations. They tracked down that in

the developed countries women entrepreneurs are supported on the grounds that they are also assuming their part in the improvement of the economy. Furthermore, they additionally found a few obstructions of women entrepreneurship for example the socio social status of women, absence of admittance to data and help and less admittance to the capital. The government should support the female entrepreneurs to inspire them and furthermore give free trainings and organize free studios for them.

A study by Halkias, Nwajiuba et al. (2011) inspected the business and social profiles of women entrepreneurs. They distinguished the patterns of entrepreneurship and social and financial difficulties faced by the women entrepreneurs in Nigeria. Also, they aimed to help and energize supportable limited scope monetary improvement exercises by women entrepreneurs and decide approaches to incorporate these independent ventures into existing metropolitan financial advancement tasks and systems for destitution easing, extend comprehension of the business and social profiles of women entrepreneurs in Nigeria. Toward the end they recommended that there is a need to investigate the gender dimension and the impact of schooling levels on the good examples that impact and drive female entrepreneurship. In addition, government should impact social and instructive approach that supports women's entrepreneurship in the battle for destitution lightening in Africa.

Women are significant segment of society and any dream of improvement will stay slippery without their dynamic support in different circles of life. An investigation by Hussain, Hussain et al. (2016) showed the issues faced by women in Pakistan. They dissected the different authoritative and socio-cultural issues faced by perspective women entrepreneurs. The findings of the study showed that specific authoritative issues like male's severe mentality, foundation, enrollment and preparing issues and other socio-cultural factors, for example, lewd behavior and resistance from male side were faced by the women entrepreneurs. Toward the end they recommended that women ought to give equivalent freedoms to preparing, severe laws ought to be presented and executed for debilitating lewd behavior by the government. Print and electronic media will assume a successful part in changing the overall demeanor of public towards women entrepreneurs.

Entrepreneurship is a capacity and ability that has progressively drawn in women to participate. A study by Awang, Noor et al. (2012) investigated the factors impacting women's inclusion in entrepreneurship in Malaysia. They perceived the significance of women's association in entrepreneurship exercises. They recognized the importance of women's inclusion in entrepreneurship have turned into a significant for any country on the grounds that their commitments to the field have fortified the financial areas execution just as their families' salaries. The findings of the study showed that there are various factors that affecting dynamic inclusion of the women entrepreneurs in entrepreneurship exercises, for example, family legacy business and openness, decisions to change family fortunes, freedom to expand family income and interests and allures of entrepreneurship societies. Toward the end they proposed that the families should support the women entrepreneurs and the government should also give facilities to the women entrepreneurs.

Women entrepreneurs make critical commitments to advancement, business, employment and wealth creation in all economies. A study by Brush and Cooper (2012) showed that Women-claimed organizations are one of the quickest developing enterprising populaces on the planet. They found that women in created economies are bound to begin organizations out of chance inspiration, while those in less developed economies are propelled by need. Besides, they investigation discovered that women dealt with issues of inspirations, family balance and simple monetary access. Absence of information about innovation is additionally a significant issue for women entrepreneurs. Additionally, they proposed that such roused and energetic women entrepreneurs ought to be upheld by the public authority just as from their family.

An entrepreneur is an individual who begins an enterprise. A study by Mahajan (2013) analyzed the women entrepreneurship in India. This examination discovered the situation with women entrepreneurs in India. Also, it is discovered that Women of 21st century is not any more a customary asset bound to homes just rather an informed, educated and inventive piece of the general populace having the ability to change economies into flourishing endeavors. They discovered various difficulties faced by women entrepreneurs like absence of money, gender gaps in schooling, legitimate requirements in family law, absence of family backing and absence of capital. The findings of the study recommend that women entrepreneurship requires a significant change in conventional mentalities and outlooks of individuals in the

public eye as opposed to being restricted to just formation of chances for women. This could be accomplished via cautiously planning the educational program that will confer the essential information alongside its pragmatic ramifications with respect to the executives monetary, legitimate and so on of a venture.

An investigation by Amine and Staub (2009) took an international marketing (IM) way to deal with the investigation of women entrepreneurs (WEs) in sub-Saharan Africa. This study examined the factors in the conditions in which women entrepreneurs work. Moreover, the given study showed the natural boundaries of many kinds sway the endeavors of women entrepreneurs. In addition, the findings of the study integrated, with extraordinary thoughtfulness regarding issues of the social authenticity of women as entrepreneurs. In addition, the aftereffects of the study exhibited that women entrepreneurs in sub-Saharan Africa confronted different sorts of difficulties arising from the socio-social, monetary, legitimate, political, and innovative conditions in which they live. Furthermore, troublesome conditions in neighborhood administrative, regulating, and intellectual frameworks place additional weights on women who want to become entrepreneurs or to grow a pioneering business. They additionally tracked down that in request to address these gender orientation explicit issues, social marketing is suggested with the objectives of changing social convictions, mentalities and practices that contrarily influence women entrepreneurs, and furthermore improving conditions in institutional frameworks and market conditions.

A study by Bhardwaj (2014) discovered the relationship among education and training and execution of women entrepreneurs. The study likewise discovered that innovative schooling stimulates women to take up entrepreneurship as a lifelong choice. In addition, the study showed that women entrepreneurs have lack of time for upgrading their abilities and furthermore need training for developing their abilities. Furthermore, the findings of the study showed that providing suitable instruction assists them with finding wellsprings of innovative thoughts and converting these thoughts into endeavors. The investigation likewise uncovered that because of constraints in the time accessibility and assets, women entrepreneurs find it difficult to train themselves and outfit themselves with the new advancements in innovation and the market. Moreover, the investigation shows that there is a significant relationship

between providing pioneering stage and training to the women to fire up their endeavors. Toward the end they recommended that there is an absence of cultural help for women entrepreneurship. Entrepreneurship is as yet expected to be a male-dominated field, and it very well might be hard to gain the general public's help for women entrepreneurs. The women entrepreneurship can likewise give an instrument to social upliftment for beneath destitution line individuals. Moreover, it is likewise recommended that providing them with proficient training and ability advancement projects would help the women understudies to dispatch their businesses.

A study by Arthur, Hisrich et al. (2012) determined what facilitators and hindrances to local and worldwide entrepreneurship exists if training stood apart as a basic factor. They found that women entrepreneurs can put forth a valiant effort by providing them infrastructure and admittance to instruction and organizations, government mentality toward straightforward business and backing for these endeavors locally and around the world, and admittance to capital. The findings of the study proposes that creating fruitful business adventures that would then be able to develop and float monetary development is significant; notwithstanding, it is considerably more troublesome in nations and locales that have additional difficulties like debasement and corporate duty boundaries. Within the sight of such sort of issues looked by entrepreneurs, creating the right instructive projects that can push the business visionary ahead would be a solid facilitator to progress. Toward the end they recommended that if entrepreneurs, scholastics, and others worked together and pooled their insight and assets, a portion of the basic hindrances to progress could be survived.

Women face many difficulties in the general public and it particularly turns out to be seriously challenging when it is reinforced by the way of life and male dominating social and social partners sharing the control in the family arrangement. A study by Mathew and Kavitha (2010) showed the socio-cultural environment boundaries for women entrepreneurs. He tracked down that the involvement of women in the monetary improvement of Middle East through miniature endeavors was exceptionally less due to the socio-social limitation in the Middle East nations. Moreover, he discovered different issues faced by women entrepreneurs' for example inadequate information base, reaction from the financial institution and creation and

related offices. In addition, the investigation tracked down some different boundaries faced by women entrepreneurs, for example, absence of market access and market information, un-suitable framework and practices, less institutional help and training and furthermore less interpersonal organization. Toward the end they recommended that women strengthening in monetary advancement can be accomplished by recognizing and promoting adequacy of present day information and correspondence framework, increase investment of female entrepreneurs in existing public and international organizations and ensuring female informal communities fundamental for encouraging businesswomen to extend their business.

Women entrepreneurs have been assigned as the new engines for development and the rising stars of the economies in developing nations to bring thriving and government assistance. A study by Koneru (2017) showed the women entrepreneurship in India-issues and prospects. He tracked down that the informed Indian women need to go far to accomplish equivalent rights and position since customs are profound established in Indian culture where the sociological set up has been a male dominated one. Moreover, he discovered various barriers faced by women business person's for example male dominant social request is a significant issue for female entrepreneurs, hardened contest, absence of self-assurance, resolve, solid mental viewpoint and hopeful disposition are likewise the issues looked by them. In addition, family commitments and family ties are additionally the barriers for them. Toward the end they recommended that this load of obstructions facing by women entrepreneurs can be survived if the public authority will attempt a continuous endeavor to inspire, empower, persuade and co-work women entrepreneurs. The public authority ought to give mindfulness programs, upgrade the norms of schooling of women and arrange training programs. The most significant is making arrangement of miniature credit framework and undertaking credit framework to the women entrepreneurs at neighborhood level which can be useful for the new becoming women entrepreneurs.

2.2 Conclusion of Literature

Barrier to women entrepreneur is an intense issue now days. It is available overall practically in each country. In the above literature we have understood that there are many different types of barriers faced by women entrepreneurs which vary country wise. Barriers to women entrepreneurs is a significant subject of research in countless developed and under developing nations. The above given literature showed a number of problems for example absence or less knowledge, trainings, money problems, family issues and many others. Furthermore, the studies also showed various suggestions that government should provide facilities to the women entrepreneurs, provide easy loans to them, free courses and trainings should also provide to them so that they can participate in the development of the country.

2.3 Tables of Literature Review

Author Name	Year	Conclusion
Aldrich and Cliff	2003	They tracked down that drawn out changes in family composition and in the jobs and relations of relatives have created families in becoming more modest and losing a considerable lot of their past role connections.
Baughn, Chua et al.	2006	They discovered the connection between regularizing support for women's entrepreneurship and the female/male proportion of entrepreneurs in various nations.
Niethammer, Saeed et al.	2007	They found that as female entrepreneurs are arising as significant parts in Pakistan's economy yet women's absence of admittance to fund stays one of the vital requirements for big business development.
Nayyar, Sharma et al.	2007	They found that it is a multi-dimensional task and basically an imaginative action.
Roomi and Parrott	2008	They discovered various obstructions to women entrepreneurship venture, for example, they experience the ill effects of an absence of admittance to capital, land, business premises, data innovation, preparing and organization help.
Brush, De Bruin et al.	2009	They found various boundaries which women were confronting for example monetary issues, less market data and absence of business information. Family limitations are also a significant issue for young female entrepreneurs.
Benzing, Chu et al.	2009	They found different issues, for example, inconsistent workers, the powerlessness to keep up with great records, and a feeble economy.
Jamali	2009	They discovered various issues of female business like, business climate for women, mental, social/social, religion, monetary and instructive variables

Moses and Amalu	2010	They found different factors which are looked by women entrepreneurship, for example, government rules and guidelines, absence of admittance to back, resources, data innovation, framework and absence of work insight and ability.
Tipu and Arain	2011	They discovered different obstructions of the women entrepreneurs for instance absence of arrangement of field-tested strategy, capacity discernment for start-up arranging, arrogance
Rao, Rao et al.	2011	Financial foundation is a significant factor that impacts the women to begin their business.
Singh and Raghuvan	2012	They found that lack of money on two checks. First is a property right and second is less credit accessibility from banks.
Mwobobia	2012	The study found that absence of account, segregation, issues with the city gathering, various obligations, helpless admittance to equity, absence of instruction, among others and numerous others.
Awang, Noor et al.	2012	They perceived the significance of women's association in entrepreneurship exercises.
Kumbhar	2013	They discovered various issues faced by women entrepreneurs in India for instance the issue of unequivocal plan of life, absence of harmony among family and profession commitments of women and helpless level of independence from the rat race for women.
Aslam, Latif et al.	2013	They featured numerous issues faced by women entrepreneurs, for example, absence of admittance to and power over assets, social and individual Problems, time conveyance and Role Conflict, absence of Education, family Support.
Kaushik	2013	He discovered various difficulties looked by women entrepreneurs i.e. money, advertising, wellbeing, family are the issues which the women faced in the new pursuits.

Sharma	2013	She found that Women business improvement is a fundamental piece of human asset advancement. The advancement of women entrepreneurship is low in India, particularly in the rustic zones.
Taib	2014	He found that monetary pressure is the enormous issue for the women entrepreneurs since business is straight forwardly connected with the money or capital.
Mandipaka	2014	They found that absence of instruction is a boundary to the accomplishment of women entrepreneurship.
Sarfaraz, Faghih et al.	2014	They found that entrepreneurship influences the economy relies upon various components, including the quality, gender structure, and kind of entrepreneurial activity.
Bhardwaj	2014	The study likewise discovered that innovative schooling stimulates women to take up entrepreneurship as a lifelong choice.
Nor and Ramli	2016	They found that women in business are generally tracked down all around the nation and they help to make energetic monetary exercises in homegrown field.
Muhammad, McElwee et al.	2017	They discovered various issues that limit country entrepreneurship in Pakistan for example cultural, social, financial and strict customs and settings that debilitate entrepreneurship hence impeding monetary development.
Koneru	2017	They found that a hardened rivalry with men entrepreneurs is extremely hard for women entrepreneurs.
Muhammad, McElwee et al.	2017	They inspected the determinants of extremely low degrees of business in country settings in the agro-based areas of inside Sindh, Pakistan.
Agrawal	2018	Various issues of women entrepreneurship, for example, social requirements, insufficient account, absence of data and poor systems administration.
Khan, Naveed et al.	2018	They found significant difficulties of women entrepreneurs i.e. admittance to fund, absence of abilities and trainings, low-wage rate.

Nedumaran	2019	They found that business endeavor impacts the economy depends upon different parts, including the quality, gender game plan, and sort of spearheading development.
Nasir, Iqbal et al.	2019	They discovered various imperatives of women entrepreneurship, for example, socio-social, schooling, experience, individual, and monetary components impact the development of women entrepreneurship in Pakistan.
Ferdousi and Mahmud	2019	Social business supports assumed a significant part towards women entrepreneurship improvement through giving monetary, human and social funding to the women.
Li, Ahmed et al.	2019	They tracked down that sexual direction isolation, nonappearance of female guidance and induction to capital are the establishments for female business in natural zones of Pakistan.
Nedumaran	2019	He investigated the conditions of women entrepreneurs in the cultivating division or rural area to work on the capacity of the Indian country part.
Basit, Sze Wong et al.	2020	They discovered different difficulties looked by women entrepreneurs, for example, absence of investment, absence of self-conviction, socio-social limitations, administrative limitations, dread of disappointments and absence of training.

CHAPTER 3

DATA AND METHODOLOGY

3.1 Study Area

This study will be conducted in Faisalabad Pakistan. The reason behind for selecting this city is to compare the factors data that are reason for low participation of female entrepreneurs in SME businesses. Faisalabad has been the larger share of SMES in Pakistan. In addition, the study survey conducted in different areas of the city.

The design used in this research was cross sectional in which one sample of 32 respondents is drained from the target population and information has acquired from this sample once. The respondents were interviewed over the period of one month.

3.2 Research Design

The methodology was designed on the basis of Saunder's Onion. For this research the primary data was used and data was collected through in-depth interviews from the female entrepreneurs specifically from the females who are running salon businesses in the city of Faisalabad. A semi-structured questionnaire was prepared on the basis of requirements of the current study. In addition, the data is collected in a fixed period of time in the months of May and June.

3.3 Research Choices

Saunders (2016) discussed two types of research choices, the mono method and the multiple methods. To answer the research questions of a study, when a single data collection technique is used it is referred as the mono method, while on the other hand when more than one data collection technique and procedures for analysis are used then it is termed and referred as multiple methods. Further multi methods are divided into sub-categories named as mixed-method and multi-method. In mixed-method both quantitative and qualitative data collection techniques are used along with analyzing procedures with in a single research design. Whereas multi-method it is using more than one method either of qualitative or quantitative within a single study and then analyzing them according to their relevant steps and procedures.

3.4 Data Collection Method

Questionnaire was made in such a way that none of the important questions remain unanswered. The study has specific objective and was particular in asking questions which give us answers which we want according to our objectives. The emphasis was on exploration of data and information. In depth interviews allowed us with probing questions resulting into exploration of new points and answers. Open ended questions were asked along with effective probing questions. Respondents were inquired to tell about barriers they have faced regarding business. The questions were ordered in such a way that they move from general to specific.

Interviews were conducted in a comfortable environment. The interviews were conducted in Urdu and Punjabi, and continued for 40 minutes on average. The questionnaire was designed in such way that; it covered their social-economic scenarios. Main themes that have derived from these interviews have been summarized below. The interviews were recorded in order to keep a record of things and not to forget any important point while transcribing the interviews. Both field notes and audio recording were used to record the data.

3.5 Sampling Technique and Sample

Purposive sampling technique was used during the course of this research. It is a type of non-probability sampling technique, the major reason behind choosing this sampling technique was that; it was time-effective and the most suitable. In this technique, it is decided by investigators what information is needed to gather and what people can give this information voluntarily based on their knowledge and experience in relation to research questions (Bernard, 2002 & Lewis & Sheppard (2006). Purposive sampling is in particular is demonstrated as main informant technique (Bernard, 2002).

For qualitative research different sample size has been proposed and concept of saturation is usually recommended where the size of respondents in in-depth interviews varies from 5-50 (Glaser & Strauss, 1967).

Moreover, a study also proposed the sampling size of 20-30 interviews (Creswell 1998). Many investigators still consider that while deciding sample size

there is no need to follow specific rule. Moreover one can also decide sample size through distribution of time, funds and methods accessible related to goals of the research (Patton, 1990).

For this purpose, 40 individuals were interviewed. Among those 40, only 32 were included on the base of saturation and quality of data.

3.6 Data Analysis

The major aspect of qualitative study is to interpret the responses consisting people's expression and actions (Ryan, 2006). The layers of information are exposed over time after the detail analysis was done by the researcher and have to reveal it before the readers. The researcher also goes through analysis which helps to induct and extract new findings from the collected data. The whole process which includes the organization of data, reducing, deducing and reviewing it to final testifies it.

For the purpose of this research the thematic analysis of the data was done. This is a type of analysis which helps in classification, edifying, accessing and in disclosure of models.

It is totally a qualitative research, thus for generating codes only inductive method was used. This method allows the authorizations of themes and suitable for question and data regarding this study.

CHAPTER 4

ANALYSIS AND DISCUSSION

4.1 Analysis

For the purpose of analysis, interviews were written in verbatim and then transcribed. Then all the transcriptions were compiled in order to start the coding procedure. When all the transcription containing response from different respondents was compiled, the next step was to organize all the data by questions. While organizing data by question all the responses and data regarding one question was compiled and the procedure was repeated for all questions. Then for the responses for each question, codes were generated. After the initial coding on the basis of organized question, in next phase the similar codes were compiled after further reduction. When similar codes were compiled, they were named after different themes which were then discussed in discussion part given below. The coding was done manually. Following were the codes generated through organized questions and then further reduction.

The Table 1 below shows the initial codes generated from the transcriptions which were organized by questions. These codes were then further reduced into smaller codes keeping in mind that their originality and the idea and concept of the data does not change or get manipulated.

Then the Table.2 shows the reduced codes and conversion of these reduced codes into themes. The themes which were originated are then discussed as the result of this study

Table 1 Codes

Financial Crises	Trained from Salons	Lack of Finance
To Support Family	Vocational Training Institutes	Education
Domestic Needs	Diploma	Awareness
	Workshops	Joint Family System
Passion	YouTube	Brothers Were Not Happy
Personal Interest		Low Caste Profession
Teaching		Nayian Di Dukaan
Loan from Daman Support Bank		Despise from This Profession
		Mentality
		Cat Calls
		Educate Children
		Awareness
		Family Support
		Mobility
		Personal Expenses
		Bought Home
		Pay Taxes

Table 2 Codes & Themes

Codes

Financial Crises To Support Family Domestic Need Passion Personal interest Teaching Loan from Daman Support Bank	Trained from Salon Vocational Training Institutes Diploma Workshops YouTube	Lack of Finance Education Awareness Joint Family System Brothers Were Not Happy Low Caste Profession Nayian Di Dukaan Mentality Despise This Profession Cat Calls Awareness Mobility	Educate Children Family Support Personal Expenses Bought Home Pay taxes
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Themes

Business Startup	Skills & Development	Barriers	Contribution
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4.2 Business startup

People start business for different reasons; we have found multiple reasons behind these women starting their small scale setup. Many respondents mentioned that financial issue was top of them (Cassar, 2002).

When the interviewees were asked about the reasons of starting business, most of them said that there were financial crises e.g. husband's death, brother was sick, house rent, and some of them have mentioned that it was their passion. They have done different efforts to start this business. Moreover, for initial startup they did embroidery, teaching and collected money. In addition, few of them told that their husbands have invested in this business. One of them has mentioned that the whole set up was a gift by her husband. While other one also told that her mother sold her gold for this start up to meet the need of credit. Furthermore, one of the female entrepreneurs told that she took loan from Daman Support Bank.

4.3 Skills and development

Trainings and experience is a key factor for starting and growth of a business for female entrepreneurs. Growth and activity results are positively related to expertise, evolution and experience. They prove to be a significant factor in growth of female entrepreneurship. In absence of entrepreneurial competencies startup and process of running a business is quit impossible. Mostly they acquire skills and expertise through short term training courses while some of them are God gifted.

Respondents mentioned challenges relating to expertise they further stated that although at first place some of us are God gifted but for advancement we attend workshops, attend online makeup tutorial classes, watch YouTube videos , do diplomas and short term courses time to time. In this profession without proper interest and training, learning and growth is not possible. It is necessary for development purpose and success as a beautician. They want to groom themselves according to the changes in trends and fashion.

4.6 Barriers

4.6.1 Financial problems

A business whether it is huge or small in size it is considered that finance work as a “**Life Blood**” for that business. The study has found that almost all interviewees have faced problems regarding credit. Some of them have to do start this business because the earning of their husbands isn't enough to meet all domestic and other needs. They have moral support of their families but credit availability is a serious issue which every one of them has faced. They counter this barrier by taking loan from friends, relatives and other member of family like in-laws or parents. While one of the interviewees has took loan from Daman Support Bank. On a response to question related whether they have any support from government regarding credit availability answer was no. They all want that government should give them scholarships and loans on easy terms and conditions.

4.6.2 Societal Problems

In societal problems time management, role confrontation, interviewees mention illiteracy, insufficient experience regarding profession and adverse market behavior. While talking to female entrepreneurs they mentioned that mentality of people is sick. They do not consider salon business as noble. They despise this profession and professionals. Respondents mentioned that they have to face street harassment and catcalls. Some people thought it is a very low cast profession while others think it is not a dignified profession. Females have told that they have to bear many comments, cat calls and remarks in market. Moreover, they harass and think that we are available for this. Other societal problems faced by women entrepreneurs are lack of co-operation and mobility issues etc.

4.6.3 Family Ties

When it comes to family matters and distribution of role the looking after whole family and children comes in the share of females. Female entrepreneurs mentioned time management, role confrontation, absence of family support, lack of finance and other barriers. Specifically as a wife time management, role confrontation and energy are the main problems for interviewees. In a scenario where female entrepreneurs are married, she has to maintain a balance between family and business. If she will invest her full energy and time in business then it will leave little for family

and vice versa. Support from husband side is compulsory for starting business. If he denied then there is no reason left behind to start a new venture.

When the interviewees were asked about their family support, most of the married females mentioned that their husbands are supportive. Some of them told that in laws are strict and they have to face many problems due to joint family system. Moreover, married women have to look after their children and family as well. In addition, one of the respondent mentions that her father is supportive but her brothers is not happy with this profession and they called this profession as **“Nayian Di Dukaan”**.

4.6.4 Limited Mobility

When the interviewees were asked about the mobility factor, one of the respondents told that her husband provide her the facility of pick and drop. Most of them have the salons in their houses. Moreover, one of the respondents told that she has mobility problems because her house is far away from her salon.

4.6.5 Lack of Education

Women literacy rate is not so high in Pakistan. Lack of education is the major reason of different social and economic barriers. Most of the interviewees were under graduation. They don't have good communication skills. They don't have any knowledge about policy arrangements from government side. Also they are unaware of other benefits provided by government and about loan policies as well. But they did diplomas related to their field and are skilled.

4.7 Contribution

During the interviews this study found that females spend their money on following:

4.7.1 Personal Expenses

Being financially independent all the interviewed female entrepreneurs are bearing their personal expenses by their own. In fact, some of them are running their kitchen as well.

4.7.2 Educate Children

Most of the female entrepreneurs are bearing all the education expenses of their children to make their future bright and secure.

4.7.3 Family Support

This study found that most of the females are supporting their families in all the ways. Moreover, some of them are also supporting their in laws financially. Even they bought their houses through their salons earnings. They are not only home makers but buyers too.

4.7.4 Pay Taxes

Mostly the salon female entrepreneurs pay the professional tax yearly through their salon's earning.

4.8 Discussion

As the study has achieved its objective i.e. to critically examine the problems faced by women entrepreneurs, to evaluate the factors responsible for encouraging women to continue their journey as entrepreneurs, to study how women entrepreneurs contributing in social change and economic development and to consider the arrangements, programs, institutional organizations and the inclusion of help offices in advancing Women business venture.

From above analysis of the study and literature results shows that there are various factors like personal, socio economic, environmental etc. all these factors interrupt the process of growth and advancement of female entrepreneurs of Pakistan.

Women becoming entrepreneurs and entering in different businesses is not a new phenomenon. In Pakistan, women entry into business is not a new phenomenon because women are entering in business for different reasons for instance financial independence, to educate their children, to support their family and for paying taxes of their businesses. In Pakistan women engage themselves into entrepreneurial activities for both pull and push factors. Pursuing their passion need for achievement, self-recognition and a desire to make their separate entity are pull factors. While push factors are included financial crises, needs of daily lives, children education etc. These factors compel women to enter in entrepreneurship. In what way businesses are financed is a very basic question for business related research? Financial resources are one of the basic and essential means of starting and operating further a business.

Investment and entrepreneurship is directly related to each other. As mentioned above it is a “life blood” for a business it provides life to it. It enables entrepreneurs to make bold moves and enables them to take risks. Women entrepreneurs encounter financial problems world widely. Its degree or level differs country to country according to societal differences etc. It is not severe in developed countries as compared to less developed countries like Pakistan where they are encountering serious financial issues. First of all females in Pakistan are not given with property rights from their parent side. If they ask for rights and insist against the desire of male of family then there is a threat that they can take their share but after this happen they have to face isolation. They will cut off with her all type of relationships and will not meet her in thick and thin. This checks her out to leave her share rather that she likes to keep her parents family support. Secondly, Financial institutes who provide help to entrepreneurs hesitates to provide females loan because they mistrust them. At the end they have to rely on their families particularly males of the family for financial support.

When the interviewees were asked about the barriers they faced all of them talked about the financial issue first. One of respondent mention she wants to open her own salon as she was working there as an employee but she hasn't investment. Most of the women entrepreneurs borrowed money from their relatives and friends. One of them took loan from Daman Support Bank. She has paid pack it with interest. Many of them said it is more feasible to borrow money from relatives rather than taking loan from bank. Moreover, one of them sold her gold to start her business. There are different personal problems they are facing. For example lack of education, time management, role confrontation, little knowledge about policies and benefits provided by government etc. They have lack of education and most of them don't have such knowledge about business related technology and market. Most of them have done a course and that's enough for them. Further every society has its own fundamental rules, religious environment, cultural norms and living standards. In Pakistan people of society are very sensitive about females matter. When it comes to a matter about females they are keen that they should go with cultural norms. Moreover, in this culture most of people have a perception that Salon ladies and Beauty salon business is not a good profession and also professionals engaged in this business are also not good. Furthermore, interviewees have shared their experiences and observations that it

is not a respectful profession in public eye. In Pakistani culture family is an important thing for every one particularly for females. They have a strong bond with their families. They need permission of family for stepping out of their homes for different purposes. If they are supportive then females have another type of confidence level and their enthusiasm regarding doing something that show world that they are capable of doing anything best is different. While on the other hand, if females are supported by their families the problems and barriers become bigger than in case of first scenario. Females shares during interviews that most of the time husbands are supportive and also when he is not earning then she has to. Joint family system and managing both children and family is very difficult for them. For serving the objective evaluating the factors responsible for encouraging women to become entrepreneurs question was asked that there are many problems and issues what encourage you to continue this business the answer was children and their future, to earn livelihood and become successful makeup artist. Their motivational factors were education of children and their better future. Some respondents want to grow and become successful entrepreneurs also they want to become a brand, it shows their ambition, so finally need for achievement and survival are both encouraging factors for female entrepreneurs.

CHAPTER 5

CONCLUSION AND POLICY SUGGESTIONS

5.1 Conclusion

The development of business venture is acknowledged by all states as a vital arrangement for creation of job opportunities, to bring variation in different products, manufacturing process, and associations. The higher female pioneering movement contributes to the higher absolute innovative action pace of the nation. In Pakistan women do not have similar status as men have in society considering gender roles. There are various kinds of aversions in public eye. The study expand that there is a relationship between financial turn overs of event and women's strengthening. Improvement of business venture among females is a significant advance to build female interest during the time spent financial turns of events. It will accelerate economic development, and give work occasions to women brought about improving the financial autonomy.

This study will help to estimate the true economic, social barriers of women entrepreneurship which can be sort out for better economic growth in future. The primary objective of this study to critically investigate the barriers and problems encounter by Female entrepreneurs, evaluation of encouraging factors for females becoming entrepreneurs, to discover the contribution of women enterprises in domestic/ local economy, to study how women entrepreneurs contributing in social change and economic development and to consider the arrangements, programs, institutional organizations and the inclusion of help offices in advancing Women business ventures. Resultantly it was found that there are various problems faced by female entrepreneurs e.g. social, economic and demographic and many others.

To accomplish the objectives of this study primary data was used where data was collected through interviews from the female entrepreneurs specifically from the females who are running salon businesses in the city of Faisalabad. For the purpose of collecting information from the respondents, a semi structured questionnaire was developed and used. This study has used purposive sampling technique to collect the data from salons during the course of this research. It is a kind of non-probability

sampling technique. In depth Interviews are conducted in such a way that none of the important questions remain unanswered. The interviews were carried out in Urdu and Punjabi, and continued for on average 40 minutes. Both field notes and audio recording were used to record the data.

The literature shows that female entrepreneurs are facing a large number of problems now days even they have a huge contribution in the development of the country. The literature and results of this study sustain with this universal understanding. Study is emphasizing that educated and married females are more willing to establish their own businesses and actually are into this business. Study further explore that their participation into economic activities or financial activities relies on level of education, knowledge, family support and societal framework. All in all the consequences of the examination show that the country feels the necessity of proper and maximum use of its resources/assets involving HR. To assist female entrepreneurs in financial practices is essential not only as HR point of view but also to raise standard of living of female. The financial status of the females is currently recognized as a label of phase of betterment of community. Therefore for public authority it has become essential to design schemes for betterment of female entrepreneurs. In addition, the investigation proposes that the dragged out objectives of the advancement programs for females should propose to increase their financial and economic welfare. For this purpose due recognition must be given to females for jobs and dedication by various communal, financial and political disciplines. In the scenario of Pakistan there is a need to make legislation and such entrepreneurial system that gives freehand to women entrepreneurs too. Who need and are willing to take part in the financial activities. The investigation gives rules to the policymakers in designing structure specifically for female entrepreneurs for their performance efficiency and advancement by resolving problems that Pakistani women entrepreneurs are facing.

5.2 Recommendations

- ❑ Women entrepreneurs should be given more chance to expand their businesses through availing the opportunity to learn from the successful entrepreneurs of other regions/ countries. The National Incubation Center (NIC) should be held accountable for creating such occasions.
- ❑ Government should provide financial support to women entrepreneurs and make it sure that policy information should reach out to the mass level of women entrepreneurs. The State Bank of Pakistan should make such policies to promote female entrepreneurship.
- ❑ Government should provide free diplomas, courses and trainings to the female entrepreneurs so that they can perform well in their filed. Vocational Training Institutes should employ females.

5.3 Limitations

Collecting primary data by interviews of salon ladies were not easy at all. Few of them were not ready to give interview. They were considering it might be a fraud or may be it is by FBR. They were reluctant because they were thinking maybe it was from government to make a report on them. It was very difficult to take their consent and make them comfortable to give interview.

5.4 Summary of the Findings

After all findings, study has found there are multiple reasons behind these women starting their small-scale business. The mentioned reasons by Interviewees of starting business were financial crises e.g. husband's death, brother was sick, house rent, and some of them have mentioned that it was their passion. Further, the study has found that almost all interviewees have faced problems regarding credit. The looking after of whole family and children comes in the share of females. The question related to family support got the response that most of the time husband are supportive but in laws are strict and situation is hard while living in joint family system.

Moreover, female entrepreneurs mentioned that mentality of people is sick as they despise this profession because they don't consider it as noble. Considering it as low cast profession, throwing remarks and harassing female entrepreneurs by catcalls are also included in these societal barriers. Further, Most of interviewees were under graduates. They don't have good communication skills, knowledge about policy arrangements from government side and other benefits provided by government and about loan policies as well. But they did diplomas related to their field and are skilled. Moreover, mobility barriers are there for female entrepreneurs generally but in this case most of them have salons at or nearby their homes. Only one respondent have mobility issue, as she was from far away village with backward transportation facilities. On the other hand, these women are contributing domestically and economically in our society. Married females are bearing all the education expenses of their children to make their future bright and secure. They are sharing financial burden of their husbands, supporting in laws as well as their parents side. Mostly the salon female entrepreneurs pay the professional tax yearly through their salon's earning. Finally these women are facing all these barriers bravely and still continuing their journey just because of their passion of securing future of their children and support their families and contributing in our society.

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APPENDIXES

Appendix I: Questionnaire

Respondent Numbers				
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Section 1: General Information

General Information for Interview

Date of Interview _____

Place of Interview _____

Name of Interviewer _____

Interviewer age _____

Marital status _____

A: General Information of enterprise

Name of enterprise _____

No. of employees _____

To whom you mainly provide the services? _____

Year of establishment _____

Category your enterprise falls in:
Small: _____ Medium: _____ Large: _____ Other: _____

Nature of Respondent:

a. Owner (Employer)

b. Worker (Employee)

1. What was the reason for starting your own business?
2. How you started your business?
3. What barriers that you are encountering / encountered as a female entrepreneur.
4. Explain the ways in which you deal with the barriers mentioned above.
5. Do you face restrictions in mobility?
6. Do you face lack of finance/credit?
7. Do you get loan / credit from any financial institution?
8. Do you have knowledge of relations and legal environment? If YES then explain.
9. Do you have provision of government facilities in growth of your business?
10. Please share any experiences where your gender (being female) acted in your favor in your entrepreneurial endeavors.
11. Are you registered filer/tax payer?
12. No of daily customers on average?
13. Service charges per customer?
14. What do you think what is missing in environment? What should be done to encourage or support women entrepreneurship?
15. What would be your message to aspiring and emerging female entrepreneurs?