

Challenges Confronting Women Entrepreneurs: An Exploratory Study

Maham Tahir¹, Faiz Younas², Vicar Solomon^{3*}**Abstract**

Women entrepreneurs encounter several hurdles and barriers that restrict their business success and limit their economic contributions. This qualitative study investigated the specific challenges faced by female entrepreneurs in district Jhang, Punjab, Pakistan, with a focus on their experiences in beginning and establishing businesses. Purposive sampling technique was used for data collection via one-on-one interviews with 11 female entrepreneurs ($n=11$) from various industries aged between 20 and 65 ($M = 33.36$, $SD = 12.77$). Thematic Analysis was employed to analyze the data. Initially, common themes were collected, and these common themes were then examined to identify repeating patterns and superordinate and subordinate themes were extracted from the reduced themes. The findings of the study reveal several key challenges that hinder the entrepreneurial success of women. Cultural factors emerged as significant barriers, with limited support and recognition being a recurring theme. Cultural barriers such as limited support and recognition, societal biases and resistance from family and community are among these challenges. The findings emphasized the importance of providing targeted support and interventions to overcome these issues and boost the success of women-owned companies. Pakistan can leverage the full potential of women's entrepreneurship for economic growth and development by empowering women entrepreneurs and establishing an enabling environment.

Keywords: Entrepreneurial Ecosystem, Women's Empowerment, Women Entrepreneurs

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Introduction

Entrepreneurship is an excellent source of social and economic growth (Venkat Subramaniam, 2003). Entrepreneurs, according to Bolton and Thompson (2002), search out, seize, and exploit opportunities. Add 'to establish a business appropriate to their needs,' and you'll have a decent notion of how entrepreneur innovation fits in with

any lifestyle goals (Galindo-Martin et al., 2020). Pakistan's cultural context plays a significant role in shaping women's entrepreneurial experiences. One of the 17 Sustainable Development Goals established in the United Nations 2030 Agenda for Sustainable Development is gender equality and the empowerment of women and girls (Galindo-Martin et al., 2020). Many studies showed that women believe that entrepreneurs can provide financial advantages to the bigger economy and society (Manzano, 2021). Patriarchal norms and gender role expectations often limit women's access to resources, networks, and opportunities for entrepreneurship (Kabeer, 1999). Research by Ramzan et al. (2017) found that cultural constraints, such as restrictions on mobility and societal expectations of women's primary role as homemakers, can pose significant barriers for women entrepreneurs in Pakistan. Societal attitudes and perceptions also affect women's entrepreneurship in Pakistan. Women

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entrepreneurs may face resistance and skepticism from family members, society, and even customers (Saeed et al., 2015). Gender biases, stereotypes, and discrimination can limit women's access to markets, finance, and support services, hindering their entrepreneurial progress (Kabeer, 1999). Institutional factors, including legal and regulatory frameworks, shape the entrepreneurial environment for women in Pakistan. The legal framework does provide some protection for women's rights, but implementation gaps and lack of enforcement undermine their effectiveness (Khan, 2017). Access to finance remains a major challenge for women entrepreneurs, as they often face difficulty in obtaining loans and lack collateral (Qureshi, 2016). In Pakistan, women are often concentrated in traditionally female-dominated sectors, such as handicrafts and clothing (Khan & Hashmi, 2015). Studies have highlighted the need to diversify women's participation in various industries, as sectoral concentration may limit their growth potential and access to opportunities (Saeed et al., 2015). According to Brush and Cooper (2012), female entrepreneurship is rapidly expanding over the world. Women entrepreneurs make significant contributions to generating employment and wealth in all economies (Brush and Cooper, 2012). According to research conducted by Barwa (2003) on women entrepreneurs in Vietnam, women experience additional disadvantages as a result of persistent societal and cultural gender inequities and biases. Although women have made tremendous progress towards sexual equality in areas such as education and the job, their role as the family mainstay in terms of parenting and homemaking has remained relatively constant (McGowan et al., 2012). According to Starcher (1996), women in underdeveloped countries have limited access to funds since they are concentrated in poor rural communities with little options to borrow money. Women entrepreneurs also face a shortage of

external finance due to their inability to provide physical security, forcing them to rely on their savings and loans from relatives and friends. According to Starcher (1996), banks tend to overstate the likelihood of female entrepreneurs defaulting, resulting in unreasonably high collateral requirements and credit rationing. Post 2000 literature contains more fascinating difficulties. According to several researchers, the twenty-first century represents a watershed moment for female entrepreneurs. Women entrepreneurs have made great headway in this historically dominated by men profession. According to several academics, women entrepreneurs face more serious challenges in the twenty-first century. The advancement of technology, which drives strenuous service or product developments, as well as poor communication and promotion, financial constraints, insufficient resources and opportunities for improving talents and abilities, and a lack of mentors are some of the main obstacles that frustrate women entrepreneurs (Hatthakijphong & Ting, 2019).

Rationale

The rationale for conducting this study on the challenges faced by women entrepreneurs in Pakistan is to address the existing gap in knowledge and understanding regarding the specific obstacles and barriers that women entrepreneurs encounter in the country. While entrepreneurship is an essential driver of economic growth and development, women entrepreneurs often face unique challenges that hinder their success and limit their contributions to the economy (Ahmad & Symour, 2008). Previous investigations showed that women entrepreneurs experience difficulties and opportunities differently. According to the past content on this context, women entrepreneurs confront gender-related difficulties, such as not being acknowledged by society, e.g., in Saudi Arabia, Pakistan, etc.; 'lack of education' in societies where females unable to get

education; social-cultural myth of being a housewife than as a 'breadwinner' of the household, as suggested by resource-based theory. They also confront common challenges including capital arrangements, which are intensified because financial institutions hesitate in advancing credit to them (McGowan et al., 2012). The hurdles faced by women entrepreneurs differ from culture to culture and county to country. Even though abundant studies have been conducted on the context of women entrepreneurship worldwide, but there is lack of such study in Pakistan. There are limited studies that study the experience of precisely women entrepreneurs in Pakistan and this study's intention is to cover up that research gap via Qualitative Research strategy to get insights of this notion.

Objectives

1. To investigate the motives and inspirations that drive people to create their own businesses.
2. To identify the obstacles and issues that entrepreneurs confront throughout the startup period of their businesses.
3. To look at the specific issues and experiences that women entrepreneurs confront in the business sector, including any instances of discrimination or prejudice.
4. To investigate how entrepreneurs establish a balance between domestic responsibilities and running a business.
5. To analyze the larger societal impact of entrepreneurs and their firms, aspects such as job creation, community development, and innovation are taken into account.

Research Questions

1. What are the primary motives and inspirations that drive individuals, particularly women, to start their own businesses in Pakistan?
2. What are the main obstacles and challenges faced by entrepreneurs, both male and female, during the startup phase of their businesses in Pakistan?
3. What are the specific challenges and experiences that women entrepreneurs encounter in the business sector in Pakistan, particularly in terms of discrimination or prejudice?
4. How do women entrepreneurs in Pakistan manage and balance their domestic responsibilities with the demands of running a business?
5. What is the broader societal impact of entrepreneurs and their businesses in Pakistan, with regards to job creation, community development, and innovation?

Method

Research Design

A qualitative research design was employed to explore the challenges faced by women entrepreneurs in Pakistan.

Sample

The sampling strategy utilized in this study was purposive sampling. The target population for this study comprised women entrepreneurs in Pakistan. The sample for this study consisted of 11 women entrepreneurs aged between 20 and 65 ($M = 33.36$, $SD = 12.77$). The sample included participants from various sectors, including manufacturing, service, and retail industries.

Table 1

Demographic Characteristics of Sample (n=11)

Variable	Frequency	%	Variable	Frequency	%
Age			Education Level		
20-30	7	62	Under Matric	3	27%
31-40	2	19	Matric	1	9%
41-50	2	19	Intermediate	1	9%
			Bachelor	2	19%
			MS / MPhil	4	36%

Inclusion / Exclusion Criteria

Participants were selected according to the following criteria;

- i) Women entrepreneurs who are currently running their own businesses in district Jhang, Punjab, Pakistan.
- ii) Women entrepreneurs from different sectors, such as manufacturing, service, and retail industries.
- iii) Women entrepreneurs who have been in business for at least one year.

The exclusion criteria included:

- i) Women who are not entrepreneurs and working as an employee were excluded.
- ii) Women having family background of business were not involved in this study.
- iii) Women entrepreneurs who are not operating in urban areas didn't take part. .

Interview Guide

A semi-structured interview guide was prepared based on a review of existing literature and consultation with the research supervisor. The interview guide included open-ended questions to explore the challenges confronted by women entrepreneurs in Pakistan comprehensively.

1. How did you get the idea to start your own business?
2. What difficulties did you face while starting your business?
3. Have you faced any particular challenges in business being a woman? Have you ever faced discrimination or prejudice in the business world for being a woman? If so, could you please describe the experience?
4. How did you market your business and build customers?

5. How to balance house work and business?
6. Can you tell us about any such partnership or collaboration?
7. Can you describe how your business has impacted society as a whole?
8. What are your future plans for your business?

Procedure

The purpose of the study and the confidentiality of the collected data were explained to the potential participants. Prior to the interviews, verbal informed consent was obtained from each participant. They were assured that their participation was voluntary, and their identities would be kept confidential. One-on-one interviews were conducted without distractions. Each interview lasted approximately 10-15 minutes. The researcher introduced herself and reiterated the purpose of the research to establish rapport with the participants. Audio recordings of the interviews were made. The audio recordings were transcribed verbatim, and the transcriptions were anonymized. Thematic analysis was conducted to identify patterns and themes related to the challenges confronting women entrepreneurs in Pakistan.

Results

Initially, common themes were collected, and these common themes were then examined to identify repeating patterns. Superordinate and subordinate themes were extracted from the reduced themes. The superordinate theme was a primary theme under which several subordinate inspections were mentioned.

Table 2
The Idea to Start Own Business

Themes	Sub Themes	Frequency
Personal Interest and Passion	Fondness for beauty salon services	II
	Love for baking and cooking	I
	Interest in art and craft	
	Passion for sewing	I
	Desire to start flower decoration	I
Financial Need and Family Support	Need to support family and children	III
	Need to meet household expenses	II
	Lack of other sources of income	III
Lack of Employment Opportunities	Unavailability of jobs or work	II
	Limited opportunities for women	
Inspiration and Advice from Others	Advice from a friend	I
	Support and encouragement from family members	III
	Advice from a colleague	II

Table 2 above provides a complete summary of the elements that influenced the decision to start a personal company. It focuses on three major issues that affected the choice. The first theme is around personal hobbies and passions, such as a love of beauty salon services, baking and cooking, art and craft, sewing, and a desire to begin floral decorating. These personal interests acted as a trigger to investigate business.

“When the lockdown started, I was free at home at that time, so I was fond of making bakery items, so my family told me to start my home delivery service.” (Participant – 7)

The second theme is financial need and family support, which is motivated by the need to support family and children, pay household expenditures, and the lack of other revenue sources.

“It was difficult to live with poor family conditions, the cost of education was not

met, father was the only earner, we were many sisters, we were also burdened by marriages, and He was not able to manage it alone, so I started working in a boutique and with a little money.” (Participant – 6)

The third theme focuses on the scarcity of accessible work options, which led to the notion of starting a business as a method of producing employment and earning revenue.

“We didn't have any job before; we used to do farming, so we thought we would start our own shop.” (Participant – 5)

Furthermore, inspiration and advice from others, such as a friend, supportive family members, and a coworker, played an important part in offering guidance and encouragement along the entrepreneurial journey. These considerations, taken together, influenced the choice to pursue entrepreneurship and launch an own business.

Table 3
Difficulties Faced while Starting Business

Themes	Sub Themes	Frequency
Lack of Support and Recognition	Lack of initial support from family members	III
	Societal judgment and gossip	II
	Limited recognition of the business	III
	Challenging societal perceptions and norms	II
Financial Challenges	Low initial capital	IV
	Difficulty in managing finances	III
	Delayed payments from customers	III
	Initial underpayment for services rendered	II
Customer Acquisition and Market Challenges	Lack of customers initially	II
	Lack of awareness about the shop	III
	Constraints on interacting with male customers	IV
	Inability to go to the market independently	IV
	Wondering about business prospects	II
	Need to establish connections and advertise	III
Skill Development and Technical Difficulties	Learning to use machines	II
	Difficulty meeting design expectations	I
	Balancing Responsibilities	I
Balancing Responsibilities	Balancing work with caring for a disabled child	III
	Balancing work with family responsibilities	
	Economic Factors	Decreased profit due to inflation
	Spoilage of goods due to less initial work	I

The Table 3 depicts a variety of problems and elements that impacted the process of establishing and operating a personal business. These difficulties can be divided into various subordinate themes. The first theme is a lack of support and recognition, which includes a lack of assistance from family members at first, societal judgement, limited acknowledgment of the business, and the need to question cultural beliefs and standards. These circumstances produced challenges that required perseverance to overcome.

“At that time, I needed a lot of support. I didn't get it from anywhere, even my family.” (Participant – 11)

The second theme is financial difficulties, which include little beginning capital, trouble managing funds, late payments from consumers, and initial underpayment for services given. These financial

difficulties need inventiveness and cautious financial preparation.

“Many difficulties had to be faced. In the beginning, capital was low.” (Participant – 6)

The third theme is concerned with client acquisition and market issues. This includes a lack of customers at first, a lack of awareness of the shop, limitations on engaging with male clients, an incapacity to travel to the market on one's own, uncertainty about business prospects, and the necessity to make connections and promote. Overcoming these obstacles needed novel marketing techniques and new ways to contact and attract clients.

“I find it difficult to go out, I can't take orders from men, I can't give my number, I can't have a business in my name. I don't get calls directly, my brother gets calls then he tells me.” (Participant – 7)

The fourth theme is skill development and technical obstacles, which includes learning to handle machinery and dealing with challenges in satisfying design objectives. Continuous learning and development were required to overcome these challenges.

“When I started the business, I faced a lot of difficulties. People gave me orders that I didn't know.” (Participant – 9)

The fifth theme emphasizes duties, such as the difficulty of balancing employment with caring for a handicapped kid and managing family commitments. To strike a balance between personal and professional

duties, adequate time management and support mechanisms were necessary.

“But after the marriage, the girl child was also born disabled and had to take care of her and also had to work.” (Participant – 6)

The last theme includes economic issues such as reduced profit owing to inflation and product spoiling due to less initial labour. In order to navigate these economic obstacles, it was critical to adapt to shifting economic situations and develop solutions to limit losses.

Table 4

Challenges Faced in Business Being a Woman

Theme	Sub Themes	Frequency
Gender Bias and Discrimination	Prejudice and Stereotypes	IV
	Limited Opportunities	I
	Lack of Support and Recognition	II
Balancing Work and Household Duties	Time Management	II
	Handling Multiple Roles	II
Financial Constraints	Low Budget	I
	Lack of Financial Support	I
Social and Cultural Factors	Resistance from Family	II
	Community Perceptions	II
	Driving Stereotypes	I

The Table 4 presents an overview of the business issues encountered by women, highlighting several subthemes under each superordinate subject. Prejudice and Stereotypes are the most often encountered challenges, with Gender Bias and Discrimination emerging as a key issue. Women frequently face biased attitudes and prejudices, which might stifle their professional development.

“but my native village, where my ancestors lived, is a bit backward, so when we drove or went out with a car, people looked at us strangely. We were even looked at, like we don't know how to drive; only men know how to drive.” (Participant -11)

Women have extra hurdles such as limited possibilities and a lack of support and recognition, highlighting the need for equal chances and supportive workplaces.

“When you are a little different and do things out of the way, of course the first ridicule you get at home can be any of your family members.” (Participant -10)

Another key subject is Balancing Work and Household Duties, which includes the subthemes of Time Management and Handling Multiple Roles. Women frequently struggle to manage their time properly while juggling several commitments. Financial constraints, social and cultural factors, and transportation and mobility are other barriers, however they appear less frequently in the data. Overall, the table demonstrates the wide range of challenges that women face in the corporate sector, demanding measures to promote gender equality and establish inclusive settings.

Table 5
Balancing House Chores and Business

Theme	Sub Theme	Frequency
Time Management	Balancing work and household chores	VI
	Limited time for personal/family activities	II
External Help	Support from spouse/family members	V
	Hiring assistance or workers	III
Health Challenges	Impact on managing tasks	II
Flexibility	Adjusting schedule to accommodate work and household tasks	II
Financial Constraints	Limited resources for marketing or business growth	I
Work-Life Balance	Studying while managing work and family	I
	Allocating off-days for family and pending tasks	I

The Table 5 offers an overview of major time management issues in the context of balancing work and domestic obligations. Time Management is a superordinate theme that includes multiple subordinate themes.

“I have to face difficulties, I also have to look after the housework, the girl is disabled, she also has to be pampered, so I have some friends with me, she supports me.” (Participant – 6)

Balancing work and family responsibilities is the most commonly reported obstacle, reflecting the difficulty that people have in efficiently managing their time between professional and domestic duties.

“Thank God my mother is healthy. Alhamdulillah she does all the housework but obviously there were other things too so it was very important to balance them. I am unmarried. Yes, I was living with my mother and my brother, so it was not so difficult for me, but I could not spend time with my family.” (Participant – 11)

Another prominent topic is family support, with support from spouses/family members recognized as a vital role in overcoming time management challenges. External support, such as hiring help or workers, is frequently mentioned as a solution for dealing with time constraints. Health Challenges and Personal Sacrifices occur as themes when people struggle to manage responsibilities owing to health challenges or a lack of time for personal and family activities. Individuals must alter their schedules to fit job and domestic responsibilities, which is referred to as flexibility. Financial constraints, education, and work-life balance are noted less frequently, indicating a weaker influence on time management. This table emphasizes the numerous elements of time management issues that individuals confront and the need of effective techniques for achieving a healthy work-life balance.

Table 6
Business Impact on Society

Themes	Sub Themes	Frequency
Inspiration and Empowerment	Encouraging women to start businesses	IV
	Breaking stereotypes and challenging norms	III
Skill Development and Training	Teaching skills to others	II
	Promoting economic opportunities	II
Economic Impact	Job creation and employment opportunities	III
	Stimulating related industries	I
Changing Perceptions and Breaking Stereotypes	Gender equality and empowerment	II
Social Support and Community Engagement	Providing entertainment and happiness	I
	Offering assistance and support to others	II

The Table 6 presents a comprehensive view of various superordinate themes and their respective subordinate themes related to entrepreneurship and empowerment. It highlights the importance of inspiring and empowering women to start businesses, challenging stereotypes, and promoting skill development and training to create economic opportunities.

And now, looking at me, how many people have started this work. Now they bring women themselves or girls to teach.” (Participant 1)

Additionally, the table emphasizes the economic impact of entrepreneurship through job creation and the stimulation of

related industries. It also underscores the significance of changing perceptions and breaking stereotypes for achieving gender equality and empowerment.

Furthermore, it recognizes the role of entrepreneurship in providing social support and community engagement by offering assistance, support, and entertainment. Overall, the table illustrates the diverse aspects of entrepreneurship, showcasing its potential to drive positive change in individuals, communities, and economies while promoting empowerment and equality.

Discussion

The study's findings provide useful insights into the problems that women entrepreneurs face in Pakistan. The qualitative study design enabled an in-depth examination of these issues, resulting in a comprehensive understanding of the experiences of female entrepreneurs. The study's purposive convenient sampling technique guaranteed that the sample includes women entrepreneurs from a variety of industries, representing a wide range of experiences and perspectives.

The findings highlight numerous prevalent problems faced by female entrepreneurs in Pakistan. Personal interests and passions, financial necessities, and limited career possibilities all played a role in the decision to establish a business. These aspects emphasize Pakistani women's entrepreneurial spirit and willingness to overcome economic limits and create chances for themselves. The role of other people's inspiration and guidance, such as friends, family members, and colleagues, also appeared as a significant effect in the decision to establish a business. According

to Tambunan (2017) and Vossenber (2013), most women in low-income countries are driven by need or what we refer to pure survival; they do not come into the field for the sake of success, but rather because their own circumstances lead them to start a business "out of necessity rather than opportunity- because there are no jobs or any other options for income generation" (Vossenber, 2013).

Women entrepreneurs encountered a variety of challenges as they began their entrepreneurial path. The primary themes that emerged from the data were a lack of support and recognition, financial obstacles, client acquisition and market challenges, skill development and technological difficulties, and balancing duties. These difficulties are consistent with current literature on women entrepreneurship, demonstrating that women entrepreneurs in Pakistan confront similar problems as their counterparts in other countries. Prejudice, biases, limited prospects, and a lack of support and recognition were among the most common problems experienced by female entrepreneurs. These findings highlight the significance of tackling gender inequities and biases in society in order to establish a supportive environment for female entrepreneurs. Another key problem was balancing work and domestic chores, emphasizing the necessity for good time management tactics and support mechanisms to manage numerous roles. This was consistent with previous research, which found that women face additional challenges due to prevalent societal and traditional gender-based inequities and prejudices (Afza et al., 2010; Barwa, 2003; Calas & Smircich, 1989; Morris et al., 2006) and that multiple family responsibilities leave less time for women entrepreneurs to pursue their business ventures (Fasci & Valdez, 1998; Morris et al., 2006).

Balancing work and family responsibilities is the most commonly reported obstacle, reflecting the difficulty that people have in

efficiently managing their time between professional and domestic duties. Another prominent topic is family support, with support from spouses/family members recognized as a vital role in overcoming time management challenges. External support, such as hiring help or workers, is frequently mentioned as a solution for dealing with time constraints. This was in line with the findings of Morris et al. (2006) and Stoner et al. (1990), who discovered that women delay growth in order to balance the demands of job, family, and personal lives. The study also looked at the social impact of female entrepreneurs. Women entrepreneurs in Pakistan inspire and empower other women, question societal norms and prejudices, contribute to skill development and training, generate employment possibilities, and support economic growth, according to the findings. These findings emphasize women's entrepreneurship's capacity to promote good change and contribute to the general growth of society.

Limitations & Suggestions

The sample size was small and was gathered from only one district of Punjab, Pakistan. The study focused on the challenges faced by female entrepreneurs but did not go into detail about the strategies utilized to overcome these challenges. The male entrepreneurs were not included in the study.

Future research should look at the coping mechanisms and techniques used by female entrepreneurs to overcome the identified obstacles. There must be a comparative analysis to uncover geographical and industry-specific variances in the problems confronting Pakistani female entrepreneurs. Researchers should also consider how the identities of female entrepreneurs overlap with their issues and experiences to acquire a full awareness of issues and their prevalence in the population; use a mixed-methods approach.

Contribution of Authors

Maham Tahir: Conceptualization, Investigation, Methodology, Data Curation, Formal Analysis, Writing – Original Draft
 Faiz Younas: Methodology, Writing - Reviewing & Editing, Supervision
 Vicar Solomon: Methodology, Writing - Reviewing & Editing

Conflict of Interest

There is no conflict of interest declared by the authors.

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Data Availability Statement

The datasets of the current study are not available publicly due to ethical reasons but are available from the corresponding author [V.S.] upon the reasonable request.

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