



Vol. 3 No. 6 (June) (2025)

Impediments Faced By Women Entrepreneurs In a Culturally Male Dominated Society

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Abstract

Importance of women entrepreneurs and their contribution to national economies is a well-known phenomenon. However, there is limited research about impediments to female entrepreneurial initiatives in male dominated societies. This necessitated a study to investigate the problems faced by women entrepreneurs in a highly conservative male dominated society. Utilising an interpretive qualitative research approach, data was collected from 12 female participants using in-depth interviews from highly conservative male dominated society of Peshawar region of Pakistan. The data was analyzed using thematic analysis. Number of interesting themes affecting female entrepreneurship emerges; such as family constraints, acceptance of women as entrepreneurs by society, lack of finances and business management skills, lack of government support and lack of competent human resource. The findings highlight the struggle by female entrepreneurs to establish and sustain their businesses and explain how this occurs. The research also provides an interesting insight into how context determines entrepreneurship in a region.

Keywords: Women, entrepreneurship, challenges, constraints, Pakistan

Introduction

The productivity and employment are the two central issues to every country's social and economic life that combine to highlight the poverty and unemployment (Mike & Ayodele, 2000). The contemporary theory holds that the continuous improvement in an economy leads to growth in productivity that builds the adequate supply of goods and services resulting in improving the welfare of a society and social progress. On the other hand, unemployment brings severe impediments to social progress that wastes a society's human-capital resulting in low income and diminished well-being. In this regard, reference to Frank H. Knight (1885-1972) book Risk, Uncertainty, and Profit, entrepreneurship is widely considered as an important ingredient towards economic development (Knight, 2002), and researchers have established that entrepreneurship and social networks play a significant role in promoting economic growth of a nation (Chen, Fu, Wang, Tsai, & Su, 2018). Therefore, considering this, many developing countries of the world are taking measures to



Vol. 3 No. 6 (June) (2025)

enhance human capital and to promote entrepreneurship and Small and Medium Enterprises (Singh & Belwal, 2008).

Recent surveys show that there is an increase in the number of females starting their businesses (Yusra, 2019). But the operations of women founded enterprises are not well understood and their challenges have been rarely addressed in the right context (Bonnie, 2018). Women constitute more than half of the world population, but unfortunately only handful of women in any society pursue business and play an active role in activities aiming at increasing revenue of the nation (Shahzad, Ali, Bajwa, Zia, 2012). Therefore, there is an eminent need to identify and understand the influence of factors that limit the active economic participation of women in general and particularly in a male dominated conservative society, thus hampering the country's economic growth. Therefore, this research aims to identify the research problem as follow: -

Problem Statement

What are the key impediments faced by women entrepreneurs in a culturally male dominated society?

In order to address the above statement, this study has carefully selected an area called Peshawar region in Pakistan, which is highly conservative considering their strong ties with Afghanistan's Pakhtun culture and in majority, is dominated by male members of their society.

Pakistan being a developing country is still on its way to understand the need of self-employed people who can serve the nation rather than being served by it and entrepreneurship sector is mainly dominated by males (Adeel Anjum, Khan, Raza & Fatima, 2012). In the world, Pakistan is the 6th most populous country, with two third of its population below the age of 30 years. In this regard, United Nations Development Program (UNDP) stated that the youngsters in Pakistan have the capability to start their own businesses, but this potential has not yet been materialised due to lack of proper guidance and skills (Najam & Bari, 2017). In recent past, Government of Pakistan took some steps to capitalise this potential by promoting entrepreneurial activities, which includes the establishment of National Incubation Centres in Quetta, Peshawar, Karachi, Islamabad and Lahore. In addition, almost, all the well reputed public and private sector universities have established entrepreneurship centres that are continuously encouraging the entrepreneurial activities in their students (Asra, 2019). Invest2Innovate (i2i) an NPO of Pakistan, released a report that plotted a landscape of Pakistan's entrepreneurial eco-system (Qurat, 2014). In a very comprehensive manner, i2i analysed the initiatives taken by Government of Pakistan, non-profit organisations, corporate setups, angel investors, academic institutions, and private entrepreneur support organizations. The report highlights that the start-up culture in Pakistan has witnessed some growth (Qurat, 2014). Though majority of the start-ups in Pakistan have been initiated and managed by men e.g. Patari.pk, Darewro.com, MangoBaaz.com, Zameen.com, Markhor.com, PakWheels.com and Bera.pk etc but some like Buksh Foundation, Kashf Foundation, WorldPL.net, Sana Safinaz, T2F Café etc have been initiated and managed by women. The mix shows the eagerness of women in Pakistan to pursue their career in entrepreneurship. However, it is important to note that most of the women entrepreneurial activities in Pakistan are being witnessed from the urban areas of Punjab and Sindh, whereas Khyber



Vol. 3 No. 6 (June) (2025)

Pakhtunkhwa (KP) is lagging behind. Despite the efforts put forward by government and non-governmental organizations that provide equal opportunities to all women in Pakistan, there is a gap in academic literature to illustrate the reasons that keeps women entrepreneurs of KP region behind their counter parts in other parts of the country.

Literature Review

The literature on problems related to entrepreneurship is extensive, however, the linkage & gap in orthodox society and women entrepreneurship is scarce. In this section, a review of the existing literature is undertaken with the aim to explore the challenges faced by women entrepreneurs. However, in this regard, being specific to Peshawar, Pakistan, unfortunately, there is limited literature that covers the problems in the broader context. Therefore, the majority of literature reviewed in this section also refers to the researchers who have investigated issues from the viewpoint of international context.

Women entrepreneurs in Pakistan start their business to prove their worth to themselves and to others, which also includes their family (Roomi & Parrott, 2008). However, one of the challenges identified in the literature by Sumaira & Roomi (2012) for women who start their own business is to sustain a balance between work and family. It was also identified that pressure to maintain a balanced life between work and family responsibilities creates a stressful situation for women entrepreneurs, which results in low revenues and less economic growth of their businesses. In another international research by Winn (2004) conducted on a larger scale, it was revealed that before starting a particular business, women entrepreneurs carefully analyze the dynamics of the business, the family condition and the responsibilities which are enacted. Thus, the life of a married women entrepreneur with a family is divided into two parts, one at work and another at home.

Similarly, it has also been reported by Tambunan (2009) that women are overburdened with tasks related to their household without any help of family members, and the situation gets worse when the household is a joint family. However, another study by Jamali (2009) contributed two aspects of families. In some cases, families are very supportive and act as a motivation for women to develop their own businesses while in some cases families are considered as a constraint for women entrepreneurs, where they do not support women but instead discourage and create hurdles in their success. Thus, concluded that some family members, especially the behaviour of husbands for women entrepreneurs is generally not supportive. Same is the case with unmarried females; they are pressurized by family to get married as working-class females are considered more western and not a perfect marriage material while their passive nature is considered their biggest asset (Singh & Mordi, 2010). In a male dominated society, the lack of confidence of women to start their own business is linked to their traditional roles. A woman starting a business in developing countries is viewed as violating her traditional norms and values (Kitching & Woldie, 2004). Therefore, a study by Anjum et al. (2012) found out that unmarried entrepreneurs were registered as merely 12% of total in Quetta region of Pakistan which is an orthodox society. This shows lack of family support for unmarried women to start their own businesses due to the fear of going against the cultural norms and values.



Vol. 3 No. 6 (June) (2025)

Financial institutions generally hesitate to give loans to most of the business start-ups (Niethammer et al., 2007). This is because of the reason that start-ups have lack of business history which raises questions on their credibility, meeting their financial obligations. Therefore, in developing countries, it is more common to use internal sources such as friends, family or equity to finance business start-ups than getting loans from the banks (Roomi & Parrott, 2008). In Pakistan, a study by Goheer (2003) was conducted to see the source of finance among small businesses, which found that only 4% of the businesses had access to the bank loans. According to Niethammer et al (2007) women entrepreneurs encounter more hurdles than their male counter parts while obtaining finance facility from financial institutions. Furthermore, heavy paperwork, collateral need and transaction cost are the factors that make availability of funds limited to women entrepreneur. This phenomenon has been recorded in literature by stating that “women entrepreneurs continue to experience barriers related to their gender when seeking finance” (Marlow & Patton, 2005). Therefore, this situation leads most of the women entrepreneurs to finance their start-ups with personal savings or loans from their friends and family (Goheer, 2003)

Culture plays a key role in the intentions of females to start their own venture (Gupta & York, 2008). Women are not accepted in society as entrepreneurs and therefore it is one of the biggest hurdles in their entrepreneurial journey after getting the finance and balancing family-work responsibilities (Collerett & Aubrey, 1990). Another study conducted at an academic institute by Menzies & Tatroff (2006) found that male students were more inclined towards entrepreneurial subjects when selecting a business degree while females resisted the entrepreneurial subjects with a response that “It does not fit with me”. Research has also shown that females perceive entrepreneurial environment comparably less favourable to them as compared to men (Langowitz & Minniti, 2007). In pursuit of their entrepreneurial ambitions women have to grapple with the prevalent concept of “Pardah” (covering face) and “Izzat” (Roomi & Parrott, 2008). In addition, “unfavourable market behaviour” and “general hostility” have also been identified as an impediment to businesswomen in a traditional orthodox society (Anjum et al., 2012).

In the development of a country’s economic conditions, women play a key role and cannot be ignored (Langowitz & Minniti, 2007). Thus there is a need of planning strategically to support and help as much as possible to motivate women entrepreneurs who wish to or have started their business ventures (Bruin et al., 2007). A study conducted in Pakistan found that there was negligible representation of women in the local chambers of commerce before 2006, but after the amendment in the trade ordinance, women got full representations and were involved in the decision making process (Nadgrodkiewicz & Siddiqui, 2011). But this is not enough, women entrepreneurs still face difficulties due to less desirable support by the government and apart from relevant education and acquisition of technical, managerial and entrepreneurial skills; training in legal matters and marketing is needed (HafizUllah et al., 2012).

Another study highlighted the lack of skilled labour and shortage of electricity as important impediments faced by women in growth of their businesses (Aslam et al., 2013). Thus merely providing micro credit facilities to women entrepreneurs through financial institutions does not absolve the



Vol. 3 No. 6 (June) (2025)

government of its responsibility to bring the desired change in their socio economic status (Afza et al., 2010).

Research Methodology

Female entrepreneurs are well aware of the contemporary challenges and needs of their businesses. Therefore, in order to develop understanding of the problem, data has been collected from experienced women entrepreneurs of Peshawar, Pakistan region, using semi-structured interviews. The selection of participants was such that each interviewee had an experience of at least 2 years of managing her own business.

Following the philosophical paradigm of interpretivism, for data analysis, “thematic Analysis” has been employed to make sense of the investigated phenomenon. Themes are the reoccurring patterns across the data that are important for the description of a phenomenon (Maguire & Delahunt, 2017). When we perform thematic analysis, we make an educated guess by identifying patterns in a data set through emphasising, examining, and pinpointing in a data. With the help of prior literature, following six questions are set in relevance to address the main research question from 12 participants in the context of Peshawar, Pakistan.

(a) Tell us about you and your business briefly?

(b) What was your motivation behind the effort to be a business woman?

(c) When did you start your business and what were the main issues you faced initially?

(d) How you handled the major challenges you faced during your journey?

(e) What was the reaction or role of your family when you decided to start your business?

(f) How do you think government has helped in solving your business related problems?

Furthermore, depending upon situation, ‘probing technique’ is also adopted that allowed the participants to elaborate their responses in more detail. All the interviews were transcribed for coding purpose. Key emerging themes from it were identified as a set of impediments faced by participants. Considering ethical reasons to assure anonymity of the participants, instead of their names, numerals have been used.

Findings with Data Analysis

This section aims to identify impediments/challenges with respect to participants’ remarks. In response to interviewed questions and probes, this research has identified the following six challenges that are relevant to our context.

Family Constraints

For women entrepreneurs in the developing countries, one of the biggest challenge is to overcome their family constraints. Therefore in a country like Pakistan, it is generally not considered appropriate for women to start their own business and especially in a conservative society of KP region the problem aggravates. The problem of male dominance in KP is not limited to less educated families but is pervasive across the society. But with the rapid growth in the financial needs and changes in thinking pattern of the society, women are doing



Vol. 3 No. 6 (June) (2025)

business. However, it is not easy and they still face reluctance from their families. While interviewing participants most of them were facing these issues and stated:-

“My husband reluctantly supports me in my business, but sometimes due to mood swings, it becomes stressful to continue business.” [Participant 1]

“... the challenge was to make my family understand about my problems, and how to take them on board. I knew they would not allow and discourage me. So I didn't tell anyone and started the business.” [Participant 6]

A father can be the source of motivation or otherwise depending upon what type of role he plays and as highlighted by one participant her father was less supportive.

“...when I was starting my business, my father discouraged by saying how are you going to manage your business with education and social life. My father used to say, first finish your degree and then think about starting a business.” [Participant 3]

“Another challenge I faced was from my parents due to our Pakhtun culture. They wanted me to limit myself to consultancy and not venture into the business of diet food. My father used to say technical words to discourage me from doing business that, don't you know the feasibility, breakeven, profit and loss and cash flows; the knowledge I don't have but still, I knew mathematics, I knew I can do it and I started.” [Participant 3]

For few women family was the reason to start their business either because they were the only one to support their family financially or to help them increase their living standards.

“Basic motivation to start this business was to support my family and to increase the standard of living for my family.” [Participant 7]

“...what choice I had after my husband's death. I had a responsibility to look after my kids. So I thought the dignified way is to do something on my own. How long my brother could have supported me?” [Participant 11]

Due to the local norms and values, most of the families were bound to not let go their women out and do business. This is one of the normal issues in the KP and was faced by all women entrepreneurs. Most of the families who supported their daughters, sisters or wives, did not give them enough freedom to go in the market and do business operations independently. Same was the case with some participants as they stated:

“Initially my family was not happy to see me doing business due to the social pressure, but I insisted and started my business, still I had to go with my father or brother to buy replicas. I am totally dependent on them and their availability.” [Participant 8]

“My brother told me that whatever you need to run the business would be purchased by him from the market and I am not allowed to go on shops and search for new items. This seriously limits me to the use of products that I know of.” [Participant 2]

Some women may like to start their businesses, but social pressure does not allow them to work. The main reason is the social norms and perceived values for women that are held supreme in our male dominated society. One of the



Vol. 3 No. 6 (June) (2025)

participant faced similar discrimination internationally in another country, as well as in Pakistan and stated:

“...women are allowed to do business in Pakistan, but in our relatives, it was not considered desirable for a woman to do business. So some of my relatives stopped talking to me, but I still continued.” [Participant 10]

With all the constraints and hurdles faced by women entrepreneurs, they are working hard to overcome the problems and operating their businesses in whatever way possible. Most of them are restricted to do business from their homes; still they are performing and hoping to grow their business one day. As some participants stated: -

“I belong to a very conservative area in Khyber Pakhtunkhwa, Bannu. There is a strict rule that women are not allowed to work with males.” [Participant 2]

“I am not allowed to do business in the market. I am doing business from the home. To get customers from home is a big issue. This is because of insecurities in the society. In our society, unless women know you personally they are reluctant to go to someone else’s home and it is very difficult to get new customers from home.” [Participant 12]

In underdeveloped countries and especially in most of the Asian states, women are bound to their traditional role. With all these responsibilities such as taking care of the home or pursuing their education, it is very difficult for them to maintain a balance between work and family. In our case the core responsibility of women in KP is to manage internal affairs of the house, such as cleaning, cooking or studies and these responsibilities increase after marriage. The list then includes taking care of the husband and his family and after having children the responsibility further increases. In this regard the following comments from the participants” are evident of this phenomenon:-

“Maintaining work-family balance is challenging, my child’s education is being compromised, but I am trying to maintain a balance.” [Participant 1]

“Family responsibilities are another issue I face till now. Managing a work-family balance is hard to maintain, you cannot make everybody happy.” [Participant 5]

“I need to go out and sometimes have to stay out till late because of the requirements of brides for the photo shoot. My children get neglected because of this issue.” [Participant 11]

“Still, the perfect balance is missing between work, family and education” [Participant 3]

Therefore, in the light of above-mentioned arguments in this research the first challenge faced by women entrepreneurs is identified as “Family Constraints”.

Acceptance of Women as Entrepreneurs by Society

Although, women are contributing a lot to the economy of every country but yet most of the under-developed countries have not realized and accepted women as mainstream entrepreneurs. While interviewing participants it could be noticed that the case is true for KP region as well. One of the women stated:-

“The only thing I need is the respect from the society. I want them to give equal respect to the women related to the fashion industry like any other



Vol. 3 No. 6 (June) (2025)

business or job. People still talk about beauty salon in a disrespectful way and say “Ta soo Kho Nayan est (you are a barber)”, which is not considered a respectable job in our society.” [Participant 2].

Most of the women who wanted to be an entrepreneur knew the society will not accept them and the reason for them to start their own business was the recognition in the society to prove them.

“The motivation behind my venture is the norms and values of the society, I wanted to challenge them. Women are expected to live in their homes; they are not allowed to work in the society with men. I was eager to do something for myself. Whenever, I used to discuss with my relatives, they used to say that your dietician education is useless, what are you going to do with it? So I decided to differentiate myself from others by starting a business in this conservative society.” [Participant 3]

Reluctance of society to accept women as entrepreneurs is evident from the responses. Generally, women are not considered capable of doing business in the male dominant society. In this regard, two of the participants highlighted their experience and stated:-

“Another challenge was the lack of trust in women, most of the clients thought they took the risk while doing business with women-owned organization. But this can be reduced by satisfying customers.....the society resisted doing business with women as an owner, but I started the business. Initially it was very difficult to attract customers, but slowly and gradually they accepted.” [Participant 6]

“While men are very happy to see a lady as a photographer because they do not want other men to photo shoot their marriage pictures, but then they ask questions in a way as if I am not an expert and am risking their most important picture in life.” [Participant 11]

Women feel the need to change social norms and values and are aware of the importance and need of women to get involved in businesses, which will benefit both the economy and the household income. In this regard, one of the participants stated:-

“There are few things that government can’t do, changing the social norms and values and stopping the families and the culture that creates hurdles in the way of women to start a business.” [Participant 8]

One of the participants had her business in Saudi Arabia she shared her experience and stated:-

“I was running business very well at lower level, but in Saudi Arabia, it is not easy to run a business as a female; the society and the laws both were against doing business. For that reason, I had to sell all the stock and came back to Pakistan.” [Participant 10]

During the establishment phase of the business, a woman entrepreneur has to interact with the males who are not very comfortable because of the social norms and values of the society. This was experienced by one of the participants as she stated:-

“...getting a place for my shop was an important aspect. I had to deal with the male property consultants and owner to acquire the shop and then decorating the shop by the male contractor was not comfortable.” [Participant 10]



Vol. 3 No. 6 (June) (2025)

Businesses in KP are mainly dominated by men and their own customs and values do not allow women to have freedom that's why they are not accepted as entrepreneurs as highlighted by the participant:-

"The issue I faced was the societal norms and values specifically about this profession, they don't see this as a respectable business, which puts a person in a psychological problem and stress." [Participant 1]

Society plays an important role in construct of our behaviours and same is true in the business world. Entrepreneurial ambitions of women are thwarted due to the conservative society of KP therefore in light of above-mentioned arguments the second impediment faced by women entrepreneurs is identified as "Acceptance of Women as Entrepreneurs".

Lack of Finances

During the study, when it was asked from the participants to state the challenges which they have faced during the establishment of their start-ups; most participants highlighted the issues related to finance. In this regard, participant 4 stated that:-

"The first and the biggest issue were to arrange finances. Without money, I couldn't do anything. I am 22 and the only income I had, was from the freelance work, and that was even not enough to start a proper business." [Participant 4]

Participant 7 faced the similar issue when she started her beauty salon; she stated:-

"The equipment required was very expensive and I needed some money to acquire and plan a beauty salon, even if I start at home." [Participant 7].

"I am currently planning to open another shop on the warsak road, I can't ask for money from my husband anymore. He has already financed most of my business operations till date" [Participant 7]

Majority of the interviewed participants had similar stories; they saw finance as a major impediment. When it was inquired, despite of no or limited resources, how did they manage to start their businesses, then a participant said she used her personal funds and borrowed a sum from a family member:-

"The biggest challenge was from where to get the money to start. So, I started with what I had, using my own money and borrowed some from my father." [Participant 5]

Therefore, considering the above stated debate, availability of funds for business start-ups is identified as one of the impediments to women entrepreneurs. Unfortunately, like a start-up, funding for business expansion is also found to be an issue in our context. For-example participant 7 stated that:-

"The biggest challenge I currently face is the expansion of my business. I was ok in the beginning but now I need financial help to grow my business. So, I went to few banks for the loan but their interest rate and credit terms were too strict for me ... Bank asked for documentation like NTN certificate, bank statement, guarantee, references etc and the per month instalment was approximately PKR 30,000/-. How a struggling business can afford this amount." [Participant 7]

Participant 8 described the similar problem as:-

"Money is always an issue, I don't have a single chance to make mistakes.



Vol. 3 No. 6 (June) (2025)

One wrong decision can simply end my business ... I wish I had some spare money to try my ways.” [Participant 8]

In KP Pakistan, funding for start-up and expansion of a business are both found to be a problem. Even women entrepreneurs belonging from very well-off families identified it as a challenge. To lay a foundation for sustainable business, one needs to have access to financial resources. But unfortunately, in our context it is found to be problematic. Therefore, in the light of above arguments this research identifies “Lack of Finances” as one of the major impediments hindering the ability of women entrepreneurs to excel.

Lack of Government Support

During interviews some of the participants also highlighted the discouraging role of the banks playing in start-up life. For-example Participant 12 stated:-

“The banker told me they don’t have any policy for giving funds to new business...He told me to tell my husband to apply for the personal loan which then I can use for my personal business ... now you tell me where should I go and ask for help.” [Participant 12]

Similarly, Participant 2 also stated as: -

“I went to a bank [bank name removed] for the loan. They refused by saying that they cannot finance because my business is not a registered business.” [Participant 2]

Every participant had her own perception and expectation from the government. Most of them are not satisfied with the current policy in facilitating women entrepreneurs, as participant 1 stated:-

“Government should help us by providing facilities such as ease in registering the business. There should be a separate cell to help women entrepreneurs, where women could reach them out easily and get support from them without difficult documentation.” [Participant 1]

One woman demanded to recognize the respective industry in which she was working to promote and create a healthy image. She stated:-

“The government should regulate and recognize Beauty Salon as part of fashion industry and facilitate and encourage women who are doing business in this area.....Another thing the government should do is to create a respectful image of beauty Salon business by supporting them and not by harassing and posing strict regulation for salons.” [Participant 2]

Many women asked for technical support from the local government and facilitation in their start-up. They wanted to be business literate and expected to be involved in the policymaking process so that they could share their needs with the government. Many look to seek financial support from the government. The bankers provide loans which require heavy paperwork and collateral requirement which is almost not possible for the women to provide. Mainly their emphasis is on the subsidies in the taxation process. In this regard the following participants have stated:-

“Government should provide us the technical knowledge of business and make women aware about the schemes that are offered by the government. We cannot apply for a degree program due to the lack of time, so the best thing could be short courses through which we can understand what we should do to enhance our customer base and



Vol. 3 No. 6 (June) (2025)

business.” [Participant 3]

“The government should subsidize in tax and make registering a business easy for female entrepreneurs. Government should facilitate start-ups, owned by women by providing technical and business education.” [Participant 3]

“The government can help us in many ways, such as providing subsidies to the women who are currently doing business. The government should provide easy loans with minimum paperwork and minimal interest so I can expand my business.” [Participant 7]

Another participant stated:

“Government can help women in many aspects such as helping in providing a space where we can perform our operations, they should also focus on bringing the culture of reading by organizing book fairs and events which will create a culture of storytelling and book reading.” [Participant 4]

Participants also demanded from the government to involve them in projects and give business to women entrepreneurs as a token of appreciation and motivation:

“Well, the government can help us by providing projects to the women entrepreneurs who can perform jobs better than males. They should motivate us by doing business with women entrepreneurs that will also create a good image of the women-owned consultancies.” [Participant 6]

One of the participants demanded a separate facilitation centre run by women for the women where help and advice can be sought. As said by the participant:-

“Just like a woman's bank, government should provide help desk for business women under one roof. Where women can go and seek advice and help. Another thing government should do is facilitating women by defending women's rights most of the families do not allow women to do business.” [Participant 10]

KP government should initiate programs to involve women in different industries and to educate and spread awareness in society by showing and displaying the work of women entrepreneurs. This will encourage other families to support their women in the entrepreneurial process. As stated by a participant:-

“Media industry is flourishing, but for females in our province it is considered a taboo. Government can work to flush out this notion from society by promoting education about the role of women in media and providing opportunities for the women by giving them work on preferential basis. They can help us by letting us cover their events” [Participant 11]

Therefore, in the light of above mentioned arguments in this research the fourth challenge faced by women entrepreneurs is identified as “Lack of Government Support”.

Inadequate Business Management Skills

On inquiry about the educational background, it was learnt that except one, none of the participants had any business education. On the need to have a business education their following responses are worth noting:-

“I am a doctor, but I didn't continue further education in this field and went to Australia in 2004 and realized that there is a huge gap in infants



Vol. 3 No. 6 (June) (2025)

and kids garments and accessories market.” [Participant 1]”

“I’ve started organic food business because I’m a qualified dietician. I know exactly what my food is offering and in capital cities it had a good demand.” [Participant 3]

“I can’t even check my emails and most of the customers want to be reached and connect through WhatsApp or mobile phone.” [Participant 9]

On the question of any prior experience in the business which women had started, it was found that only few had any knowledge of what they were venturing into. Most of them started their businesses either because they just liked the idea, or they had no other choice. For-example as the participants stated:-

“I started this business because in 2004 I went to Australia to visit my brother. There I noticed that the kids’ garments were of very good quality. In Pakistan there was a huge requirement of good quality products. So I started this business” [Participant 1]

“In the start when the business was small it was easy to manage, but as it grew and expanded the problems increased. The biggest issue I faced was to maintain a good team, dealing with the uneducated staff.” [Participant 2]

“I have access to the best quality rice and pulses, but I cannot sell them to many people. I want to export my grocery items to Kabul but I don’t know how to do it. I need someone who can do it for me.” [Participant 9]

Lack of business and management knowledge also creates an anxiety which results in the withdrawal behaviour and the ultimate stage is going towards leaving the business. Participant 1 showed this behaviour and stated:

“In the starting phase, I had no business know how, so most of the time I thought to shut down the business.” [Participant 1]

Business management skills also help an entrepreneur to understand their business and customer; after which they can attract new customers and retain the old ones. Most of the participants were not able to attract customers, which clearly represent the lack of marketing knowledge. Ineffective or no marketing was the key issue of their low revenues and the problem was visible in the interview of a participant. According to her:-

“The main problem I face is to attract new customers. My customers are very limited and they grow on referral. I don’t know how to market my business and increase my customers and sale.” [Participant 5]

Relevant experience in the field of the start-up gives a competitive edge. If the entrepreneur knows the dynamics of the business, then it is less likely to fail in such a venture. In this regard a participant showed the positive side of having a business degree and management skills, which became her core motivation and her relevant job experience triggered her starting her own business. She described as:-

“The motivation to start this business was because I had already done my master’s in business administration. Management and professional consultancy was my area of expertise that made it easy for me to deal with clients and understand their requirements”. [Participant 6]

Having business and management skills or a degree in business administration also creates a thinking style and helps to measure the effect of every decision an entrepreneur takes. With this, the chances of uncertainty are minimized as it is evident from the following statement:-



Vol. 3 No. 6 (June) (2025)

“The first challenge was making the business roadmap to see if I am capable of doing this business and deciding a vision and the technical aspects of the business. I already went through with the feasibility and the checklist so I confidently started.” [Participant 6]

Although management or business degree helps an entrepreneur but it cannot guarantee success in business as challenges are still out there. But the good thing is that the educated entrepreneurs know the degree of challenge or hurdle they face in their entrepreneurial journey.

“The biggest challenge for me is the market capitalization and gaining new and maintaining good relationships with the existing customers.” [Participant 6]

For few women, entrepreneurship is not just a choice but the only option they have and it becomes more difficult when they are not well educated. Not having business degree or business knowledge is considered an issue, but having no education is something alarming and the biggest hurdle to manage their day to day business. In our data sample one of the participants had education till class 4 only.

“I have got education till class 4. I am very poor in Mobile skills.” [Participant 9]

Management skills are important in creating business sustainable, without those skills the survival in the market is not possible. To start a new business or managing an already established one, undoubtedly one's inability to manage business operation can make hurdles. Therefore, in the light of above-mentioned arguments in this research the fifth challenge faced by women entrepreneurs is identified as “Lack of Business Management Skills”.

Lack of Competent Human Resource

Just like other assets, human capital is the most important asset of any organization. In our case, some of the interviewed participants were failing to retain quality employees and they mentioned it as a hurdle in the success of their business. As participant 2 stated:

“The issue I face is to maintain a good team, dealing with the uneducated people is not easy and it is common for them to switch jobs due to a slight increase in their salaries.” [Participant 2]

Job turnover is also an issue; in the market everybody wants trained labour. Although it is considered unethical to steal human resource from others and it is also unethical for the labour to switch jobs for a little increase in the salary, but the practice is rife in society. In short loyalty was lacking in the employees. In this regard, the participant stated:

“There is no such law, whenever a new business starts it offers a slightly better salary to the employees and they get the fully trained employees.” [Participant 2]

Dealing with the human resource is not an easy job, but in case of women, they don't know how to get or maintain good human capital. Therefore, in the light of above mentioned argument in this research the sixth challenge faced by women entrepreneurs is identified as “Lack of Competent Human Resource”

Conclusion And Recommendations

The province of KP in Pakistan has a complex business environment for women, which is shaped by centuries-old patriarchal society influenced by cultural and



Vol. 3 No. 6 (June) (2025)

religious factors. Gender bias is deep rooted in traditions and women are not viewed as equal in society. As entrepreneurial activities in the province are supported by the government through a standard set of regulations and institutional framework, this puts women at a disadvantage while doing business. Therefore, it was important to understand the hurdles and impediments faced by women entrepreneurs in the context of KP Pakistan. Most of the available academic literature, identifies challenges faced by women for the business ventures in the western context, but does not establish a generic framework to understand the entrepreneurial journey of females in underdeveloped male dominated societies. Therefore, for the study, following research question was posed in the introduction section to be set as a research objective to address:-
“Identifying the impediments that women face in establishing and growing their businesses in KP, Pakistan?”

Conclusion

In this research, after conducting intensive literature review and primary data analysis, six impediments pertinent to women entrepreneurs in KP Pakistan context have been identified.

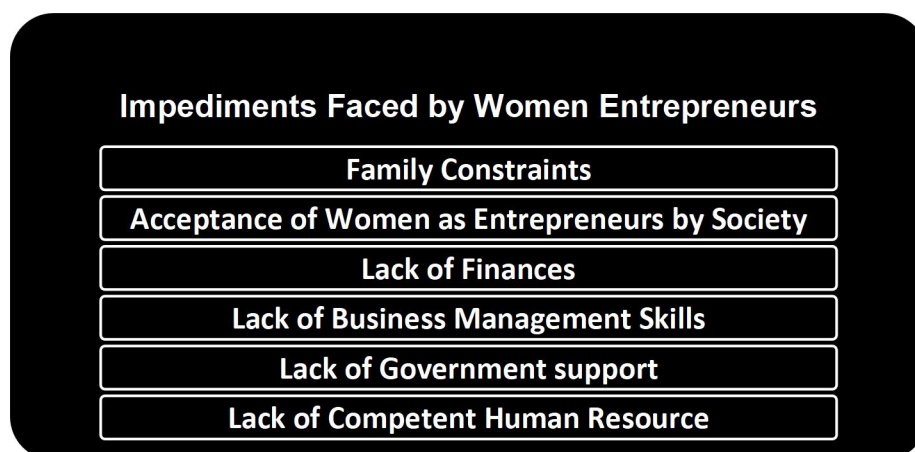


Figure 1: Theoretical Framework Representing Impediments Faced By Women Entrepreneurs In Kp-Pakistan

Constraints imposed by male members of the family are the main issue identified by women entrepreneurs. In most of the cases, it has been observed that family members do not allow them to have their own venture or impose restrictions on them to deal with men in the society, which creates problems related to social networking resulting into hindrance in expanding customer base. Entrepreneurial journey is unpredictable; there is no fixed time of the business in the start-up phase. That's why maintaining equilibrium between work and family is an important issue. Same has been highlighted in the research that maintaining balance between work and family is a challenge for women due to their domestic responsibilities.

It is obvious from the research that impediments faced by the female entrepreneurs in KP Pakistan are more severe in nature than what women deal with, in developed countries. It is because the society in general does not view the women as equal to men. The impediments faced by women entrepreneurs are like a tree with branches, with one challenge associated to another such as the acceptance of women as entrepreneurs. Women entrepreneurs were complaining



Vol. 3 No. 6 (June) (2025)

about the social behaviours that are in favour of existing businesses or the male dominant businesses. Literature review hinted that culture plays an important role in the acceptance of women as an entrepreneur in society. In our case we have also noticed that women entrepreneurs in KP are not socially acceptable in business environment because of the societal norms and values where women cannot work with the men or in some cases even cannot talk to unknown men.

From the interviews it can be easily inferred that the search and securing finance for the business is one of the major problems. Most of the participants did not even bother to go to a bank because of the collateral and huge documentation requirement.

Further, it is also noticed from the interviewed data that women lack business acumen and management skills. Though the problem can easily be attributed to lack of education but it is more complex than that. It was noted that a woman with an MBA degree was able to manage her problems in a better way than a medical doctor who decided to start her own business.

Participants in the research also perceive lack of government support as a big hurdle because the society does not provide them with a level playing field and they expect it to be compensated by the government through preferential policies. Women expect that the government should play its role in providing entrepreneurial skills and tax rebates to support women owned businesses. A participant also demanded for a facilitation centre for women entrepreneurs to solve their issue in hassle free environment.

Retention of trained human resource is another problem highlighted during the research. The problem can be attributed to combination of some of the factors highlighted above such as segregation of society into male and female planets as well as lack of business skills. But at the same time it has its roots in economic conditions and lack of trained technical human resource. Startups lack the finances to invest on producing human capital and therefore they need the trained workers to initiate businesses.

Recommendations

There are several theoretical models available in literature, which represent the problems and challenges faced by women entrepreneurs during their entrepreneurial journey, but in the context of KP-Pakistan there is none. In this research, effort has been made to identify and highlight the impediments associated to KP, Pakistan. It has been noticed that women entrepreneurs are deprived in the context of KP; therefore, at government level there is an urgent need to work on policies to ensure the fostering of women entrepreneurship. In that regard, framework in figure 1 provides the guidance to policy makers for introduction of policies that should improve the situation of female owned businesses in KP region. At the same time the framework can also serve as the guide for aspiring women entrepreneurs to prepare themselves for the challenges ahead and allow them an opportunity to prepare timely for establishment and growth of their business ventures.

1. Following are the concrete recommendations that have to be made part of the government policy to address the identified impediments that women entrepreneurs face in KP Pakistan:-

(a) Gaining market knowledge and developing necessary business skills is a prerequisite for establishment of a successful business. The problem can



Vol. 3 No. 6 (June) (2025)

only be addressed, if good quality platforms are made available where women entrepreneurs can interact with others in a safe environment to establish business networking. I implemented, this aspect can overcome the anxiety of family members of female entrepreneurs.

(b) Though women have representation in local chambers of commerce which provides them an opportunity to be involved in policy making but it is not enough and support from the government is needed on training in legal matters and marketing strategies.

(c) Financial institutions do not have customized products and services to meet the specific needs of women entrepreneurs. This problem can only be addressed through specific policy directives that facilitate women through preferential services provided by institutions like First Women Bank.

(d) Lack of basic business skills is one of the reasons due to which women entrepreneurs cannot manage their business effectively and efficiently. The right kind of education along with necessary experience through internship to acquire necessary skills is an answer to the problem.

(e) Economic conditions in the country force the workers to switch jobs on getting higher salary, and lack of trained manpower in the market promotes the tendency of unethical practice of hiring workers from competitors in the associated industry at a higher pay. However, the problem needs to be addressed at various levels both by the government through establishment of more technical training institutes and increasing the capacity and efficiency of already established ones.

Limitation And Future Research Direction

Like any other research this study is also subject to research limitations. The foremost limitation faced was the availability of practicing women entrepreneurs to conclude the research findings. Finding the established women entrepreneurs for interviews was a major challenge that forced the number to be limited to only twelve participants. For that reason, the objective of the research was restricted and only confined to the development of theoretical framework around the impediments faced by the women entrepreneurs. Thus, generalisability of the research findings still remains to be checked and may be undertaken by future researchers through survey using questionnaire methodology.

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Vol. 3 No. 6 (June) (2025)

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