

**Working Paper No. 11-2023**

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Overcome Challenges while  
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**Zoraq Mansoor  
Raja Aamir Naseem Khan**



**Innovation and Technology Centre  
Lahore School of Economics**

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Co-Director



**Innovation and Technology Centre,**

The Lahore School of Economics,

Intersection of Main Boulevard, Burki Road,

Phase VI, DHA, Lahore 53200, Pakistan

Tel: +92-(0)42-3656-0969

URL: <https://itc.lahoreschool.edu.pk>

Email: [ayeshakh@lahoreschool.edu.pk](mailto:ayeshakh@lahoreschool.edu.pk)

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## *Women Entrepreneurs Overcome Challenges while Setting up Business*

**Zoraq Mansoor** 

Teaching and Research Fellow,  
Lahore School of Economics  
Email ID: zoraqmansoor095@gmail.com  
ORCID ID: 0000-0001-8998-2909

**Raja Aamir Naseem Khan** 

Associate Professor,  
Faculty of Business Administration,  
Lahore School of Economics  
Email ID: aamir3123@gmail.com

**Abstract:** *The main concern of the paper was how women in developing context cope up with business demands and overcome challenges. The interest was to understand the challenges that patriarchal contexts have on women's businesses. The research used a qualitative study of twenty-nine women entrepreneurs working in three sectors, beauty salons, food and clothing, in Lahore, Pakistan. The research makes two contributions: Firstly, the study contributes towards deriving how women entrepreneurs, who are privileged (educated and have access to finance), experience success in business due to support from family, learning new skills and their resilient attitude towards the obstacles. Secondly, three interrelated themes, Supportive Social Circle, Growing Business gradually and being resilient and optimistic is the key to success, highlight interesting dynamics at the individual and family level. The findings offer a nuanced account of elite women entrepreneurs in developing country context by highlighting the gender constructions are based on social and family values. Future researchers can explore the changes in coping mechanism of women over time and how it would reflect changes at individual level, would be interesting to explore longitudinally.*

**Keywords:** Women, entrepreneurship, grounded theory.

**JEL Classification:** L26.

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# Women Entrepreneurs Overcome Challenges While Setting Up Business

## 1. Introduction

An enterprising individual who risks reputation and livelihood in pursuit of a big payoff is a common portrait of an entrepreneur (Prince et al., 2021). Entrepreneurship has been considered male territory, conventionally (Palalic, et al., 2017). Nonetheless, women lead approximately 33% businesses in Australia and France, 50% businesses in Spain, New Zealand and Italy, 10% businesses in India and less than 5% of all businesses in Pakistan (Global Entrepreneurship Monitor, 2016). Despite this data, considerable literature exists which documents that women entrepreneurs across the globe are unable to find a level playing field. And some studies argue that this problem is even more serious in the developing countries (Fitzpatrick & McDonnell, 2016).

Women play a remarkable role in economic development of a nation through entrepreneurship. Female participation in leadership roles depicts empowerment of women which leads to extensive participation in decision making (Sarfraz et al., 2014). There are widespread studies in advanced nations, such as the United States and Canada, about women entrepreneurs, which have examined key success factors (Lakhuf & Malone, 2015). In developed countries such as the US and Australia, women business owners are increasing. Similar trends have been witnessed in Denmark, Sweden, Germany and UK (Global Economy, 2017).

Nevertheless, in emerging countries, female participation in business seems to be rare for a long period of time as women have less chances available for decision making. Females are in the initial phase of setting up small businesses such as beauty salons, boutiques and bakery items.

Increased participation in global workforce, including entrepreneurship, of women (Kelley et al., 2015) has been accompanied by research in work-family interface and also how women negotiate boundaries of family-work roles (Özbilgin et al., 2011). Entrepreneurship is gendered, instilled with masculine characteristics where as women are expected to

fulfil family roles (Munkejord, 2017). Conflicts arising from these tensions contribute to the process of women entrepreneur's ability to nurture work family interface (Eddleston & Powell, 2012). Unfortunately, research on women entrepreneurs in developing countries, especially in Pakistan, is much more scarce (Muhammad, et al., 2017).

### **1.1 The Pakistani Context**

It has been noted that research on women entrepreneurs has been scarce. It has been argued that women in Pakistan constitute 49% of total population, and because most of them are unemployed, and since there is male dominance in the economic sectors in Pakistan, it is natural that entrepreneurship will be linked with male participation (Anjum et al., 2019).

Although Pakistani women achieve high educational levels, very few reach higher management and administrative positions (Tahir et al., 2019). Family demands are greater for Pakistani women as compared to men, which fuels the females' desire to set up their own business. It impacts the extent of network they create which acts as a hurdle in their business growth. Feminists in Pakistan have been striving to advance female rights by using the phrase 'gender complementary' instead of 'gender equality' to stress the difference between genders and their roles without considering women inferior to men (Quader & Oplatka, 2008). Mostly women-owned businesses in Pakistan fall under the service sector and are part of the non-support section of employment market (Muhammad et al., 2021). This implies that government loans and grants may not be available for them.

Women in Pakistan are constrained to work in the informal sector which restricts their ability to become an entrepreneur, minimize the huge gender gap and utilize skills for poverty alleviation. According to some researchers, Pakistan is a patriarchal society which could be another reason why there are less women business owners (Khan, 2014). One possible reason between patriarchy women business ownership could be the reduced bargaining power of women. Pakistan has an approximate population of 225 million and is categorized as a developing country (Economic Survey of Pakistan, 2021). As highlighted by the World Bank, women labor force in Pakistan was 22.26% in 2014 (The Global Economy.com, 2014). Therefore, one rationale of this research is to explore ability of women entrepreneurs to cope up with challenges they

face while setting up their business in patriarchal culture of Pakistan. Also, the majority of women who set up their own businesses do so in order to create or restore the balance between their life and work. Hence it is important to analyze how women set up and later expand their businesses while managing the challenges they face. This research is structured as follows: the following section provides literature on existing findings related to women entrepreneurs in emerging economies along with the methodology, findings of the study and conclusion.

### **1.2 Research Questions**

- What challenges women entrepreneurs face while setting up business in Pakistan?
- How do women entrepreneurs overcome those challenges in order to grow the business?

### **1.3 Research Objective**

To study how women entrepreneurs, deal with business related issues which might be linked with their gender

## **2. Literature Review**

Literature on women entrepreneurs in Pakistan is scarce (Muhammad, et al., 2017). Nonetheless the extant relevant literature has been reviewed for the purpose of gaining some insight as a starting point into women entrepreneurship in Pakistan. A review of literature on women entrepreneurs in the developing world, including literature on Pakistan were available, has produced the following themes that are useful.

### **2.1 Work-family Conflict**

Most of the research on the emerging economies reveals that women are burdened with household responsibilities. It is often the sole responsibility of women to manage the house and take care of children (Langevang et al., 2018; Anderson & Ojediran, 2021). In different emerging countries women decided to start up their own business as they rejected the role of being a mother and wife only, and they also wanted to earn money by being a part of the labor market (Constantinidis et al., 2018). Similarly, in a country like Pakistan, the household responsibilities

are borne by women and the lockdown during Covid-19 put an extra burden on women's activities of taking care of the family and children along with managing the business (Afshan et al., 2021). The responsibilities are related not only to their children and spouse but also to the performing of their roles as sisters and daughters, while taking care of their own elderly parents or their spouse's parents (Ahmed et al., 2019). Therefore, women in Pakistan face work-life conflicts as they have to perform multiple responsibilities (Khan et al., 2020). Another trend observed in Pakistan is that women start a business once they have fulfilled their house obligations, for instance their children have grown up and they manage the business timing that does not disturb their personal life (Gohar et al., 2011).

## **2.2 Family – Influence and Support**

Friends and family play a significant role in influencing the decision of individuals (Rosca et al., 2021). Particularly, in the case of emerging economies, family's approval is important for women to become an entrepreneur (Zhu et al., 2019; Anderson & Ojediran, 2021). The society looks down upon divorced women but with the help of family support they can conquer the world (Rastogi et al., 2022). Gender inequality, lack of family support and weak networking can hamper the success of women entrepreneurs (Lindvert, 2017; Alam et al., 2012). In Pakistan, women experience similar circumstances of being under pressure for solely taking childcare and household responsibilities (Ahmed et al., 2019). It is particularly challenging for widows or divorced women (Mazlan, 2014; Lindvert, 2017). Women's ability to actively develop and grow their business network is impeded by the burden of their responsibilities (Mazlan, 2014).

Family is a blessing but responsibilities can also be a burden (Sohail et al., 2022). In Pakistan, family supporting women in form of taking care of children, assisting in managing the business and household management is important for women to succeed in their business. In order to handle hurdles in the entrepreneurial success women need family support (Khan et al., 2020). Family support is not just essential for the success of the business but it also positively effects the family life of women entrepreneurs (Ahmed et al., 2019). In a traditional Pakistani society, family is given the utmost importance as women spend all their income on their financially struggling family and they are left with nothing to invest back in the business (Afza & Rashid, 2009). Also, the joint family



system can actually hinder the growth of women entrepreneurs as they spend most of their income on tending the needs of the entire family. On the other hand, women who live independently are in general found to be better off in their businesses (Afza & Rashid, 2009). From the nascent stage to the growth stage of the business, the family influences the entrepreneurial decisions sometimes because the family is the main source of financial capital. Women in Peshawar, Pakistan, for example, acknowledge their husbands and fathers for what they do for them. But at the same time women need permission from their men in order to go out and work (Gohar et al., 2011).

### **2.3 Profession/Type of Business**

The profession women choose is perceived differently by different societies. It is very important for women to know the nuances of the business model before starting the business. Pashtun women entrepreneurs in Pakistan choose entrepreneurship over working as an employee because they think working as an employee for someone would not be suitable for their family's reputation (Gohar et al., 2011). The Pashtun tribes did not consider salon business reputable as they compared and equated these with barber shops, hence families did not support women to set up salon businesses.

### **2.4 Work-Life Balance**

Women have multiple roles in life and that makes it difficult for them to manage work and family responsibilities. Mostly, women entrepreneurs struggle in developing countries to balance their responsibilities. They find it difficult to spend time with family and friends and take out time for their leisure activities (Rastogi et al., 2022). Women wanted to achieve more than financial terms as they wanted stable enterprise and flexibility. In Pakistan, maintaining work-life balance during financial crisis is even more difficult as stress and anxiety increases (Afshan et al., 2021). Digital women entrepreneurs complained that maintaining a work-life balance was challenging and increased stress and burnout (Olsson & Bernhard, 2020). In a developing economy like Pakistan, family systems (joint or nuclear) substantially impact the work family activities of women. The requirements of these two systems differ as unmarried women living with their parents have less family responsibilities as compared to married women. Mostly women complained that they are unable to manage their religious obligations and social life activities (Ahmed et al., 2019). Most

of the women preferred home based businesses so that it's easier for them to manage their basic responsibilities at home (Gohar et al., 2011).

## **2.5 Societal and Cultural Influence**

In Pakistan, tribal conditions and cultural barriers restrict females' direct interaction with outsider males. However, during the Covid-19 pandemic female entrepreneurs developed the courage to communicate directly with the suppliers or shopkeepers. This led to increased self confidence in women and the courage to do their work on their own (Afshan et al., 2021). Pakistan is a male dominated society which creates hurdles for women's personal growth and social mobility (Khan et al., 2020). Particularly in the rural areas, the cultural environment is not conducive for women to prosper. A patriarchal culture dominated by males can make women vulnerable, weak and may shatter their ability to make decisions (Afza & Rashid, 2009).

Pakhtoon women entrepreneurs in Pakistan face another dilemma as their men may feel insecure to see an independent woman. Some researchers think that men in the Pakhtoon areas may believe that independent women become rebellious. It is compulsory for a 'mahram' (acceptable companion) to go out with women otherwise they cannot go out alone. Husbands act as gatekeepers to permit women to set up a business. Pakhtoon women have to go through additional hardships in fulfilling their socio-cultural role before stating their aspiration to work (Junaid et al., 2015). Household responsibilities are the main duty of women in Pakhtoon or Pathan society and 'purdah' is a cultural and religious norm in many areas. Women take pride in their role as mothers and housewife's (Gohar et al., 2011).

## **2.6 Challenges Women Encounter in Emerging Economy**

The political, social and economic impact of women entrepreneurship are well recognized in developing countries (Minniti & Naudé, 2010). Women are considered to be 'major catalysts' for the development of family education and health (IFC 2011, 15). Mostly, women entrepreneurs operate in informal entrepreneurial space (Grant, 2013) as their involvement in the informal sector is essential for the survival of their families (Gough, Tipple & Napier, 2003). Profits earned through the business is invested in the household instead of investing in business for expansion purpose (Neves & Du Toit, 2012). Since there is lack of support

from formal institutions, such as lack of credit available, family support is crucial for these women (Khavul, Bruton & Wood, 2009; Bardasi, Sabarwal & Terrell, 2011).

When women combine family and business responsibilities, they confront and manage logistical and emotional challenges (Backett-Milburn et al., 2008). In this context, businesses are conducted in patriarchal developing economies that prioritize men interests over women's (Ridgeway, 2011). Women are considered subordinate within education, family and financial institutions (Zhao & Wry, 2016). Considering the family context, patriarchy influences the hierarchical control within the household, which gives freedom to access household resources and also, the freedom to make entrepreneurial choices (Viswanathan, Gajendiran & Venkatesan, 2008). Female roles are defined as a mother or caregiver, connected with household and family responsibilities (Welter, Smallbone & Isakova, 2006). Along with this female role expectation, women endure restrictions related to occupational choices they can make, or whether they should work or not (Kantor, 2009).

These factors limit business expansion opportunity and constrain women to remain in the informal work sector (Babbitt, Brown & Mazaheri, 2015). Even women who aspire to be successful, have no expectation from the society to pursue a successful career. Being successful in their business is riskier for women at social and family level in patriarchal societies as it delegitimizes their traditional social position of a caregiver and mother (De Vita, Mari & Poggese, 2014).

### **3. Methodology**

#### **3.1 *Context of the study***

Pakistan is located in South Asia. Ever since its independence in 1947, the country has witnessed and experienced political instability, poverty, gender discrimination and slow growth. This had in turn led to damaged infrastructure and economic instability (Iqbal & Lodhi, 2014). Pakistani economy is an agricultural economy with major contributions made by the textile, retail and services sectors (Tagar et al., 2022). It is considered to be a patriarchal society influenced by caste and religion (Hussain, 2019).

Traditionally females were excluded from education (Yasmin & Grundmann, 2020), however, many women still manage to get at least secondary level education. Family demands are greater for Pakistani Women as compared to men, which fuels female's desire to set up their own business (Tahir et al., 2019). Feminists in Pakistan have been striving to advance female rights by using the phrase 'gender complementary' instead of 'gender equality' to stress the difference between genders and their roles without considering women inferior to men (Quader & Oplatka, 2008). As noted above, mostly women owned businesses in Pakistan fall under service sector and are part of the non-support section of employment market (Muhammad et al., 2021), it implies that government loans and grants will not be available for them. Women in Pakistan are constrained to work in the informal sector which restricts their ability to become an entrepreneur, minimize the huge gender gap and utilize skills for poverty alleviation. As noted above, Pakistan is a patriarchal society which is another reason why there are less women business owners (Khan, 2014). Pakistan has an approximate population of 225 million and is categorized as developing country (Economic Survey of Pakistan, 2021). As highlighted by World Bank, women labor force in Pakistan is considered to be the lowest in the world (Mani et al., 2020). Despite all the factors stated above, some 752 of women in Pakistan are registered with the chambers of commerce as entrepreneurs (Zeb & Ihsan, 2020).

Another feature of Pakistani society, perhaps is common with many other countries, is the stratified income discrimination system. The population that belongs to the high-income strata are more privileged and have access to better resources as compared to the low-income strata (Saqlain et al., 2021). The differences in skills, capital and knowledge are visible between high- and low-income strata groups (Nadvi & Halder, 2005). This sociocultural environment has contributed to the current study's results representing 'entrepreneurship of the elite' group, which will be discussed in detail later.

### **3.2 Research Approach**

The research employed qualitative interpretivist approach to understand the experience of women in learning skills and managing challenges while setting up and growing their business. A few studies have called for studying only females as an individual and not in comparison with males (McGowan et al., 2012; Poggesi, Mari & De Vita, 2015), hence the current

study used women-only sample. Semi structured interviews were conducted. The choice is justifiable because our objective is to explore and if possible set up a model which can help us understand the hurdles women face while setting up and growing business. Additionally, Pakistan has little researched context in entrepreneurship discipline, which renders qualitative research more suitable for understanding complex issues and contributing towards theory building (Eisenhardt & Graebner, 2007).

### **3.3 Sampling**

Social status of women is important in defining the success of women entrepreneurs. Research conducted in an emerging economy proposed that women who are well educated and belong to strong social background were well-educated and had better growth prospects (Siun et al., 2017). A woman's standing in the society defines what she can achieve in her life as the social support of the community adds on to her ability to achieve more. On the other hand, divorced women with children in emerging economies are in destitute situation if they have no social support at all (Korzenevica et al., 2022).

Well-educated women entrepreneurs were referred to as 'entrepreneurship of the elite'. These women are educated, have good network, the professional experience to start up and develop their business (Constantinidis et al., 2018). The current study did not deliberately choose elite women entrepreneurs but the data collected represents elite women in Pakistani society as they are all educated and belong to well to do families. However, it's important to state that no claim is being made as to the generalizability of the sample to the population in Pakistan. If the current research shows even what we consider as the "elite" of Pakistani women entrepreneurs face certain kinds of problems, research can suggest that it is probable, though not certain, that women who are much less privileged than those studied here may face even more serious problems.

In order to get an insight about how women entrepreneurs ability to meet challenges and learn new skills to overcome those challenges, the data was collected with the help of semi-structured interviews.

The data was collected from Lahore, the largest city in the province of Punjab, Pakistan. The sampling universe consisted of Pakistani women entrepreneurs who run small and medium businesses (employed at least

two employees). Stratified sampling was used for the purpose of collecting data. Three industries were chosen, food, clothing and beauty salons owned by women entrepreneurs. Twenty-nine women entrepreneurs were interviewed and have been tape recorded for transcription purpose. The number of women to be interviewed was decided by considering data saturation. Categories are saturated when gathering fresh data does no longer spark new theoretical insights, nor does it reveal new properties of already existing theoretical categories (Charmaz, 2014, pg. 213). Some sample characteristics are presented in Table 1.

The table below shows that majority (22 out of 29) of the women completed their undergraduate degree and seven of them completed their graduate degree. Nineteen women entrepreneurs were running their business for more than five years, and ten women entrepreneurs had more than two to five years' experience in running their own business. Thirteen women had no children and sixteen women had school aged children. Three industries were chosen for the purpose of data collection, nine women were interviewed from both the food industry and beauty salon industry and eleven women were interviewed from the clothing industry.

**Table 1. Personal and Business Characteristics**

Women Entreprene ur Code	Education		Years in operation			Children			Sector		
	Undergrad uate	Gradua te	<1	1-5	>5	No childre n	Pre- school childre n	School- age childre n	Food	Make-up Salons	Clothing
AA	✓				✓	✓				✓	
AC	✓			✓		✓			✓		
AD	✓			✓		✓				✓	
AH		✓			✓			✓			✓
AK	✓			✓				✓		✓	
AR	✓			✓		✓			✓		
ARZ	✓				✓	✓			✓		
AZ	✓				✓			✓		✓	
DZ	✓			✓		✓					✓
HAS	✓				✓	✓					✓
HJ	✓				✓			✓			✓
HK		✓			✓			✓		✓	
KD		✓			✓			✓	✓		
MB	✓				✓			✓			✓
MD	✓			✓				✓		✓	
MKY	✓			✓		✓					✓
MM	✓				✓			✓		✓	
MMM		✓			✓			✓	✓		
NN		✓		✓				✓		✓	

Women Entrepreneur Code	Education		Years in operation			Children			Sector		
	Undergraduate	Graduate	<1	1-5	>5	No children	Pre-school children	School-age children	Food Salons	Make-up Clothing	
RK	✓				✓			✓	✓		
RM	✓			✓	✓					✓	
RW	✓			✓	✓				✓		
SH	✓			✓	✓					✓	
SM		✓		✓	✓				✓		
SR	✓			✓				✓		✓	
SY	✓			✓				✓	✓		
UJ		✓		✓				✓		✓	
UZ	✓			✓				✓		✓	
ZH	✓			✓		✓				✓	
<b>TOTAL</b>	<b>22</b>	<b>7</b>	<b>0</b>	<b>10</b>	<b>19</b>	<b>13</b>	<b>0</b>	<b>16</b>	<b>9</b>	<b>9</b>	<b>11</b>

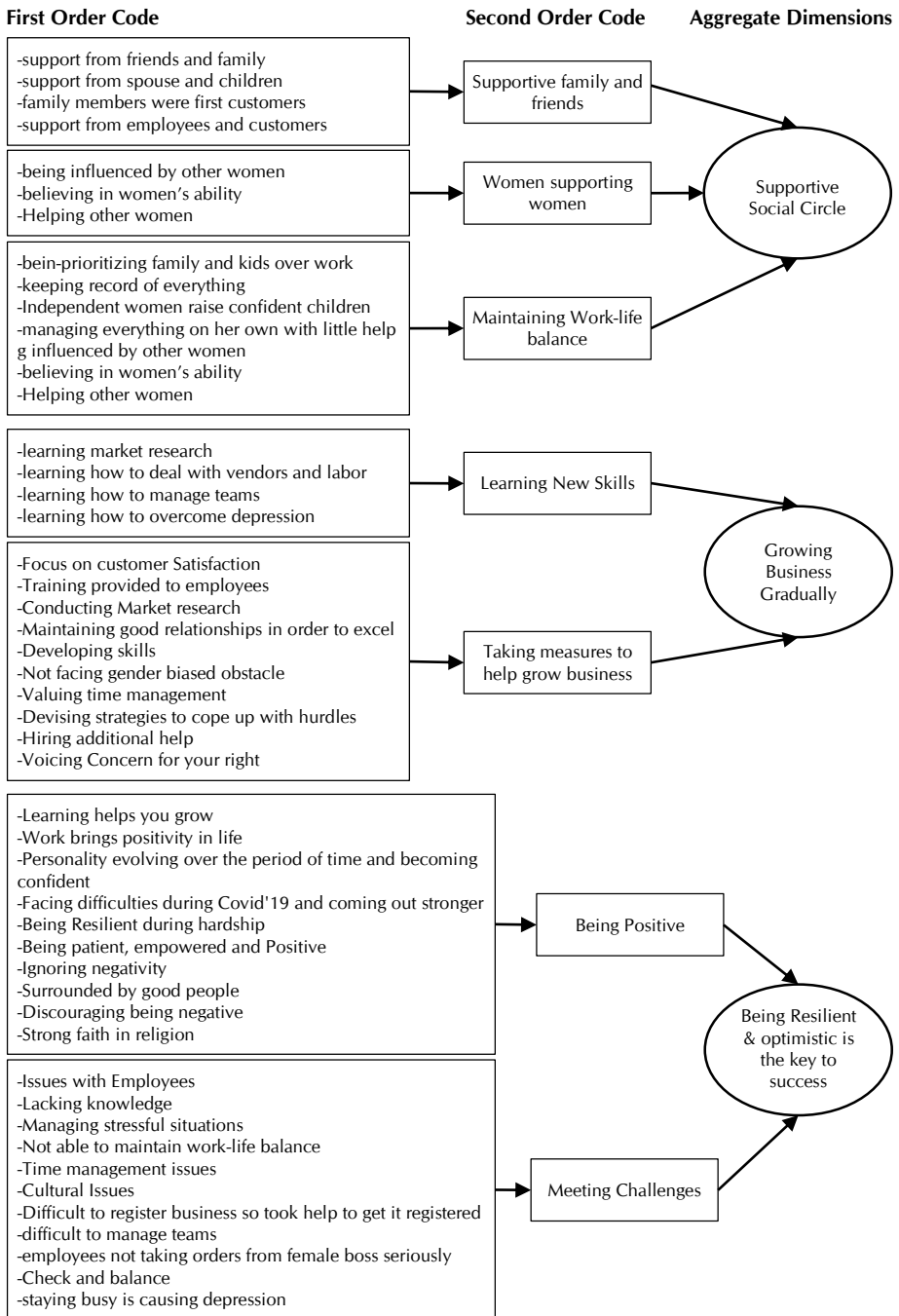
#### 4. Data collection

Interviews were conducted by the researcher from September 2022 till December 2022, in English. The interviews were tape recorded, transcribed and entered in NVIVO for data analysis purpose. Each semi-structured interview lasted for 30 to 90 minutes and were held at the respondent's work premises. Interviews focused on a number of issues, including motivation to start a business, cultural and social factors impacting the business, along with understanding how women learn new skills to manage challenging situations. However, because these were semi-structured interviews, and because it was the researcher's explicit aim to both record and unearth what women entrepreneurs in Pakistan themselves feel about and have to say relating to the major research objective as discussed above, the interviewees were allowed to change themes, make ad-hoc remarks and in short say what they had to say. The paper presents what has emerged from the analysis of the interviews conducted.

##### 4.1 Data Analysis

Data coding was conducted through several steps, starting from forty-six first order codes that are further categorized into seven second order codes. Then these codes were developed into three overarching themes, supportive social circle, growing business gradually and being resilient and optimistic is the key to success, which form the basis of argument on how women entrepreneurs cope up with challenging situations (Figure 1).

Figure 1: Coding Scheme





## 4.2 Findings

This section explains how three overarching themes (Supportive Social Circle, Growing Business gradually and being resilient and optimistic is the key to success) reflect how women respond to challenges while setting up their business. The study highlights a number of variations while discussing each of these themes. Pratt (2009) suggested to present qualitative research findings main points in 'power quotes', which provide 'thick description', hence the current study followed Pratt's suggestion (Geertz, 1994).

## 4.3 Supportive Social Circle

The institutional changes in Pakistani society have increased the acceptability of female participation in labor market, simultaneously females have also started considering entrepreneurship as their career path (Roomi & Harrison, 2010). Women considered entrepreneurship as a path towards gaining access to work and gaining independent income (Haugh & Talwar, 2016). Generally, women in Pakistan are highly dependent on men (father, brother or husbands), for their livelihoods (Ali & Batool, 2015). Being aware of the Pakistani patriarchal family model, where the responsibility of providing for family lay with men, family hierarchies need to be respected meant that women cannot work without their families' consent (Rehman & Roomi, 2012).

However, after interviewing women entrepreneurs in Lahore, the results came out to be quite different. Twenty-four out of twenty-nine women interviewed proposed that they did not need to convince their family or spouse in order to get approval for setting up their business. However, they did inform and discuss with their family about the business they want to set up, which ultimately resulted in support and guidance being provided by their families.

A few of the women explained that they did not need to convince their families because their family gave them all the liberty, freedom and support to set up their own business.

*HAS mentioned: "Oh no they did not need any convincing. They were always willing to let me make my own path and for that I thank them."*

*MD mentioned: "indeed they said go and earn a living for your family if you want to by all means."*

*AK mentioned: "Umm, to be honest there wasn't an effort I had to really put in as my family has been super supportive since my university years and they were rather more excited than I was initially after like I told them I wanted to start my own business."*

*MKY mentioned: "Honestly, I did not need any convincing because all the numbers that were coming up and all the effort, I was putting into my work it was literally visible through the numbers that I was getting and the response that I was sketching so I didn't even need to convince them they could see the response that I was getting and that was more than enough."*

*UJ mentioned: "I didn't have to. They just supported me without me pleading them to do so."*

Family support was not uniform throughout the sample as women's life and family experiences were very different. A few women did need to convince their families to allow them to set up business of their own choice. Family influence did impact business choices, such as choosing a profession because of prior family experience in the same business, and setting up home based business initially so that the family members could help manage the business. Beauty salons, for example in some cases was frowned upon by some people so some families suggested not to opt for this profession. One woman who did not get approval to work from her father, but was supported by her mother and her spouse. In some cases, when faced with financial difficulties, both the spouse and the other family members agreed to assist the women in their businesses. There were few women entrepreneurs who preferred taking a loan from their family/spouse instead of taking a loan.

*MD mentioned: "No, Took loan not from the bank but from a relative"*

*AR mentioned: "I haven't considered taking a loan yet but yes I asked my parents for money"*

*Ak mentioned: "I would lend money from my spouse or my close friend."*

*SY mentioned: "Thank God, I did not have the need to do take loan as yet"*

In this theme supportive social circle has been discussed along with other women being supportive. Even though, women in Pakistani society have a limited and selective access to the inheritance and property of their parents and also the husband's (Khalid, Nyborg & Khattak, 2015) women entrepreneurs interviewed in this study showed motivation in having their own independent income. Majority of the women stated that they had supportive family, friends and spouse who encouraged them to work and also assisted them in whatever way possible to establish the business. They were not only willing to provide them financial assistance but also help in running the business. Women mentioned that due to work they did miss out on few family commitments but since their social circle was supportive nobody complained.

Another important aspect to consider is that women, while setting up their business, did manage their work-life responsibilities simultaneously in a rightful manner. Women mentioned getting family/spouse support and encouragement to work as they did not let anyone complain about their family duties not being fulfilled.

*SY mentioned: "I try to spend quality time with my children rather than spending more time. I try to spend the time I have as the good time spent with my family and my children"*

*MD mentioned: "They are old enough now and I do give them time and somehow manage it, what else can I do. Sometimes I give my kids the attention and sometimes I focus more on my business."*

*HK mentioned: "So as of today, it has not come up that the food isn't cooked or children's clothes are not washed or their things are not managed or any of their demand has gone unfulfilled, or that I have not gone to see my parents and family, or I haven't fulfilled my in-law's responsibilities which I should've had. All this is very difficult, I would want to tell you guys just one thing that women are multitaskers... they can do it... they should try and we live in such a part of the subcontinent... where the demand from women aren't directly asked but.. it's a stigma, or it's something that she has to do."*

*KD mentioned: "Even at that time, although I was pretty young as compared to now, my family was super supportive. I never really faced any sort of issues in terms of getting the permission to run my own business. Nor did I lack the support that one needs to run a successful business. My family has always been on board since day one, you know"*

#### **4.4 Growing Business Gradually**

Women entrepreneurs interviewed in the study were representing the elite as they were all educated and had access to finance. However, regardless of having access to finance and being equipped with education, women did face hurdles and challenges in managing their business. In order to overcome the challenges, they were facing, they learnt new skills and equipped themselves to overcome those challenges in setting up the business.

Women managed to learn new skills over the period of time, manage their kids schedules, adjusted their work duties according to their kids needs and surrounded themselves with good people. It helped them manage their time efficiently, become confident and ignore negativity around them. Women entrepreneurs realized that learning new skills will be essential in the process of setting up business. They mentioned about learning contract skills, to deal with second parties. They learnt about the importance of conducting market research and incorporated it in their business. They also learnt how to deal with vendors and labor. One of the women entrepreneur mentioned about dealing with import issues and how she learnt to deal with local vendors instead:

*AZ Mentioned: "When we introduced all our hydrafacials and different foreign facials. So, there were some products that we don't have their guarantee whether they would be of fine quality or not so finding a particular vendor from where we can ensure the quality of the product will also vary difficult for us. Just recently if we have to shop for things we'll have to go to different stores and shop for different products however as we have expanded a lot so we have said particular vendors we've talked to them we've specifically hired people under Bryson who would ensure that the supplies that we're getting are authentic, so I guess these are the main negative changes. Our issue was that our costs increased due to imports, so all returns decrease during this time when we introduced hydra*

*facials. There are several products of which we do not have any guarantee they are proper condition or there are some vendors from home quality can be insured but that was difficult for us as currently"*

Women also complained about managing teams. They found it difficult to manage and deal with teams because of which they learnt over the course of time how to deal with their employees. One of the women entrepreneur mentioned:

*SR Mentioned: "my team my workers they would try to make a fool of me by charging me double or triple umm or telling me like you know that this isn't possible.... whereas if I had known the work I would tell them that it is possible however what I did was... I started spending time with my umm with my team, my workers I would sit with them and I would see how it's done and then I started doing it on my own so I learnt a lot while observing them and watching them and for hours and hours I would sit with my labour and I would umm.. see how things are done. So now at least whenever somebody comes to me and says that this is impossible I can tell them it's possible and I know how to do it and I can show you how it's done. So they can't really umm fool me anymore."*

Some women entrepreneurs also mentioned that her subordinates do not take orders from a female boss seriously. This was another challenge that women had to overcome. Employees in Pakistan generally take orders seriously when they are given by males but orders from female boss are not taken seriously. With the passage of time women learn how to take complete authority over her subordinates and how to train employees to take orders from female boss. One of the women entrepreneur mentioned:

*AR mentioned: "If being a female in a food industry it is always difficult to handle the staff especially the kitchen staff because they are not use to work under female boss. I think there are very few businesses that are being run by women in Pakistan especially in food industry. It becomes more difficult when you are, when we started we were very young. How to handle them and to maintain your authority on them initially that was a challenge but we learned after sometime"*

Another new insight of the research was that being a woman entrepreneur either causes depression due to the excessive workload or helps cure depression as it gives a purpose to a woman to work towards. However, this was an ambivalent finding of the research. One woman entrepreneur mentioned:

*AA mentioned: "Mainly the positive changes according to me was firstly that I had a good experience in this market and secondly, I was able to experience interacting with different sort of people as well. As in how to face people. In the start I faced a lot of two timing when it came to people but now, I have the right experience. When I talk to people now, I can tell what a person wants and how to deal with them. And one major positive change after starting this business was that, due to some reasons I was a patient of depression. I was on medication. So, a plus point for me was that all my medicines of stress and anxiety have stopped. It is a blessing for me that I don't have to take them anymore. I come to the salon and meet all sorts of people; I have different topics on which we have discussions. A lot of good people come here and I learn a lot from them. So, the biggest blessing for me is that my medications have ended. Sitting in my salon is a very good therapy for me."*

#### **4.5 Being Resilient and Optimistic is the key to success**

This was achieved mainly because of the strong faith women had in their religion. Twenty-seven out of twenty-nine women interviewed stressed upon how their faith and belief in God helps them stay positive, which in turn helps them to avoid negativity in life. It helps them be strong headed towards their goal and makes them resilient.

*MMM mentioned: "At least put in two to three years' effort in one work and try to be consistent. Success comes after eight to ten years' hard work and Allah (God) also helps. Also, giving money in Allah's (God's) way also helps."*

*SY mentioned: "No, not yet but even if there is a financial difficulty, the business gets slower, it's my faith in Allah that he won't make it too difficult."*

*MM mentioned: "Because I am not a scholar. If something is bothering me I would rather go to someone and question, if I don't understand I go to somebody else. I started understanding that my religion is a lot of strength, my faith became more and more strong and that was also one thing which one should always remember that no matter what difficult time you face, no matter what hardships you have in your life always remember, a better box of goodies for you than the one who you thought to get. But Allah has so much big and better for you that you can't even imagine"*

Regardless of all the obstacles women faced, such as, managing employees, cultural issues, difficulty in registering the business and facing intense competition, they were able to grow their business with their hard work and determination. Some women complained that they found it difficult to get the business registered so they took help from their husband or any other employee at the company. Women face cultural issues such as, distant relatives looking down at them for being a working woman and Pakistan being a male dominating society. Also, some women had to deal with fraudulent group of people, which was challenging.

*NN mentioned: "so we had some dishonest experiences in the beginning, we met some people who were not very straight with their dealings so those kind of experience were not very positive but that's what we have experienced"*

*SY mentioned: "Again I would say that male dominated industry doesn't take a woman seriously so getting the people to follow you gets difficult sometimes. In this industry and overall the people don't really have work ethics and unprofessionalism as majority people are illiterate."*

Even after experiencing hurdles in managing their business, women were able to grow their business gradually. This was achieved mainly due to the emotional support they had from their spouse and family who provided encouragement against all odds. Along with the family encouragement, women worked very hard to make sure their business survived and grew over the period of time. They focused on customer satisfaction, training employees, developed skills, conducted market research, strong faith in their religion and hired additional help in order

to ensure their business grew. All these factors led to women feeling positive value for their work.

*MM mentioned: "So, we have got different departments in our business: the IT, Marketing, Accounting department. Everything is a system, girls are getting training. We have to be ahead of time and I always like to talk to my girls in the salon."*

*MKY mentioned: "So working with employees, dealing with them, training them, everything is hard when it comes to being a woman"*

An interesting observation in the data was that women were good at multi-tasking and making things happen with determination and strong will power. This was proved when women shared their experience of how they managed their business without compromising on their family or childcare responsibilities. Either women hired help for their children or, which again showed the privilege these women had as they could afford to hire help.

*HK mentioned: "So, I do everything, till today I haven't given anybody a chance to complain or have said that I go to work which is this work isn't done. So you make arrangements but if you can't do yourself, get it done but I got it done always. So, it's difficult but not impossible."*

*UJ mentioned: "Kids were in colleges. They started to feel distant, and they started to complain. They used to say, 'Mother is never available'. Kids couldn't talk to me because I was always busy. I noticed that kids started to confide more in their father and got more attached to him. They wouldn't share stuff with me. I started to feel that's this isn't right. So the family sat together once and kids got very vocal about it. I felt that I need to focus more on my family."*

*HJ mentioned: "So, I gave my business a so much time that my children were starting to feel ignored and it caused unrest between me and my children. When I felt that they were ignored so I said to myself that it's enough. Even when I was home my focus was on the work so my kids didn't like that. I left all of these habits and fixed my time for office and for my home. When I was*



*at my workplace that's time reserved for work but as soon as I go back to my home. It was just my family and no work. Now when I come back home, I cook my children their favorite food like I used to do before. I try to be the same mother to my children as I was before"*

Surprisingly, many women claimed they did not face any gender biased obstacle while setting up or growing their business, although they were in minority (Five out of twenty-nine), this shows how women belonging to a specific social circle might be privileged enough to not face any gender biased obstacle. The literature however suggests women in emerging economies like Pakistan, do face gender discrimination (Vossenber, 2013).

*RM mentioned: "Um yeah we face a lot of discrimination, I feel like I always have to be a bit careful how I'm speaking to men, uh, when I'm dealing, um, not in the team, in the, in our, uh, team. We have a good bunch of male, uh, you know, colleagues and employees who share the same vision, who, you know, we treat each other equally and have a great relationship. But when I'm dealing with people, men outside, I always have to be careful. I feel like they are generally irritated or they're a bit, uh, unfriendly of women"*

*MB mentioned: "But I won't say that I faced issues in business as a woman in Pakistan. That's what I am saying, either I am lucky because I didn't. I got, by chance all the good people. But I am saying at least in our system there is no such gender bias that says women will face more difficulties. I am talking about going whether tax returns, whether FBR, whether it's other department. It's nothing to do with the gender, I think it's difficult for everyone and not just women"*

*ZH mentioned: "gender bias of style not exactly because I think my field is more like it's been run by women mostly we do have male designers in our industry as well but honestly not exactly because the labor I have they've been working with men and women both previously. So when they when they come to me and, you know, I deal with them, they know what sort of respect is due on their part for me. And, you know, like yet again, even if you talk about the fabric sourcing people or like going to market*

*for this work and anything, so basically this work might feel are more women related. So Alhamdulillah, I haven't felt anything like that."*

Women interviewed were head strong as they mentioned voicing their concerns for their right even if they experienced slightest inconvenience. This depicts their strong personality, confidence and resilience to face whatever comes their way.

*MM mentioned: "You have to differentiate between the responsibilities and rights and then if you think that your rights are being taken for granted then that's the time for you to voice your concerns. Say something but in a better way. You know when you are in a room in a particular situation or environment. Women have got brains like anybody else and they should be using their brains for the right way of saying or conveying"*

## **5. Discussion**

The main concern in this paper was with women entrepreneurs overcome challenges while setting up and growing their business in a developing context. The study aimed to understand how patriarchal culture in Pakistan influences the decisions taken by women entrepreneurs. A number of studies suggested that family support enriches women's entrepreneurial experience (Powell & Eddleston, 2013). The main argument was to investigate how women entrepreneurs are impacted by the patriarchal culture, in influencing their decisions regarding setting up the business. Central to our data analysis was, therefore, that women entrepreneurs were resilient enough to set up and excel in their business despite the constraints and challenges they faced. Three interrelated themes were identified, (Supportive Social Circle, Growing Business gradually and being resilient and optimistic is the key to success).

It has been discussed that with the help of family support and by learning new skills, women become resilient and optimistic in growing their business. This allows women to re-position themselves in the society and it changes the power dynamics as they become more confident and independent.

First theme of 'supportive social circle' corresponds with other studies that have suggested factors such as ethnicity and familial values having an

influence on perception about supporting working women (Azmat & Fujimoto, 2016). In reality, choosing to become a woman entrepreneur conflicts with predominant views in masculine societies about women's abilities and their societal roles. As a result, women required consent or approval from their family/spouse. However, in our analysis women entrepreneurs had the consent, support and approval of their family/spouse without any convincing.

The second theme of 'gradually growing business' discussed how women overcame the hurdles and challenges they faced. Women entrepreneurs learn new skills in order to cope up with the challenges that came their way. They learnt the importance of conducting market research, also learnt how to deal with labor and manage teams. Few of the women also mentioned that they coped up with depression and learnt how to overcome their health issues because of staying busy and working.

The final theme of 'being resilient and optimistic' demonstrates that entrepreneurship was considered as a positive experience by women. Even after all the hurdles and obstacles they face in managing the business, their positive attitude and strong faith in their religion, made them resilient. Women saw their position in their family improve as they were praised even by people who discouraged them when they started. Mostly, women talked about their business satisfaction in terms of reproductive outcomes, such as raising confident children and learning time management. The positive attitude of women was characterized by their strong personality, faith in their religion and hard work which helped them achieve milestones in their career. Women were able to grow their business gradually against all obstacles they faced.

The respect and recognition that women achieved through their work led them to problematize the norm of women being considered inferior to men and fit for only household chores. The appreciation boosts their courage and confident. Studies show that women improve marital relationships and family dynamics as their ability to provide better lifestyle for their kids' increases (Rizvi, 2014).

Overall, the three themes point to the need for conceptualization of challenges women face while fulfilling business demands and how they overcome those challenges and still manage to be successful.

## **6. Conclusion**

The main concern of the paper was how women in developing context cope up with business demands and overcome challenges. The interest was to understand the challenges that patriarchal contexts have on women's businesses. The research used a qualitative study of twenty-nine women entrepreneurs working in three sectors, beauty salons, food and clothing, in Lahore, Pakistan. The context is unique not only because of the developing nature, but also because not many emerging economies have tried to address the issue of women coping up with the challenges that come their way and still manage to be successful. Nonetheless, there is no study conducted in Pakistan that has tried to develop a theme addressing the issue of women entrepreneurs. It is believed that Pakistani context offers interesting nuances of entrepreneurship, specially overcoming challenges of business and women's satisfaction from work.

The research makes two contributions: Firstly, the study contributes towards deriving how women entrepreneurs, who are privileged (educated and have access to finance), experience success in business due to support from family, learning new skills and their resilient attitude towards the obstacles. The future researchers can conduct longitudinal data, by interviewing same respondents over the period of time to analyze how their perspective change overtime.

Secondly, three interrelated themes of, Supportive Social Circle, Growing Business gradually and being resilient and optimistic is the key to success, highlight interesting dynamics at the individual and family level. It also demonstrates how women's personality evolves over the period of time with increased confidence and support from the social circle to help them grow. The findings offer a nuanced account of elite women entrepreneurs in developing country context by highlighting the gender constructions are based on social and family values. Additionally, exploring the changes in coping mechanism of women over time and how it would reflect changes at individual level, would be interesting to explore longitudinally.

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**Innovation and Technology Centre,**  
The Lahore School of Economics,  
Intersection of Main Boulevard, Burki Road,  
Phase VI, DHA, Lahore 53200, Pakistan  
Tel: +92-(0)42-3656-0969  
URL: <https://itc.lahoreschool.edu.pk>  
Email: [ayeshakh@lahoreschool.edu.pk](mailto:ayeshakh@lahoreschool.edu.pk)