

FEMALE OWNED HOUSEHOLD ENTERPRISES IN PAKISTAN

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Abstract

Female entrepreneurship is steadily increasing around the world especially in developing countries where lack of job opportunities has forced people toward self-employment, Pakistan being no exception. Females in Pakistan are now actively participating in economic activities to get recognition of their abilities and to generate employment opportunities. Given the changing role of females over time, the study seeks the answer to a very important question i.e Are females in Pakistan are motivated towards self-employment then being employed if yes then what is the magnitude and areas/sectors they are mainly engaged in? Specifically, this study aims to analyze the magnitude of the female-headed household enterprises in Pakistan by sector province, and region. In addition study evaluates the socio-economic background influencing their decision to own and operate household enterprise – or becoming self-employed. For, the assessment purpose study has used cross-sectional data of the PSLM/HIES (Pakistan Social Living Standard Measurements/Household Integrated Economic Survey) for the period 2018-2019. Findings indicates that the majority of self-employed females in Pakistan are engaged in small-medium enterprises. Province wise break up shows, Punjab has the most female-owned household enterprises. The present study is unique in the sense that sector-wise magnitude by province and region for female entrepreneurs has not been comprehensively documented earlier.

JEL, Code: J21, J23, L26, J46, J71

Keywords: Entrepreneurship; Labour force participation; self-employment; informal labour market; women empowerment

Introduction

Recently, “female economic participation” as an agenda for sustainable development has gained expansion in research and for that entrepreneurship contemplates an important tool. Specifically, economic participation through entrepreneurship is one of the elements that enhance women’s status by providing empowerment. Growing challenges, opportunities, employment, self-efficacy, strong needs, and the power to do something builds up under the umbrella of entrepreneurship. Entrepreneurship is hence, opportunity,

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recognition, innovation, and risk-taking - the base. According to Basu and Goswami¹, entrepreneurship is an economic activity that is linked with profit generation. The idea of women entrepreneurs was first forward by Schwartz². Women have more or less similar entrepreneurial potential as men, in wealth creation and in starting and developing their businesses. Unfortunately, their potential has not been fully realized and utilized because of the challenges that women entrepreneurs face³.

The world is embarking on promoting entrepreneurship among women to manage the economic imbalance in society and also to empower women socially and economically. Income-generating activities for women enable them to survive. The successful business provides support to their families especially children - women are usually more concerned for the overall well-being of their children in terms of their health, education, and related needs. A smooth stream of income and independence in decision-making brings prosperity to the household and thus has a trickle-down effect in society. Therefore, it can be stated that women's entrepreneurship can help in breaking the vicious circle of poverty. Given its significant contribution in reducing poverty and gender imbalances in society, the subject has attracted the attention of many academicians and policymakers. The growing body of the literature has hence raised the need for in-depth assessment of the growth in entrepreneurial activity across regions and in developing countries like Pakistan where the provision of decent employment has become a challenge, especially for females.

However, despite its significant contribution, it has been observed that there are some nations where male and female business ratios have the same balanced economic indicators as in Singapore, Thailand, Jamaica, Panama, Switzerland, Guatemala, Venezuela, and Brazil reported by Global Entrepreneurship Monitor⁴ while other nations show significant differences in male and female business share. Moreover, the current estimate emphasized that there are six countries where the Total Entrepreneur Activity Rate (TEAR) among women and men is similar i.e., Indonesia, Thailand, Panama, Qatar, Madagascar, and Angola [GEM (2018-19)]. Although ground reality shows that ratio of female entrepreneurship in margin not alike for males.

The low participation is attributed to the fact that women around the world allocate immeasurable time in household maintenance, childcare, food preparation, subsistence farming, and other domestic jobs. It reduces their chances of entry into schooling, labour market, and other activities outside the home. Similar challenges are faced by Pakistani women as well. Challenges like social, cultural, traditional, religious, and patriarchal system - clearly manifested the lower status of women. Further, women, who participate in the labour market, mostly work in the Informal economy. They are deprived of decent

¹ Basu, A, and Goswami. A., "Determinants of South Asian Entrepreneurial Growth in Britain: A multivariate Analysis". *Small Business Economics* 13, no. 3 (1999):57-70

² Schwartz, E., "Entrepreneurship: A new female frontier". *Journal of Contemporary Business* 5, (1976): 47-76.

³ Roomi, A., Harisson, P., and Kerridge, J., "Women-owned small and medium enterprises in England: Analysis of factors influencing the growth process". *Journal of Small Business and Enterprise Development* 16 no. 2 (2009): 270-288.

⁴ Global Entrepreneurship Monitor (GEM), various issues. <https://www.gemconsortium.org/> - accessed July, 2020

work benefits with very limited access to fair wages and social security. The informal sector in Pakistan mainly comprises household enterprises having family workers as employees. According to the Pakistan Bureau of Statistics (PBS) Female labour force participation was 25% in 2013-14 and now in 2017-18, it has declined to 22%.

Further, Women in Pakistan work hard with excessive working hours and dual household responsibility. However, urban women, as compared to rural women, are more literate, well confident, and have some sense of legal and legislative matters. While women entrepreneurs, especially in rural areas are mostly engaged in embroidery and handicrafts. Extensive work with minimum wage return, lacking business awareness, illiteracy, and middle man margin discourages women in Pakistan from participation in economic activity.

Overall, in Pakistan, challenges faced by women entrepreneurs are embedded in the regional, tribal, and feudal cultures. Traditional society does not often perceive women as powerful and influential business leaders because of their low level of education and low-societal status as compared to male counterparts. Given the lack of finance, restriction on mobility, and limited decision-making power of women; men hold a major share of the market. Family pressure and discrimination are also major barriers to entrepreneurialism⁵. Though for economic needs and good standards of living females are now realizing the importance of labor force participation to gain social status.

Given the participation rate and the link between self-employment/entrepreneurship creating empowerment which in turn is seen as breaking the vicious circle of poverty, the present study aims to identify the magnitude of female-owned household enterprise in Pakistan. The magnitude is assessed by province and region. Further, in industries females are engaged in, net income generated by these enterprises are also detailed studied. Further, the distribution of income is also examined by female characteristics and regional variation for example by age, education, region, and province. Another major objective of the study is to empirically assess the factors influencing the female decision to own and operate the household enterprise.

The present study is different from the previous study because it not only emphasized the magnitude of female-owned household enterprises nationally and regionally but has also assessed the net income by industry, aiming to provide a clear picture of female entrepreneur's efficiency and profitability. Previous studies have mainly focused on the problem faced by women socially, culturally, and economically. The available literature

⁵ Mahmood . B., and Sohail. M., "Gender-Specific Barriers to Female Entrepreneurs in Pakistan: A Study in Urban Areas of Pakistan". *British Journal of Education, Society & Behavioral Science* 2 no,4(2012):339-352

is limited in scope and is qualitative [UN-Women⁶, ADB⁷, ILO (2019)⁸, Naqeeb et.al⁹] However, this study not only provides the magnitude using the nationwide data but has also empirically explored the factors influencing the entrepreneurial activity among females using the Probit model.

The study consists of the following segments; after a detailed discussion on female entrepreneurship in section one above, the next section shed lights on the available literature, section three discusses the methodology, section four assess female entrepreneurship both descriptively and empirically while section five concludes and highlights some of the policy implications.

Literature Review

Male and females have equal rights of freedom however mostly in developing countries like Pakistan males dominate in society. The majority of females surviving don't have the right to express their opinion in any plate form. Lack of education, limited information, dual responsibility as wife and mother, social and cultural restriction, restricts them to move freely. The female entrepreneur also being a housewife, mother, and family supporter faces severe challenges in the labour market highlighted the barriers faced by women, both social-cultural as well as economical¹⁰. Their, finding also reveals that there was no significant difference found among males and females for main motivational factors. Age limit is considered an important factor to limit entrepreneurship, late age is considered significant for a female to start a business. Self-achievement accounted for the most important motivational factor for Saudi women to start a business.

International Labour Organization (ILO) reported the challenges faced by female entrepreneurs, the report also focused on females' effort and courage to grow their business in Pakistan. A survey-based ILO study explored different structural aspects of female entrepreneurship. 150 women entrepreneurs were selected belonging to different backgrounds and professions from Islamabad, Lahore, and Rawalpindi cities. The study used snowball sampling to cover micro, small, and medium-scale enterprises. The study found that Married graduate women mostly showed interest in setting up enterprises. Near about 59% of Female belongs to the nuclear family. Mostly educated women showed their interest in setting up enterprises among this 47% were housewives. After the Textile

⁶ UN Women, "A Goal for Empowerment and Equality". (*Annual Report - 2012-2013*). *United Nation women wing*.

⁷ Asian Development Bank. The Asia Foundation. *Emerging Lessons On Women's Entrepreneurship In Asia And The Pacific, Case Studies From The Asian Development Bank And The Asia Foundation*, (2018), <http://hdl.voced.edu.au/10707/495195> - accessed June,2020

⁸ International Labour Organization, "World Employment Social Outlook Trends" (2019), <https://www.ilo.org/global/research/global-reports> - accessed August,2020

⁹ Naqeeb, B., Saigol. R and Azhar. U. L, "Home-based Workers in Lahore Pakistan" *Informal Economy Monitoring Study*,(2014). *Manchester, UK: WIEGO*,1-57

¹⁰ Sadi,M.,and Ghazali. B., "Doing business with impudence: A focus on women entrepreneurship in Saudi Arabia". *African Journal of Business Management* 4,no.1(2010): 1-11

sector, 47% of enterprises are related to health and beautician activities. More than 65% of females took their orders for business expressing self-reliance¹¹.

Singh¹² focused on the process of urbanization and industrialization and tries to explore how motivational and de-motivation factors impact female entrepreneurs in the Kanpur state of India. Globalization speeds up women to move faster with awareness and education to build their business in a better way. Economic independence is a need for women that comes through their own judgment and freedom in decision-making power. Enterprise provides capital and wealth meanwhile on the other hand reduces unemployment and poverty as well. Data collected using stratified random sampling emphasized the value-added business and concluded that diversified fields should be opted as opposite to selective traditional activities like cooking, tailor, boutiques, etc. while technical skills are required for inclusive economic growth.

In the Telangana state of India, a study was carried out to evaluate problems, motivational and success factors associated with near about 80 women entrepreneurs running micro, small and medium enterprises. Businesses are mainly related to the manufacturing of food items, e-Commerce, beauty parlors, and designing. Overall study unfolds the gaps and explored the new ideas and different dimensions of policy-oriented tolls to resolve the constraints faced by women. For the motivation to start a good business Self-achievement comes on top while economic independence, family income support, and profit-making decision are considered as main factors. To get success, self-spirit, talent, and own ability matters. To analyzed institutional experience it has been observed for females that market conditions and different legal matters are hard to handle. Family and government support counted as more valuable for female entrepreneurs¹³.

For industrial growth in Bangladesh, female entrepreneurship has always been considered a powerful source not only for developing countries as well as for developed countries. The presence of females lifts the economy because half of the population is female. Low levels of economic participation, financial constraint, illiteracy, lack of self-confidence, and gender discrimination challenges Bangladeshi women to perform better. The author tries to identify the challenges faced by Bangladeshi female entrepreneurs. The study highlights the determinants of success - family support, spouse cooperation with the back of government support make positive output. Near about 19% of women engage in grocery & stationery business, 47% of women start-up there business using low amounts mostly start small and medium enterprises¹⁴.

¹¹ Nabeel,A.Goheer,“Women entrepreneurs in Pakistan How to improve their bargaining power” *InFocus Programme on Boosting Employment through Small Enterprise Development International Labour Office, Geneva and ILO, Islamabad ISBN,92-2-113628-0,(2003):1-103*

¹² Singh,N., “Role of Women Entrepreneurs in Manufacturing Industries with Special Reference to Kanpur” *International Journal of Techno-Management Research 1, no. 2(2013):1-21*

¹³ Reedy,K,B.,Reedy,K,P., and Panda,S., “Women Entrepreneurs in India: An Empirical Analysis of Motivations, Success Factor and Problems,Eleventh Biennial Conference on Entrepreneurship in India ,(2015),<http://hdl.handle.net/123456789/123> - accessed March 2019

¹⁴ Afroze, T., Alam.K.. and Akter. E., “Women Entrepreneurs in Bangladesh-Challenges and Determining Factors”. *Journal of Business and Technology (Dhaka) 9 ,no.2 (2014).*

Siba¹⁵ focused on the problems and issues that are linked to female entrepreneurship especially in developing countries like Nigeria, Senegal, Cameroon, and Bangladesh. According to Siba, social and cultural factors creates more hindrance as compared to financial factors. Social and cultural hindrances include female dual responsibilities and time spent on balancing domestic work with market work. However, females are observed to access the credit during the initial stage of business establishment and mostly found to resolve these credit issues by their families and friends' cooperation.

Across the world, female entrepreneurs are confronting with a different state of problems such as financial crises, lack of training, low profitability of the business, the small size of firms, gender-related elements, lack of time for their family and friends. In Nepal, social and cultural norms are basic hurdles in success meanwhile in UAE lack of skill and strict government rules are observed as a hurdle. However in Canada and New Zealand mostly female entrepreneurs face the problem of access to capital¹⁶. Annexure-1 summarizes the obstacle faced and motivational factors for starting a business as highlighted by Shmiln (2017).

In the case of Pakistan, World Bank reported that lack of finance, poor credit rating, and other factors of integration have declined the ranking of Pakistan regarding the starting of new business. World Bank analyzed the total early-stage entrepreneurial activities using Global Entrepreneurship Monitor (GEM) data for the period 2010 to 2012. Entrepreneurs have been observed by their characteristics. Results show that the relation of Total early-stage entrepreneurial activities (TEEA) and economic framework condition (EFC) varies by country to country. Pakistan is a factor-driven economy and economic development, measured by GDP per capita, is related to TEEA. There is U shaped relation between the two i.e. when GDP per capita increases the TEEA declines even touches the threshold level however it moves upward in the earlier period of economic growth – it takes time to stabilize the business. Low productivity and less return with high cost exert pressure but after reaching a minimum point, maturity in business develops and it then starts producing a positive impact. In the case of Pakistan quadratic relationship of GDP with a low TEEA rate is because of unfavorable government policies and less developed infrastructure¹⁷.

According to Mumtaz et, al¹⁸ employment and economic development have always been linked with each other. The creation of employment has been considered as an apex for developing countries. Mostly in developing countries, the informal sector generates self-employment, explores the various determinants of self-employment in Pakistan. Their study is based on primary data. Research finding indicates that age, education, asset holding, health, and experience impact self-employment positively and significantly.

¹⁵ Siba, Eyerusalem., "Enabling female entrepreneurs and beyond". Brookings Institute, <https://www.brookings.edu/blog/africa-in-focus/2016/07/25/enabling-femal> - accessed April 2020

¹⁶ Shmiln, A.W., "Female Entrepreneurs in Developing Countries: A Comparative with Developed Countries as Explorative Study" *Arabian Journal of Business and ar A Management Review* 7 no 5(2017):2-5

¹⁷ Asif, M., and Ellahi.A., "Correlates of Entrepreneurship in Pakistan: The Regional Dimension" *The Lahore Journal of Economics*, 21,(2016):193–210

¹⁸ Mumtaz, A., Zahir, M, F., Chaudhry., Sarif,I,and Asma,M., "The Determinants of Self Employment in Pakistan: Evidence from Primary Data Analysis". *Journal of Political Studies*, <https://mpr.ub.uni-muenchen.de/28196> 17,(2010):152-165.

They suggest the need for government support, provision of technical education, and a strong need for institutions for generating employment.

Hafizullah et.al¹⁹ analyzed the data of female entrepreneurs, based on a questionnaire survey of Kohat city of KPK (Khyber Pakhtoon Khawa). Study shows that 66.67% of women are motivated by perceived market opportunities. Against the question that why you have selected a specific business, 35% of women entrepreneur replied it is for their improvement in skills or qualification. Near about 58% of respondents faced unfavorable market behavior. Shortage of capital and household engagement was also found creating difficulties.

Syed, J²⁰ focused on numerous challenges and obstacles faced by women as highlighted in the literature. Mostly the issues highlighted are concerned with the growth of the successful business. According to Syed, J, a persistent gender gap is observed in Pakistan and this could be due to the low labor-force participation rate. In the initial stages, the women usually establish a business with the support of family and friends or by her savings. As in Pakistan, women are considered subordinate to a man with dual responsibilities. Moreover, mobility restricts access to the job market. Employment in an informal sector thus fulfills economic needs. The majority of women engaged in the informal sector are performing activities related to boutiques, parlors, and wearing apparel. Due to the lack of awareness and confidence, it has been observed that women are usually exploited by the middle man and thus generate a low profit on the sale. Access to finance, lack of market information and networking, lack of skills and management, unfavorable institution support, and gender-biased policies cause hurdles in the development of enterprise. The author suggested promoting gender equality, women's mobility, and facilitation of network, and training programs that should be provided by the government.

Fielden, S., & Davidson²¹, M. focuses on the small and micro businesses set up by Asian women living in the UK. Financial constraints have remained the basic obstacle for females to own and operate a business, especially for women belonging to developing countries. The author suggested a microfinance loan facility for Asian women for capital arrangement if there is no alternative support available. Further, issues faced by minorities in running business are also highlighted by the author- issues affecting the progress of migrant business owners are detailed assessed in the handbook. A potential has been observed among women in self-employment in North West of England i.e. near about 70,000 women are self-employed, however, considering national average this figure is less than the Southeast part of England that has around 149,000 self-employed women. Although the manufacturing sector is the pillar for the sound growth of the local economy, however, in the Northwest part of England, Bangladeshi and Kashmiri women have

¹⁹ Hafizullah, Ahmed, Z., Manzoor, S., Hussain, M and Farooq, M., "Problem Faced by Women Entrepreneurs in Kohat City of Khyber Pakhtunkhwa-Pakistan". *International Journal of Human Resource Studies* 2, no.1(2012): 1-14

²⁰ Syed, J. "Women and Small Business entrepreneurship in Pakistan". (2010).
<https://www.researchgate.net/publication/295869049>- accessed January 2021

²¹ Fielden, S .L. and M. J. Davidson., "International Handbook of Women and Small Business Entrepreneurship", *Cheltenham, UK and Northampton, MA: USA: Edward Elgar.*(2005), 117-131.

settled their cotton mills while others are engaged in service sectors. The author has shed light on women who are engaged with their partner as an unpaid worker. According to the author language, education, and ethnicity differs among women working in the UK.

Methodology - Data and Estimation Technique

This study employs the PSLM/HIES data conducted by the Pakistan Bureau of Statistics (PBS) for the period 2018- 2019. The first and foremost objective of the study as indicated above is to find out the magnitude of the Female-Headed Enterprises and the net income generated by engaging to the different sectors by province and region. For the estimation of net income; the study required gross profit, total revenue, and cost of goods sold, operating expenses, interest payment, and the taxes paid by the enterprise. For this purpose, the data is specifically obtained from the Non-Agri-Establishment data given in HIES.

Gross profit is calculated as:

$$\text{Gross profit (Entrepreneur Growth)} = \text{Total Revenue} - \text{Cost of goods sold}$$

While the net income is calculated as:

$$\text{Net Income} = \text{Gross profit} - \text{operating expenses} - \text{interest expenses} - \text{Taxes}$$

After assessing the magnitude of the entrepreneurship and net income and gross profit females have generated from an activity study moves to assess the second objective of the study i.e. what drives the female decision to get involved in entrepreneurial activity. For the Empirical analysis the socio-economic conditions of the household, head of the household characteristics, personal characteristics of female entrepreneurs, and their husband's characteristics influencing female decision to own and operate enterprise are explored. To control the cultural and regional variations provincial and regional dummies are also included in the final model. Specifically, the study has estimated the following simple equation by employing the probit technique. A Probit model is chosen as the decision to own and operate enterprise is a dummy variable where 1 represents female own and operate enterprise while 0 otherwise.

$$fement_i = \beta_0 + \beta_1 \sum_{j=1}^3 PERCH_{ij} + \beta_2 \sum_{l=1}^4 HUSB_{il} + \beta_3 \sum_{s=1}^5 HOUS_{is} + \beta_4 \sum_{k=1}^2 HEAD_{ik} + \beta_5 INCEX_i + \varepsilon_i \text{-----}(1)$$

Here, $fement_i$ is as said above binary, equal 1 if the female is entrepreneur 0 otherwise, where i denote individual females included in the sample meanwhile subscripts j, l, s and k represents the number of indicators explaining the covariates. PERCH is a set of personal characteristics (age, the square of age, and years of education), HUSB represent a set of husband characteristics (includes husband's age, education, and wages), HOUS shows housing or socio-economic condition of the household (gas, electricity, toilet and water availability are used here to indicate the socio-economic condition of the household) while HEAD indicates the head of the household characteristics (includes education and age of the head) meanwhile INCEX shows the household income

expenditures ratio - included here to evaluate the financial condition of household motivating female to own operate an enterprise. All these variables are included in the model after an extensive review of the literature. Female own income is not included in the model to avoid the possible endogeneity that it may have because of the causal effect – income generated through entrepreneurial activity motivate females to own and operate enterprise while entrepreneurial activity brings income and prosperity as well. Further, considering that females included in the sample (that own and operate enterprise) are not necessarily married hence the inclusion of husband characteristics may have restricted the sample size therefore, the study has estimated two Probit functions one by including husband characteristics other without controlling for husband characteristics.

Results

The results section is divided into three parts. The first part discusses the magnitude of female-owned enterprises by province, region, and industry. The magnitude is also assessed by female characteristics. The net income generated by female characteristics and industry is explored in part two while the third part empirically assesses the factors influencing females’ decision to own and operate the household enterprise.

Descriptive Analysis

Overall, data consist of 53% male and 49.9% females, of these 398 females are running enterprises – i.e. of the total females 56,243, age 14 and above, 0.71% are running home-based enterprises. Summary statistics disclose that the average annual Net Income and Gross profit values are around Rs. 171,203 and Rs. 208,757 respectively. Minimum and maximum values show that net income ranges between Rs.(-1,711,200) to Rs.(4,656,000) - as shown in Table 1.

Table-1
Descriptive statistics – Net Income and Gross Profit

Variables	Obs	Mean	Std. Dev.	Min	Max
Gross Profit	398	208,757	494,418	-960,600	5,047,200
GP > 0	354	250,270	505,044	1,600	5,047,200
GP < 0	44	-125,234	186,065	-960,600	-750
Net Income	398	171,203	476,088	-1,711,200	4,656,000
NI > 0	354	215,584	473,591	1,600	4,656,000
NI < 0	44	-185,856	323,619	-1,711,200	-1,100

Source: Authors’ illustration based on PSLM/HIES 2018-19

The presence of female entrepreneurs in Punjab is 70% while in KPK it is 25%. Sindh comes next with 5% of enterprises owned by females while Baluchistan having the lowest proportion of female entrepreneurs’ i.e. only 1 household reported having a household enterprise run by a female. Further, percentage distribution by region shows that urban areas have 46% female entrepreneurs while rural areas have 54%, female entrepreneurs.

In KPK and Punjab, rural areas have more female own enterprises' than in urban areas while in Sindh and Baluchistan female own enterprises are more concentrated in urban areas (see table 2 for reference).

Table 2
Magnitude of Female owned enterprise by Province and Region

	Rural			Urban			Total		
	Count	Row %	Column %	Count	Row %	Column %	Count	Row %	Column %
Kpk	53	54%	25%	46	46%	25%	99	100%	25%
Punjab	158	57%	73%	120	43%	66%	278	100%	70%
Sindh	4	20%	2%	16	80%	9%	20	100%	5%
Balochistan	0	0%	0%	1	100%	1%	1	100%	0%
TOTAL	215	54%	100%	183	46%	100%	398	100%	100%

Source: Authors' illustration based on HIES 2018-2019

Exploring Personal Characteristics

Table 3 highlights the age distribution of the females by province and region who own and operate the enterprise. In rural areas of KPK, Punjab, and Sindh mostly young females (14 - 25) are running the enterprise while in Urban areas KPK, Sindh, and Punjab the females in the age group 36 to 45 mostly own and operate the enterprise. However, for Balochistan because of only one female owning and operating enterprise nothing can be concluded regarding the impact of higher age on entrepreneurial activity. Finally comparing overall Pakistan results by age group and the region shows that females in age groups (14- 25); (26 to 35) and (higher than 45) residing in rural areas are more engage in entrepreneurial activity than females of the same age groups residing in urban areas while for females in the age group 35 to 45 are relatively more actively participating in urban areas than in rural areas. Distribution across age groups (column percentage) again shows that females in the age group 26 to 35 are more active in rural areas while females in the age group 36 to 45 residing in urban areas are more actively participating in the entrepreneurial activity.

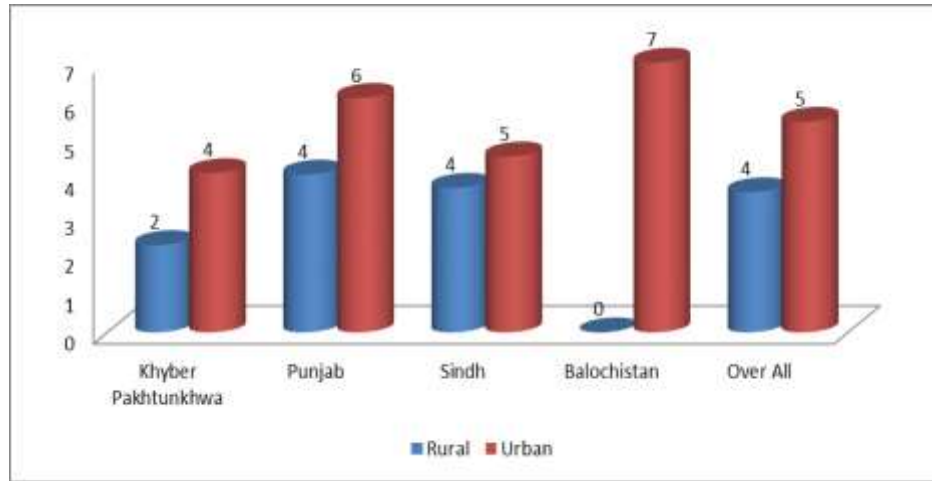
Table 3
Magnitude of Female owned enterprise by Age Group, Province and Region

Province/ Region	Age Group	Rural			Urban			Total		
		Count	Row %	Column %	Count	Row %	Column %	Count	Row %	Column %
KPK	14-25	19	79%	36%	5	21%	11%	24	100%	24%
	26-35	14	42%	26%	19	58%	41%	33	100%	33%
	36-45	12	43%	23%	16	57%	35%	28	100%	28%
	46 & Above	8	57%	15%	6	43%	13%	14	100%	14%
Punjab	14-25	36	67%	23%	18	33%	15%	54	100%	19%
	26-35	51	58%	32%	37	42%	31%	88	100%	32%
	36-45	41	47%	26%	46	53%	38%	87	100%	31%
	46 & Above	30	61%	19%	19	39%	16%	49	100%	18%
Sindh	14-25	2	100%	50%	0	0%	0%	2	100%	10%
	26-35	1	14%	25%	6	86%	38%	7	100%	35%
	36-45	1	25%	25%	3	75%	19%	4	100%	20%
	46 & Above	0	0%	0%	7	100%	44%	7	100%	35%
Balochistan	14-25	0	0%	0%	1	100%	6%	1	100%	100%
	26-35	0	0%	0%	0	0%	0%	0	0%	0%
	36-45	0	0%	0%	0	0%	0%	0	0%	0%
	46 & Above	0	0%	0%	0	0%	0%	0	0%	100%
Total	14-25	57	70%	27%	24	30%	13%	81	100%	20%
	26-35	66	52%	31%	62	48%	34%	128	100%	32%
	36-45	54	45%	25%	65	55%	36%	119	100%	30%
	46 & Above	38	54%	18%	32	46%	17%	70	100%	18%

Source: Authors' illustration based on HIES 2018-2019

Figure 1 below shows that no matter what the place of residence is females are mainly primary pass except in Urban Punjab and Balochistan where an average year of education goes up to class 6 or class 7 respectively. The figure below highlights that females in entrepreneurial activity are mainly unskilled and poverty-driven in Pakistan.

Figure 1
Average Years of Education of Female Entrepreneurial by Province and Region



Source: Authors' illustration based on HIES 2018-219

Though figure 1 shows the average years of education of females running their own business however the Table 4 below provides enterprise ownership by the level of education females have attained.

Table 4
Number of enterprises by the level of education

Province	Illiterate	Primary	Middle	Secondary/higher	Degree/post
KPK	59	17	6	12	5
Punjab	110	59	41	54	14
Sindh	9	4	3	3	1
Balochistan	0	0	1	0	0

Source: Authors' illustration based on HIES 2018-2019

Education plays a key role in the success of any field of life. The assessment shows that most females running enterprises are illiterate. Province Punjab account (110 in number), while 59 and 9 enterprises in KPK and Sindh are run by illiterate females. The majority of the female running enterprises are primary pass in KPK and Sindh while female running enterprises in Punjab have some higher degrees as well. The regional comparison shows that females are either illiterate or primary pass in rural areas of Sindh and KPK, while females with middle, secondary & higher-level education are mostly running an enterprise in urban areas of Punjab.

Table 5 below shows that Females mainly engage in the manufacturing of textile and apparel, retail sales of food, beverages, or tobacco; hairdressing and beauty treatment,

personal care activities, and delivering pre-primary and primary education. Regional distribution of the top 5 activities mentioned shows that except for delivering pre-primary and primary education, hairdressing and beauty treatment and personal care activity rest of the activities mentioned above are more concentrated in rural areas.

Table 5
Magnitude of Female owned enterprise by Industry

Industry	All Pakist an	Per cent	Ru ral	Per cent	Ur ba n	Per cent
Raising of cattle and buffaloes	1	0.25	0	0	1	0.55
Manufacture of grain mill products	1	0.25	1	0.47	0	0
Manufacture of bakery products	1	0.25		0	1	0.55
Manufacture of other food products n.e.c.	1	0.25	1	0.47	0	0
Finishing of textiles	1	0.25	1	0.47	0	0
Manufacture of knitted and crocheted fabrics	2	0.5	1	0.47	1	0.55
Manufacture of other textiles n.e.c.	2	0.5	1	0.47	1	0.55
Manufacture of wearing apparel, except fur	177	44.47	96	44.65	81	44.26
Manufacture of knitted and crocheted apparel	1	0.25	1	0.47	0	0
Manufacture of other products of wood; manufacture of articles of cork, straw and plaiting materials	2	0.5	1	0.47	1	0.55
Manufacture of plastics products	1	0.25	1	0.47	0	0
Manufacture of sports goods	1	0.25	1	0.47	0	0
Wholesale of food, beverages and tobacco	1	0.25	1	0.47	0	0
Wholesale of textiles, clothing and footwear	1	0.25	0	0	1	0.55
Wholesale of other household goods	1	0.25	1	0.47	0	0
Retail sale in non-specialized stores with food, beverages or tobacco predominating	40	10.05	29	13.49	11	6.01
Other retail sale in non-specialized stores	4	1.01	3	1.4	1	0.55
Retail sale of food in specialized stores	12	3.02	9	4.19	3	1.64
Retail sale of tobacco products in specialized stores	1	0.25	0	0	1	0.55
Retail sale of textiles in specialized stores	5	1.26	4	1.86	1	0.55
Retail sale of carpets and rugs and wall and floor coverings in specialized stores	1	0.25	1	0.47	0	0
Retail sale of clothing, footwear and leather articles in specialized stores	9	2.26	9	4.19	0	0
Retail sale of pharmaceutical and medical goods, cosmetic and toilet articles in specialized	3	0.75	0	0	3	1.64
Other retail sale of new goods in specialized stores	1	0.25	1	0.47	0	0
Retail sale via stalls and markets of food, beverages and tobacco products	5	1.26	1	0.47	4	2.19
Retail sale via stalls and markets of textiles, clothing and footwear	2	0.5	0	0	2	1.09

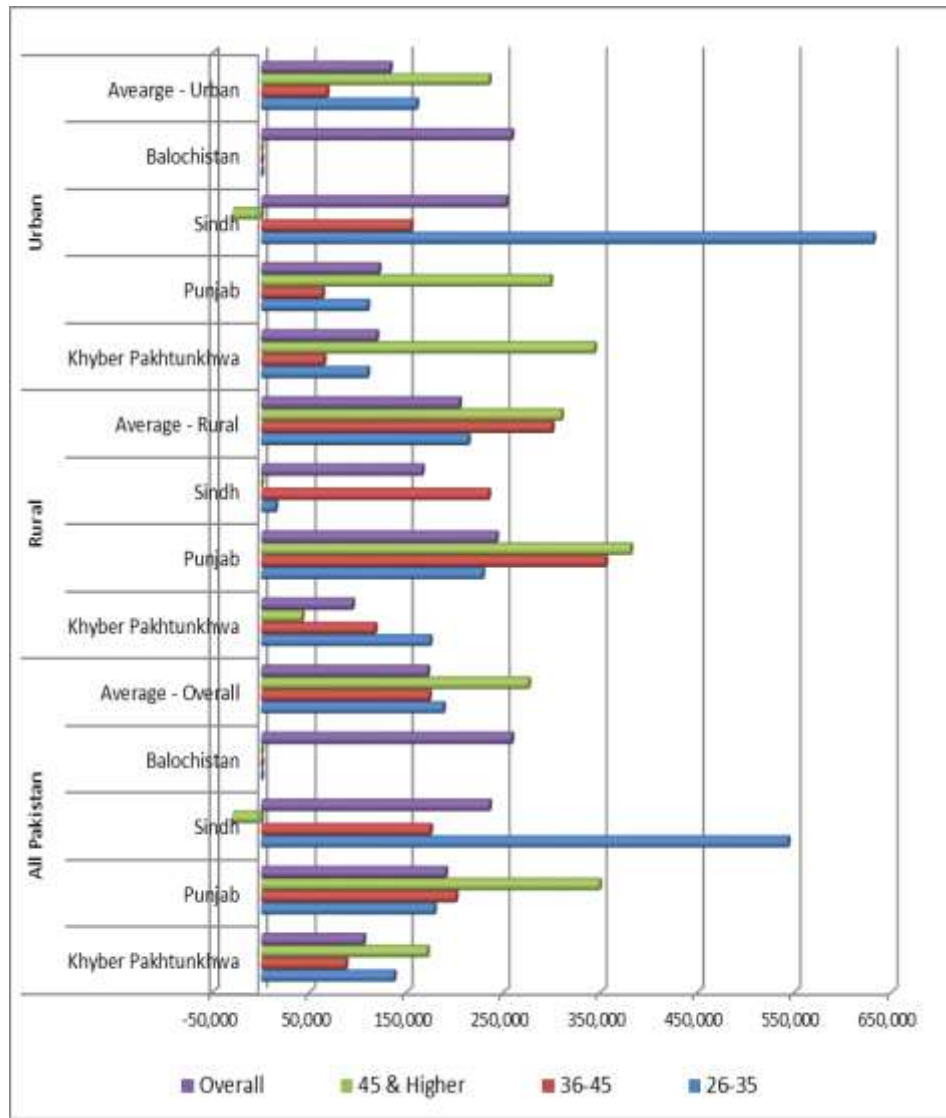
Industry	All Pakist an	Per cent	Ru ral	Per cent	Ur ba n	Per cent
Retail sale via stalls and markets of other goods	1	0.25	0	0	1	0.55
Other retail sale not in stores or stalls or markets	3	0.75	2	0.93	1	0.55
Passenger air transport	2	0.5	1	0.47	1	0.55
Restaurants and mobile food service activities	3	0.75	1	0.47	2	1.09
Other food service activities	6	1.51	3	1.4	3	1.64
Legal activities	1	0.25	0	0	1	0.55
Renting and leasing of other personal and household goods	1	0.25	0	0	1	0.55
Pre-primary and primary education	13	3.27	4	1.86	9	4.92
General secondary education	5	1.26	0	0	5	2.73
Higher education	1	0.25	0	0	1	0.55
Other education n.e.c	5	1.26	3	1.4	2	1.09
Educational support activities	2	0.5	2	0.93	0	0
Hospital activities	1	0.25	0	0	1	0.55
Medical and dental practice activities	1	0.25	1	0.47	0	0
Other human health activities	1	0.25	1	0.47	0	0
Activities of religious organizations	1	0.25	0	0	1	0.55
Hairdressing and other beauty treatment	22	5.53	7	3.26	15	8.2
Other personal service activities n.e.c	51	12.81	25	11.63	26	14.21
Activities of households as employers of domestic personnel	1	0.25	1	0.47	0	0
	398		215		183	

Source: Authors' illustration based on HIES 2018-2019

Assessing the Net income

After discussing some of the personal characteristics of a female entrepreneur which may have persuaded the Female Entrepreneur (FENTP) to start a business and generate earning this section will assess the net income earned by the female through running a successful business - also emphasized by personal characteristics.

Figure 2
Annual Average Net Income by Age group, Province and Region

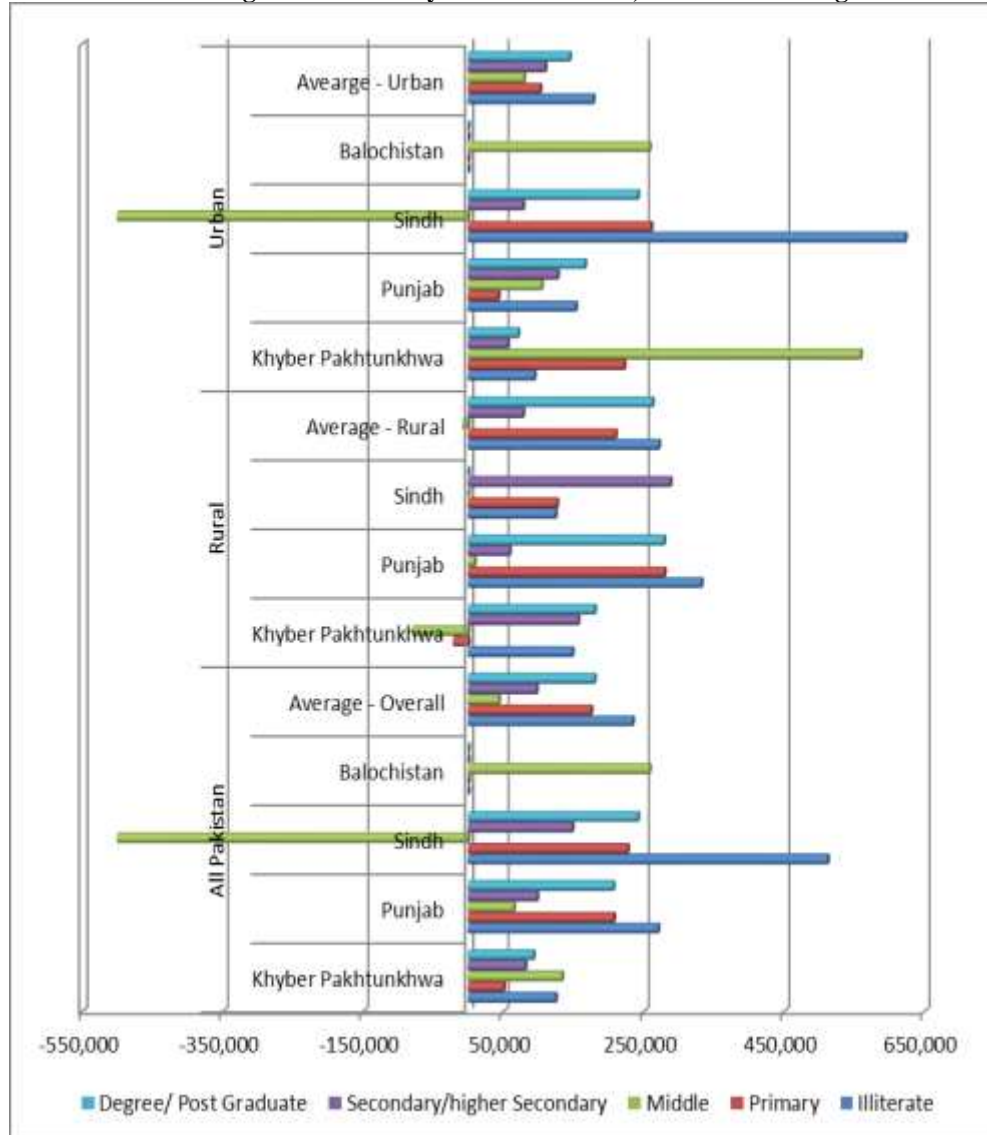


Source: Authors' illustration based on HIES 2018-2019

Firstly figure 2 shows that in urban areas of KPK mostly females with higher net income (around Rs. 343,333 annually) are in the age group 46 years and above while in rural areas females around 26-35 years have generated higher net income then rest of the groups. In Punjab's urban or rural areas females in the age group 46 years and above showing the highest level of net income (Rs. 297,941 and Rs. 380,545 annually). In urban Sindh

women around 26-35 years and above counted as the highest earners (around Rs.630,917 annually) while in rural Sindh females age 36 to 45 years are earning Rs.234,000 annually. In urban Balochistan, females age 14-25 years observed generating income Rs.258,000 annually. An overall assessment shows that the net income of female entrepreneurs is higher in Sindh for females in the age group 26 - 35 years – generating net income Rs.542,843 annually.

Figure 3
Annual Average Net Income by Education Level, Province and Region



Source: Authors' illustration based on HIES 2018-2019

Secondly figure 3 shows that in urban areas of KPK mostly female with higher net income (around Rs.559,000 annually) are Middle pass while in rural areas of KPK females with graduation or postgraduate level education have generated higher net income than the rest of the groups (around Rs. 180,000 annually). In Punjab's rural areas females with middle or secondary or up to higher secondary level education are generating net income less than Rs. 100,000 annually while females in the rest of the educational groups are generating an annual net income greater than Rs,250,000 annually. Further females residing in urban Punjab generating net income greater than 100,000 annually except females with middle-level education. Surprisingly, in urban Sindh, either illiterate females are generating higher net income, or females with graduate or post-graduate level education are earning more (around Rs.622,714 annually and Rs.241,500 annually for illiterate and graduate-level females). In rural Sindh no matter what the level of education is the earning potential of all the females remained the same except for females with secondary or higher secondary level education (generating a net income of around Rs.288,000 annually). In urban Balochistan, females' secondary or higher secondary education is observed generating a net income of around Rs.250,000 annually. An overall assessment shows that the net income of female entrepreneurs is higher in Sindh for illiterate females (generating net income of Rs.511,933 annually).

Table 6 reports annual net income generated by females by industry and across the region. Table 6 shows that the most profitable net income-producing sectors (generating more than Rs.500,000 net income annually) are related to the services sector, in which the majority of females are associated with the profession of either retail wholesale or health-related activities. Though around 45% of females are mainly associated with the manufacturing of wearing apparel sector the income generated by this sector is only Rs.15,004 annually. Further, 12.81% of Females engage in personal service activities (second highest activity reported by females) also earning an annual net income of Rs.48,853. Further other than retail sales females engage in medical, dental, and legal practice also reported generating annual income above Rs. 200,000. Females involved in hairdressing and other beauty treatment activity also reported generating an annual income of around Rs.195,000.

Net income by region is presented in table 6. The rural and urban distribution shows that in rural areas females engage in the retail sale of clothing, footwear, and leather articles in specialized stores generating income around Rs.1,278,100 annually highest among all activity (except females involved in air transport – exceptional case). Further females engaged in wholesale of food, beverages, and tobacco (second highest category in term of net income) are enjoying net earning of Rs.1,195,200 annually. While in urban areas females engage in the retail sale of pharmaceutical and medical goods, cosmetic and toilet articles (specialized activities) are generating income higher than Rs. 1,885,200 annually.

Overall females are generating an annual net income of Rs.171,203 annually at all Pakistan level while females in Urban areas are generating Rs.132,650 annually, less than rural females – generating net income around Rs.204,018 annually.

Table 6
Net Income generated by Female owned enterprise by Industry

Industry	All Pakistan	Rural	Urban
Raising of cattle and buffaloes	96,000		96,000
Manufacture of grain mill products	71,000	71,000	
Manufacture of bakery products	-540,000		-540,000
Manufacture of other food products n.e.c.	-580,480	-580,480	
Finishing of textiles	96,000	96,000	
Manufacture of knitted and crocheted fabrics	12,450	48,000	-23,100
Manufacture of other textiles n.e.c.	-107,850	127,500	-343,200
Manufacture of wearing apparel, except fur	15,004	9,025	22,091
Manufacture of knitted and crocheted apparel	-28,800	-28,800	
Manufacture of other products of wood; manufacture of articles of cork, straw and plaiting materials	-13,800	-7,200	-20,400
Manufacture of plastics products	120,000	120,000	
Manufacture of sports goods	-49,200	-49,200	
Wholesale of food, beverages and tobacco	1195,200	1,195,200	
Wholesale of textiles, clothing and footwear	1,500,000		1,500,000
Wholesale of other household goods	840,000	840,000	
Retail sale in non-specialized stores with food, beverages or tobacco predominating	498,509	562,854	328,873
Other retail sale in non-specialized stores	559,500	734,000	36,000
Retail sale of food in specialized stores	545,133	529,378	592,400
Retail sale of tobacco products in specialized stores	265,200		265,200
Retail sale of textiles in specialized stores	474,492	467,115	504,000
Retail sale of carpets and rugs and wall and floor coverings in specialized stores	72,000	72,000	
Retail sale of clothing, footwear and leather articles in specialized stores	1,278,100	1,278,100	
Retail sale of pharmaceutical and medical goods, cosmetic and toilet articles in specialized	1,885,200		1,885,200
Other retail sale of new goods in specialized stores	177,600	177,600	
Retail sale via stalls & markets of food, beverages & tobacco products	325,320	550,800	268,950
Retail sale via stalls and markets of textiles, clothing and footwear	1,332,000		1,332,000
Retail sale via stalls and markets of other goods	90,000		90,000

Industry	All Pakistan	Rural	Urban
Other retail sale not in stores or stalls or markets	383,000	73,500	1,002,000
Passenger air transport	760,500	1,512,000	9,000
Restaurants and mobile food service activities	-164,433	-676,800	91,750
Other food service activities	-393,700	55,000	-842,400
Legal activities	241,500		241,500
Renting and leasing of other personal and household goods	30,000		30,000
Pre-primary and primary education	38,892	45,000	36,178
General secondary education	139,200		139,200
Higher education	30,000		30,000
Other education n.e.c	29,720	13,533	54,000
Educational support activities	24,000	24,000	
Hospital activities	955,004		955,004
Medical and dental practice activities	408,000	408,000	
Other human health activities	54,000	54,000	
Activities of religious organizations	36,000		36,000
Hairdressing and other beauty treatment	195,727	107,914	236,707
Other personal service activities n.e.c	48,853	40,024	57,342
Activities of households as employers of domestic personnel	70,800	70,800	
	171,203	204,018	132,650

Source: Authors' illustration based on HIES 2018-2019

Empirical Results

Empirical Assessment of Factors influencing females' decision of running an enterprise shows that the probability of female entrepreneurship increased by an increase in the years of education. In terms of marginal effect; a one-unit change in the years of education increases the probability of enterprise ownership by 0.0003 points [in terms of coefficient (The probit coefficients give the change in the z-score for a one-unit change in the predictor), with a one-unit increase in years of education, the z-score increases by 0.016].

Similarly, positive relation exists with the years of age however, the relation is quadratic, the decision to start a business increase with the increase in the age first but after reaching some maximum value (here age around 38 years) the further increase in age declines the probability that female will own and operate the household enterprise. In terms of marginal effect; a one-unit change in the age increases the probability of enterprise ownership by 0.002 points first but after reaching age around 38 years a further one unit change in the age decreases the probability of ownership by 0.00002 points [in terms of

coefficient, with a one-unit increase in age, the z-score increases by 0.088 first but further increase in the age, the z-score decreases by 0.001].

To consider the husband characteristics study has included three variables, his age, education, and wages. Among the three age and wage are found to significantly influence the decision. Specifically; a one-unit change in the spouse age increases the probability of enterprise ownership by 0.001 points [in terms of coefficient, with a one-unit increase in spouse age, the z-score increases by 0.047] while a one-unit change in the Spouse wage decreases the probability of enterprise ownership by $\exp(0.006)=0.99$ point [in terms of coefficient, with a one-unit increase in spouse age, the z-score decreases by $\exp(0.293)=1.3$].

Moving further towards the household characteristic (housing condition) - a proxy of living standard, the study explored the impact of room per person (congestion), availability of gas, toilet, electricity, and water supply. Among the variables showing housing conditions gas and electricity availability are showing positive impact while congestion exhibit significant but negative impact. Being the resident of a house with gas and electricity facilities increases the probability of enterprise ownership by 0.004 and 0.007 points while living in a congested house decreases the probability of owning a household enterprise by 0.004 points [in terms of coefficient, being in the house with gas and electricity connections, the z-score increases by 0.197 and 0.36 respectively while living in a congested house, the z-score decreases by 0.21].

Assessment of the head of the household characteristics indicates that only the age of the head of the household has a significant but negative impact on female own enterprises means rising the age will decline the economic participation of females. A one-unit change in the household head age will decrease the probability of enterprise ownership by 0.0004 points [in terms of coefficient, a one-unit increase in the head age, the z-score decreases by 0.018]. Household income-expenditure ratio showing positive and significant results which exhibit that a one-unit change in the income-expenditure ratio increases the probability of enterprise ownership by 0.003 points [in terms of coefficient a one-unit increase in the ratio, the z-score increases by 0.14].

Meanwhile, participation by province and region exhibits that, being the residence of Sindh and Balochistan the impact is significant and negative but for Punjab, we do not found any significant impact. The negative signs point toward the restricted norms and culture that do not provide support to females to start the business. Finally, the urban region shows a positive and significant impact suggests that the urban environment is more supportive for the start of business.

Table 7
Factors Influencing Female Decision to own and operate Enterprise

Dependent Variable: Female own Enterprise	Estimated Coefficients	Marginal Effects	Z-Value
Personal Characteristics			
Years of Education	0.02	3.3E-04	2.26**
Age	0.09	1.8E-03	2.88**
Square of the Age	-0.001	-2.4E-05	-2.96**
Husband Characteristics			
Spouse Age	0.05	9.7E-04	1.70***
Square of Spouse Age	-0.0004	-8.4E-06	-1.31
Spouse Education	0.002	4.0E-05	0.11
Spouse Wage (log)	-0.29	-6.0E-03	-5.88*
Household Characteristics			
Gas	0.20	4.0E-03	2.78**
Electricity	0.36	7.4E-03	2.27**
Toilet	0.08	1.6E-03	1.09
Water availability (piped)	-0.03	-5.6E-04	-0.36
Congestion	-0.21	-4.3E-03	-1.60***
Head Characteristics			
Head Education	-0.002	-3.4E-05	-0.10
Head Age	-0.02	-3.7E-04	-4.58**
Household Income Expenditure ratio	0.14	2.9E-03	2.67**
Province			
Punjab	-0.08	-	-1.17
Sindh	-0.81	-	-7.06*
Balochistan	-1.10	-	-3.90*
Region			
Urban	0.12	-	1.69***
Constant	-1.24	-	-1.88
Number of observation	24400		
Wald Chi2(19)	256.24		
Probability>Chi2	0.0000		
Pearson Chi2(24376)	31411.88		
Probability>Chi2	0.0000		

Note: *, ** and *** represent significant at 1%, 5% and 10% level respectively.

Further, the number of observations substantially drop from 50759 to 24400 when the study incorporated the spouse characteristics in the model. This is because females in the sample are single, divorced, and widower as well. To see the changes (robustness of the result as well) study estimated the model without spouse characteristics as well. Table 7 reports the results

Table 7.1 exhibits almost the same relationship among the variables as was reported in table 6. Specifically, Personal characteristics such as education showing positive and significant impact while age showing a non-linear relationship; availability of gas and electricity representing the household characteristics once again showing positive impact.

Overall, a one-unit increase in years of education, the z-score increases by 0.013; a one-unit increase in age, the z-score increases by 0.07 first but further increase in the age, the z-score decreases by 0.001; being in the house with gas and electricity connections, the z-score increases by 0.17 and 0.26 respectively; while a one-unit increase in head's years of education and age, the z-score decreases by 0.012 and 0.006 respectively. As far as the provincial variation is concerned Balochistan and Sindh province showing restricted cultural and social norms limiting females' decision to own and operate enterprise while cultural and social norms of Punjab Province found supporting females' decision to own and operate enterprise though the impact is insignificant.

Table 7.1
Factors Influencing Female Decision to own and operate Enterprise
(Without Spouse Characteristics)

Dependent Variable: Female own Enterprise	Estimated Coefficients	Marginal Effects	Z-Value
Personal Characteristics			
Years of Education	0.01	3E-04	2.71**
Age	0.07	1E-03	8.85*
Square of the Age	-9E-04	-2E-05	-8.24*
Household Characteristics			
Gas	0.17	3E-03	3.40*
Electricity	0.26	5E-03	2.38**
Toilet	0.02	4E-04	0.40
Water availability (piped)	0.06	1E-03	1.19
Congestion	-0.11	-2E-03	-1.44
Head Characteristics			
Head Education	-0.01	-2E-04	-2.61**
Head Age	-0.01	-1E-04	-4.03*
Household Income Expenditure ratio	-0.02	-5E-04	-0.64
Province			
Punjab	0.05	-	1.01
Sindh	-0.67	-	-8.06*
Balochistan	-1.21	-	-4.47*
Region			
Urban	0.06	-	1.18
Constant	-3.60	-	-17.84

Number of observation	50759
Wald Chi2(15)	406.37
Probability>Chi2	0.0000
Pearson Chi2(50379))	52835.61
Probability>Chi2	0.0000

Note: *, ** and *** represent significant at 1%, 5% and 10% level respectively.

Conclusion and Policy Recommendation

To summarize, the study concludes that substantial contribution is seen by the informal sector - female entrepreneurs in the form of self-employed workers are mainly concentrated in household enterprises. Results extracted shows that urban areas have 46% female entrepreneurs while rural areas have 54%, female entrepreneurs. In rural areas females engage in “retail sale of clothing, footwear and leather articles in specialized stores”, earned income around Rs. 1,278,100 annually highest among all activity while in urban areas females engage in “retail sale of Pharmaceutical - medical goods, cosmetics, and toilet articles” are generating income Rs.1,885,200 annually. Meanwhile, the magnitude of Female owned enterprises by Industry at all Pakistan level shows that manufacturing of wearing apparel, other personal service activities, and retail sale in non-specialized stores with food, beverages or tobacco have the highest percentage of female ownership among others.

Empirical Assessment of Factors influencing females’ decision of running enterprise shows that the probability of female entrepreneurship is significantly influenced by female own characteristics, husband earnings, household characteristics such as availability of gas and electricity exhibiting standard of living shows significant effect. Moreover, dummies of Sindh, Balochistan, and the urban region also show significant results.

Finally, the study recommends that to boost the household enterprises there is a need to focus on the following two points:

- To start and establish a business, capital, and financial requirement cannot be ignored. There is a need to create awareness regarding financial and legal documents for establishing enterprises. Combining cooperation of institutions, banks should provide financial literacy programs, guidance, and support.
- There should be family support and cooperation for females who are engaged in economic activities for which motivational program at the grass-root level is needed.

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Annexure: 1

Table A
Obstacles faced by Female Entrepreneurs

Countries	Authors	Types of obstacles
US	Hewlett 2002	Difficulty, delegating authority, stress
Canada	Moore and Buttner 1997	Limited business experience and training, access to capital, having enough cash flow, hard to get the latest technology,
Australia	Breen, Calver and Oliver 1995	Lack of family time
India	Charumathi 1998	Traditional, home and family priorities
Bangladesh	Matiur-Rahman et al. 1998	View of women being unorganized and are best suited for housekeeping
Nepal	Anwar 1992	Cultural norms and values, be modest and not articulate, difficult for them the speak up
Pakistan	Gillani 2004	Patriarchal society, harassment from the government and private sector.
UAE	Shmailan 2012	Difficult to find professional employees, Lack of experience, Cultural, Lack of capital and government procedures
Saudi Arabia	Shmailan 2012	lack of experience and training, Fear of change and government procedures

Source: Shmiln. AW (2017)

Table B
Motivation for Female Entrepreneurs by Countries

Countries	Authors	Types of obstacles
Norway	Ljunggren and Kolvereid 1996	Excellent business skills
Pakistan	Shabbir and D'Gregorio 1996	Personal freedom, security, and achieving goals
Australia	Stanger 1990	Financial gain, personnel fulfillment, Independence, recognition, unhappy with current employment, help from husbands
Asian Women in the UK	Mann Thorpe 1998	Earn more money
White Women in the UK		The challenge of starting their own
United Arab Emirates	Shmailan 2012	Earn money, Self-motivation freedom, and independence
Singapore	Teo 1996	Business opportunity put knowledge and skills to use, freedom and flexibility, personal growth and recognition, make more money
Saudi Arabia	Shmailan 2012	earn money, freedom and independence, and a flexible schedule

Source: Shmiln.AW (2017)