

Exploring the Orientation factors of Women Entrepreneurs: A Life Course Approach

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Abstract-Entrepreneurship is recognized as driving force of socio-economic development that is multifaceted endeavor influenced by the contextual, social, economic, government/institutional supporting factors. To promote the women entrepreneurial initiatives, this study is intended to explore the women entrepreneurial experiences in Pakistani context by using life course approach. To address this major apprehension, basic qualitative research methodology and Gioia methodology has been applied, semi-structured interviews conducted from the women entrepreneurs working at micro-enterprises. During the interviews and data analysis, it is inferred that women entrepreneurs have wonderful entrepreneurial journey to be socially and financially independent and get the feeling of achievement and gratification. They started their own ventures due to need of economic, independent and success. Women entrepreneurs have to perform dual responsibilities, facing work-life conflicts and having limited access to knowledge, market and funding. To cope up the entrepreneurial challenges, women need sound family and social support with creative and innovative business practices. They didn't get any government/institutional support irrespective of the nature, type, size and scale of the business. It is quite appreciable that society trends and perceptions have transformed revolutionary, women efforts are accepted and appreciated now. This study is an encouraging tool for other women entrepreneurs to participate in making Pakistan economically and socially Superior. Moreover, this study will facilitate policy makers to designs policy frameworks and programs in order to untap the resources.

Keywords: Women entrepreneurship, Motivational drivers and factors, Entrepreneurial challenges, Supporting entrepreneurial factors.

I INTRODUCTION

Around the globe, the most prevailing truth and reality is that women play most incredible and soul-saving role as educating and empowering the society (Ahl & Nelson, 2015). Despite the globalized advancement and societal transformation, the situations of entrepreneurial initiatives in Pakistan still need special attention to explore new platforms and avenues for the women empowerment. More specifically in rural areas of Pakistan, women are

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still deprived of the education and development opportunities having miserable social and economic status in the society (Agha, Syed, & Mirani, 2018). Pakistani culture is basically the amalgamation of Islamic religion, Indian origins, British inheritance and American influences based on collectivism, status conscious and male dominance characteristics. This cultural amalgamation creates hindrance for the women freedom, education, growth and career development. They are discouraged to go out of the house, move around freely and doing things independently (Alves, 2016; Ishaq & Memon, 2017).

Among 6 billion people of the world, Pakistan is ranked as 8th largest country of the world with respect to its labor force, in which male contributed 82.4% in economic growth while females contributed only 21.7%. This is quite evident that in Pakistan, holds 52% women population and only 3% Pakistani women have their own business who are actually contributing in the economic growth of the country (Jafree, 2017; Zulfiqar, 2017). This invisibility may be due to the social disapproval, lack of education, lack of financial access and lack of Government support. It is dire need of current era to empower women by giving them access of knowledge, availability of social and economic resources, autonomy in political and economic decision-making processes (Anggadwita, Luturlean, Ramadani, & Ratten, 2017); (Pakistan Bureau of Statistics, 2017). In this pessimistic condition, we still have a hope that women have started struggle to come out of depriving life, become independent and get social status as males get. It is quite appreciable that Government of Pakistan felt the importance of women and encouraged them to participate in self-employment activities (Sachs, 2018). In this regard, GOP initiated women development programs to provide them relevant information, technical as well as financial support in order to promote the women-oriented businesses (Howard, 2018; Ishaq & Memon, 2017). For financial support, Government of Pakistan has established specialized institutions such as Small and Medium Enterprises Development Authority (SMEDA), First Women Bank Limited (FWBL) and SME Bank to give them access to finance on easy terms and conditions. The training courses and exhibition opportunities are provided by the Women Chamber of Commerce and Industry (WCCI). Women Information Network (WIN) is another initiative taken by SMEDA to create the networking opportunities for the women entrepreneurs.

Sufficient research work has been done on women entrepreneurship in developed and developing countries but there is still a gap related to developing countries like Pakistan and more specifically women entrepreneurial initiatives at micro-level. Here the micro-level women entrepreneurs mean who started their business with less than Rs. 500,000 and having less than 10 employees. The existing dominant literature has been criticized for taking narrow approach to understand and explore the complex and dynamic nature of women entrepreneurial initiatives (AbdElhameed, 2015; Allen & Truman, 2016; Arregle et al., 2015; Kyalo & Kiganane, 2018). Moreover, from last two years, I am rendering my services as Manager Entrepreneurship in Chaudhry Muhammad Centre for Entrepreneurship & Development (CMACED) to promote the entrepreneurial mindset among the young generation of Pakistan. So, being the member of Entrepreneurship Centre, I am motivated to understand and explore the factors that contributed positively or negatively in the journey of women entrepreneurship.

Therefore, this study is intended to explore women entrepreneurial experiences, its challenges and supporting factors in developing country like Pakistan. In this regard, researcher draws research boundaries on life-course approach of Pakistani women entrepreneurs working at micro level enterprises that focused on consequences

of women being involved domestically and professionally both related to social transformation and changing structures of life. Moreover, the study explores the role of socio-cultural factors in initiating the women micro-enterprises that is still unaddressed in existing dominant literature.

Research Questions

- What entrepreneurial experiences, Pakistani women have related to women empowerment?
- What are the structural barriers and challenges to women entrepreneurship in Pakistan?
- What are the motivational and supporting factors of women entrepreneurs and how these motivations evolve across the life course?
- What are the strategies and way outs that women entrepreneurs opted to cope up with the structural barriers and challenges of entrepreneurial journey?
- What are the entrepreneurial supporting factors available to the women entrepreneurs working at micro-level?
- How can Life course theory contribute to the understanding of women entrepreneurship concerning their work-life?

II Literature Review

Women entrepreneurship is recognized as an effective method to build entrepreneurial society by providing equal job opportunities based on values of gender equality and women empowerment (Tambunan, 2009). It is quite imperative tool to promote social and economic welfare of the nation as a trigger of social innovation phenomenon (McGowan, Redeker, Cooper, & Greenan, 2012; Vossenber, 2013). The main strength of women entrepreneurship is to transform the society by breaking the male-dominant societal structure prevailing around us (Whyte, 2015). It will not only solve the social problem, it can also contribute as major poverty elevator to build economically superior country. Global Entrepreneurship Monitor (GEM) women's Report highlighted that in 2005-2017, around 163 million women were starting their own business in 73 economies all around the world (both developing and developed nations) in which 111 million women have already established businesses (Acs, Szerb, & Lloyd, 2017; Herrington & Kew, 2017; Monitor, 2017). The above-mentioned facts draw our attention towards the significance and impact of women involvement in economic activities of the country, but unfortunately the situation of women in under developed or developing countries are quite miserable and awful due to societal and cultural norms and values (Bosma, Coduras, Litovsky, & Seaman, 2012).

Pakistani society is characterized as patriarchal and amalgamation of different cultures in which mixture of multiple socio-cultural values, norms and beliefs are evolved over the period of time that are embedded and ingrained in people's daily lives (Jehan, 2015; Sazzad, 2017). Women mobility is considered as undesirable and insulting social action and only responsible for the custodian of cultural and religious norms and values as a whole (Agha et al., 2018; Parmar, 2018). However, the socio-cultural restrictions and limitations are mostly prevailed in the rural areas of the Pakistan where people are usually uneducated, intensive feudalism approach, male-dominant culture where women are culturally and socially bound from the free mobility (Ullah, 2018). As a

result, women are unable to utilize its capabilities and skills for the betterment and welfare of the society, deprive of desired social status throughout the life(Broude, 2018).

This changing trend of women empowerment is also reinforced and supported by the Government of Pakistan (GOP). Government of Pakistan committed to promote and flourish as 40% contributor to GDP(Wahid et al., 2017). In this regard, Government took initiative to promote entrepreneurial education as emerging field among university students especially females(Zulfiqar, 2017). However, Higher Education Commission of Pakistan advised the universities to add entrepreneurial education in their curriculum or to introduce special degree programs in entrepreneurship irrespective of the department/field of study(Durrani et al., 2017; Robinson-Pant, 2017).

In addition, Government of Pakistan introduced various policy measures to provide suitable working environment for the women entrepreneurs to deal with the severe challenge of gender disparity(Tiwari, 2018). To enhance the women empowerment program, GOP has established specialized institutions like SMEDA (Small and Medium Enterprises Development Authority), Women Chamber of Commerce and Industry (WCCI) and ministry of women development to promote women businesses through managerial, technical, information and financial support irrespective of their demographic and geographic profile(Azmi, 2017; Batool & Ullah, 2017). Furthermore to increase financial opportunities, Poverty alleviation fund (PAF), National rural support programme, Kashf Foundation micro finance program and First Women Bank financing programs significantly contributed and boosted women entrepreneurial activities across the country(Ribeiro-Soriano, 2017; Zulfiqar, 2017).

Although, GOP is putting lot of efforts in policy designing and programs to foster women development and empowerment opportunities, still all government initiatives are unproductive due to dominated social-cultural factors and lack of awareness programs to make them informed and realized about the available opportunities for them(Batool & Ullah, 2017; R. Khan, 2018; Zulfiqar, 2017). Majority of the women are not aware about the policies, programs and some of them are not intentionally involved in these policies and programs due to lengthy and biased procedures(Muhammad, McElwee, & Dana, 2017; Zulfiqar, 2017).

Dominant literature of women entrepreneurs depicted that women poses various constraints and challenges related to entrepreneurial activities like lack of access to finance, prevailing performance of under-performance, work-life conflict, fear of failure and especially socio-cultural issues(Lindvert, Patel, & Wincent, 2017; Muhammad et al., 2017; Wahid et al., 2017). But along with the challenges, push and pull models are the motivational factors for the women entrepreneurs(Avolio, 2017; Loza, 2017).

Theoretical underpinning of the study

The theoretical underpinning of this study is locked with '*life course theory*' that refers to the individual experiences to make life course choices regarding domestic and professional needs. Life course is best suitable in the context of factors of orientation of women entrepreneurs that will allow me to dig out in-depth about holistic perspective of women entrepreneurship in the context of Pakistan (Farrington, 2017).

Philosophical Assumptions and Research Methodology

This study is conducted by following the relativistic school of thought and subjectivism ontological beliefs suggested by (Furlong & Marsh, 2010; Smith, 2003). By adopting basic qualitative research methodology, data has been collected by using semi-structured interviews (asking open ended questions) and observations method about body language, tone of pitch, expressions & repetency of words (Brinkmann, 2014). However, there is no accurate answer about selection of sample size in basic qualitative research methodology as it depends upon theoretical saturation (Creswell & Creswell, 2017). So, in recent study researcher considered sample size of 6 informants by using purposive sampling technique for a relatively homogeneous population. The selected micro level women entrepreneurs living in Lahore, Punjab started their business from amount less than Rs. 500,000 and having employees less than 10.

Later, the interviews are transcribed to generate textual data out of interviews and observations. For this, the researcher adopted Gioia methodology which also relies on the organizational world view as socially constructed (Gioia, Corley, & Hamilton, 2013; Padgett, 2004).

The entire philosophical position, methodology, and method proposed for this study are described in table given as below;

Table 1: Summary of research design & theoretical underpinning

School of thought/research Philosophy	Relativistic/Interpretivism
Nature of study	Exploratory
Ontological belief	Multiple realities/social-constructionism
Epistemological belief	Subjectivism
Methodology	Basic Qualitative Research
Method	<p>Data collection techniques:</p> <ul style="list-style-type: none"> a. Semi-structured interviews (open ended questions) b. Observations (body language, tone of pitch, expressions & repetency of words) <p>Data analysis technique:</p> <ul style="list-style-type: none"> • Gioia methodology
Informants/sampling frame	Micro Level Women Entrepreneurs
Sampling technique	Purposive sampling (non-probability)
Sample Size	6 Women Entrepreneurs of Micro-enterprises
Unit of analysis	<p><i>Women Entrepreneurship</i></p> <ul style="list-style-type: none"> • <i>Contextual factors</i> • <i>Social and Economic orientation</i>
Mode of Analysis	Interpretations on the base of interviews, themes and field notes
Theoretical underpinning	Life Course theory

Source: Author

Profile of informants

The below mentioned table presented the profile of the respondents. The informants include women entrepreneurs of micro-level enterprises existing in Lahore city. The profile of respondents is given as below;

Table 2: Profile of informants (n=6)

Anonymity	Age	Nature of Business	Qualification	Marital Status	No. of Children	Initial startup	No. of Employees	Age of Business
Informant-1 (Female)	35-40 years	Fashion Designer	BS Computer Sciences	Married	3	Rs. 300,000	9	5 Years
Informant-2 (Female)	35-40 years	Hand-painting	Masters	Married	2	Rs. 400,000-500,000	7	10 Years
Informant-3 (Female)	40-45 years	Boutique	Masters	Married	3	Rs. 400,000	5	6 Years
Informant-4 (Female)	40-45 years	Fashion Designer	BS Textile	Married	3	Rs. 375,000	8	8 Years
Informant-5 (Female)	40-45 years	Hand-made products	Intermediate	Married	5	Rs. 62, 000	2	5 Years
Informant-6 (Female)	45-50 years	Parlor	Matric	Married	7	Rs. 50,000	2	7 Years

All informants are women entrepreneurs of micro-level enterprises belong to 35-50 years age group. All informants are married and qualified to some extent. While initial investment varies from Rs. 50,000-Rs. 500,000. Moreover, business age fall between 5-10 years in which 2-9 employees are working. Their business profiles are related to handicrafts, fashion designing, parlor, and painting (purely female oriented businesses).

As mentioned in literature, profile of the respondents plays a significant role in expressing view point about nature of problem, level and depth of the understanding about the phenomenon and intensity of experience and involvement to solve the hidden complexities behind that specific phenomenon (Jaguszewski & Williams, 2013; Jennifer Rowley, 2012; Jenny Rowley, 2014). So, the profile of the respondents has been consciously specified by keeping in mind the research objectives that must be compatible with the knowledge, understanding and experience of the women entrepreneurs.

III Results and Discussion

Researcher transcribed interviews before coding and used N-vivo 11 for initial coding and the nodes were developed in accordance with the research questions.

Table 3: Entrepreneurial Experiences of Pakistani Women

1 st Order Analysis	2 nd order Core Themes	Aggregate Dimensions
Feeling proud Independence Biggest achievement Internal satisfaction Energy to do something Commitment for career growth Revolutionary Encouraging Role model for others	Independence Satisfaction Motivation Career growth	Sense of achievement orientation
Wonderful experience of earning Independence Extremely different experience from job Ideal for women Free from financial pressures Blessing to get family support Good to start in young age Highly motivated Felling lucky Financial stability Sense of freedom Luxury life Sense of respect, recognition, relation and status	Blessing Wonderful experience of earning Ideal for women Highly motivated Independence Financial stability	Feeling of gratification and fulfillment

To answer the research question about entrepreneurial experience of women entrepreneurs, analysis has been done by applying Gioia methodology divided into parent node and child nodes. Entrepreneurial experiences of women entrepreneurs are saved as parent node as a core themes while emerging theme are achievement orientation and feeling of gratification and fulfillment are saved as child notes. Research pertains that women entrepreneurs are the significant contributors in the socio-economic development of the country who exploited the hidden

opportunities to solve the nation problem (Ezzedeen & Zikic, 2012; Goffee & Scase, 2015). These entrepreneurial initiatives enable them to come out of the four wall boundaries of the home and participate in socio-economic activities of the country (Duflo, 2012; Sathiabama, 2010). Same entrepreneurial experiences have been found from the 1st order analysis of the response from women entrepreneurs of Pakistan.

The entrepreneurial experiences of women entrepreneurs are presented in above table in the form of 1st order analysis, core themes and aggregate dimensions. Women entrepreneurs felling proud to be an independent and economically stable. From the basic and core themes of analysis, researcher derived two aggregated dimensions; sense of achievement orientation and feeling of gratification and fulfillment. These aggregated dimensions are true reflections of entrepreneurial experiences found in dominant literature of subject matter (Datta & Gailey, 2012; M. Goyal & Parkash, 2011; McGowan et al., 2012).

Table 4: Motivational Factors & Drivers for Women Entrepreneurs

1st Order Analysis	2nd order Core Themes	Aggregate Dimensions
Interest in designing Good at art and drawing Encouraging parents Critical incident in life (Husband accident) Financial crises Need of children education Parent support Market knowledge Technology orientation	Family encouragement and support Financial crises Field knowledge Critical incidents in life	Economic Need/Push factor of motivation
Hobby (painting and drawing) drives towards professions Sense of freedom Passion to do things Dream of Financial independence Customer readiness and interest Family business background Power to take decisions Work all the time Feeling of pleasure Family support	Sense of freedom Independence Family background Passion to do things	Need of success and independence/Pull factors of motivation

Table exhibited the motivational drivers and factors that influenced women entrepreneurial decisions. Women entrepreneurial decisions and initiatives leads to the socio-economic transformation and development that was untapped few decades ago(Sharma, Dua, & Hatwal, 2012; Tambunan, 2009). Dominant literature explained that overall push and pull factors are real motivator and drivers for the women entrepreneurial initiatives. The same push and pull factors of motivation have been identified from the emerging themes of interview manual. The emerging themes are family encouragement and support to fight against the critical incident of life, fulfill the educational and health expenses as expressed by informant₁ *'The financial crises and my husband physical condition enforced me to do something to look after my home and especially my children'*. Researcher derived 'Economic Need' as an aggregate dimension of motivational driver that is supported and explained in literature(Scarborough, 2016; Welsh, Memili, Kaciak, & Al Sadoon, 2014).

The emerging themes are freedom to take decisions, become financially independence, passion to do things, feeling of power and pleasure, family support, family business background and many more that are connected and linked with the 'Need of Success & Achievement' explained in literature at various places(Katongole, Ahebwa, & Kawere, 2013; Ramadani, Hisrich, & Gërguri-Rashiti, 2015). So, overallboth entrepreneurs expressed the pull and push factors of motivation as drivers and motivators to start a new business venture that create the job opportunity for others as well. Hence it has been assumed that Pakistani women entrepreneurs are playing a significant role in socio-economic development of the country.

Table 5: Structural Barriers & Challenges for Women Entrepreneurs

1st Order Analysis	2nd order Core Themes	Aggregate Dimensions
Family responsibilities Dual role Limited access to funding Changes in trends and fashion Gender biasness Male dominant society Difficulty in market access Lack of market knowledge Work-life conflict Fear of failure	Dual responsibilities Male Dominant society Market knowledge and access Fear of Failure Limited access to funding	Deficit Entrepreneurial support
Work-life balance Business promotion Compatibility with national and international trends Lack of relevant knowledge and skills	Work-life balance Customer satisfaction & Loyalty	Defying social expectations

Lack of skillful workers Staff commitment and hard work Customer satisfaction and loyalty Economic instability Read customer mind Keep everyone happy	Lack of research Staff commitment	
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From the above table, we found the structural barriers and challenges faced by women entrepreneurs working in Pakistan. Dominant literature of women entrepreneurship described that in eastern culture, women are considered as responsible for the domestic activities and confined within the boundaries of home (AbdElhameed, 2015; Alves, 2016; Dezso, Fox, Bird, & Durham, 2014). Male dominant and gender biased society poses challenges and barriers for women to run business enterprises successfully (Jennings & Brush, 2013; Vossenber, 2013). Similarly, these sort of challenges and barrier faced by Pakistani women entrepreneurs as expressed by informants; dual responsibilities, male dominant society, lack of access to market and knowledge, fear of failure, and limited access to funding. These emerging themes are aggregated as ‘Deficit Entrepreneurial Support’ used in literature as a synonym of above-mentioned challenges and barriers. Informantsexpresses the challenges and constraints of entrepreneurial initiatives in the following words; *‘This is male dominated society so acceptance of Female as a successful entrepreneur is unbearable for men. So, I always got criticism because of gender biasness’*.

Similarly, informantshighlighted that work-life conflict, lack of research, customer satisfaction, loyalty and staff commitment are the major barriers and challenges for successful entrepreneurial initiatives. These all barriers are named as ‘Defying Social Expectations’ because these all are related with the personal, professional and social circle. These barriers are already highlighted in literature in different context (Johns, 2013; Welsh, Memili, Kaciak, & Ochi, 2014). So, Women entrepreneur faced a lot of challenges related to domestic, professional, social, economic, cultural needs. She has to be Super Women and Jhansi ki Rani to survive in this society.

Table 6: Strategies opted by women entrepreneurs to cope up with structural barriers & challenges

1st Order Analysis	2nd order Core Themes	Aggregate Dimensions
Spouse and family support Strong social network Technology familiarity Unique product line Creative and innovative business practices Planning and time management Decide priorities Up to dated field knowledge and skills	Social Support Creativity and Innovation Planning Research Sound marketing ZaroratIjadki man hae	Sound business practices

Research work Sound marketing		
Unique product line Meet commitments Market research Up to date as per market trends Carefully handling of customer queries and complaints Sound planning (Be a good planner) Be a super women and Jhansi ki Rani	Uniqueness Research Be a good planner Be a super woman	Entrepreneurial mindset

Table highlighted the strategies needed to cope up the structural barriers and challenges faced by women entrepreneurs (discussed in above section). Women entrepreneurs are facing a lot of challenges and barriers that resist Pakistani women to unleash the full entrepreneurial potential to stay ahead of competition in local and international market(Harrison, Leitch, & McAdam, 2015; Jennings & Brush, 2013; Welsh, Memili, Kaciak, & Ochi, 2014).

Against the entrepreneurial challenges and constraints, informants suggested the various coping strategies as family support, creative and innovative business practices, effective planning, continuous research and sound marketing campaign for business promotion that are aggregated and renamed as ‘Sound Business Practices’. The words of informants as coping strategies are ‘*My social circle gave me marketing support, they did a lot of marketing for my work, major portion of my sales was done by my circle*’. Moreover, *Planning is most important tool to avoid work-life conflict*’.

While according to one of the informants, women entrepreneur should be good researcher, make unique product line, and she must be a good planner, simply a ‘Super Women’ who can perfectly manage domestic and professional responsibilities both. The coping strategies mentioned by informants are collectively named as ‘Entrepreneurial Mindset’ that covers all the characteristics and features mentioned above and supported by dominant literature of the subject matter(Ashourizadeh, Chavoushi, & Schøtt, 2014; Kuratko, 2016; Z. Solesvik, Westhead, Matlay, & N. Parsyak, 2013).

Table 7: Supporting Entrepreneurial Factors for Women

Supporting Factors	1 st Order Analysis	2 nd order Core Themes	Aggregate Dimensions
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<p style="text-align: center;">Financial Support</p>	<ul style="list-style-type: none"> • Enforced by financial crises • Loan from father • Small startup capital • Never approached any bank • Complex loan procedures • Heavy interest • Lack of awareness about loan policies 	<p>Financial crises Never approached any bank Complex loan procedure Heavy interest</p>	<p>Family funding</p>
<p style="text-align: center;">Family Support</p>	<ul style="list-style-type: none"> • Strong support from extended family members • Business developed through personal links • Strong networking • Relationship focused 	<p>Family support Personal links Relationship focused</p>	<p>Sound family support networking</p>
<p style="text-align: center;">Societal Support</p>	<ul style="list-style-type: none"> • Transformation of women role • Society revolution in urban areas • Fighting for political, social and economic status • Attain power • Not limited to kitchen • Contribution in economic growth • Strong movement of women rights • Change society perception • Acceptance of female authority, power and status 	<p>Transformation of women role Fight for political, social and economic status Not limited to kitchen Social acceptance</p>	<p>Social revolution</p>
<p style="text-align: center;">Govt/Institutional Support</p>	<ul style="list-style-type: none"> • No government support • No direct contact with government institutions • No training opportunities for micro-enterprises • No growth opportunities • No tax exemptions for micro-enterprises • Lack of awareness about Govt. support policies and programs 	<p>Lack of Government support No training and learning opportunities Lack of awareness about Govt. policies and programs</p>	<p>Government negligence</p>

Workplace Support	<ul style="list-style-type: none"> • Good terms and relations • Supportive employees • Hard work and commitment as key to success 	Supportive employees Commitment Sound workplace relations	Quality workplace arrangements
Financial Support	<ul style="list-style-type: none"> • Less capital required • Parents monthly savings • Got share from inherited property • Got initial investment from brother • No personal saving • Never approach any bank • Complicated lending procedures • Heavy interest • Interest is curse • 99.9% business failure due to interest 	Financial planning at early ages Inherited share Family financial support Complicated lending procedures Interest is curse	Family funding
Family Support	<ul style="list-style-type: none"> • Strong Family support • Support from extended family members • Help in business promotion and expansion • Major sales done through personal relations • Family support gives courage and motivation 	Family support Business growth through personal relations	Sound Personal networking
Societal Support	<ul style="list-style-type: none"> • Society trends have transformed • Acknowledgement of women services • Women social acceptance • Money gives respect, protocol, status, relationships everything • Society never helps poor people 	Transformation of society trends Social acceptance Money is everything	Social transformation

Govt/Institutional Support	<ul style="list-style-type: none"> • Gap/weak liaison between entrepreneurs and government institution • No government interest • No training or learning opportunities for micro-enterprises • Desperate government involvement • Limited tax exemptions • Lack of awareness among women entrepreneurs about government initiatives • Lack of interest in government facilities and initiatives • Kashf& SME providing loan • High markup on government loan • Significant need of training and learning opportunities for newcomers 	<p>Weak liaison between women entrepreneurs and Govt.</p> <p>Lack of Govt interest</p> <p>Lack of awareness among women entrepreneurs about government initiatives</p> <p>High markup</p>	Policy exploitation
Workplace Support	<ul style="list-style-type: none"> • Good terms and relations • Committed staff • Don't take business as hobby, take it seriously • Peace in life is key to success • Supportive and cooperative staff 	<p>Good terms and relations</p> <p>Committed staff</p> <p>Supportive & cooperative staff</p>	Positive work environment

The above table provided the glimpse of supportive factors for women entrepreneurial initiatives taken by women entrepreneurs from rural and urban areas of Pakistan. The entrepreneurial supportive factors include financial support, family support, social support, Govt/institutional support and workplace support.

The summarized viewpoint of informants given in table shows for financial support services, informant started their micro-ventures with the help of family financial/financial support, never approached any bank due to high amount of interest and complicated loan procedures. They considered interest is a curse that causes 99.9% business failure. Informants hesitation towards loan with interest can be reflected through following expressions; *'Soud/Interest aikdeemakkitarah chat daitihaetabahkerdaitihae sb kuch, yeh to Allah aor us kay Rasool say Khuli Jang ahe.*

Similar response has found from the emerging themes of interview transcription related to entrepreneurial support that they get family support, personal links and relationship helped them a lot in business promotion and

expansion. The actual words and response of informant are as *'My family, friends and social circle were very supportive to me, My major sale is done through my personal links and support of friend and family'*.

Moreover, in case of government/institutional support there is no special contribution and role. Government initiatives and support program are not sufficient, no special training and learning opportunities for micro-entrepreneurs, lack of government interest that are collectively named as 'Government Negligence' & 'Policy exploitation'. Informants claimed that there is weak liaison and relationship between Govt institutions and women entrepreneurs but both parties are responsible. These gaps were also highlighted in existing studies of women entrepreneurship in other developing nations of the world(Ahl & Nelson, 2015; De Vita et al., 2014; Iakovleva et al., 2013; Welsh, Memili, Kaciak, & Al Sadoon, 2014).

Lastly, organizational support is very important for the success and failure of any entrepreneurial venture(Enid Kiaye & Maniraj Singh, 2013). Likewise, the informants share that they have sound and quality terms and relations with the staff, staff is committed, hardworking and passionate. The basic response provided by the informant about organizational/workplace support is *'We have good terms with each other. They are doing good job but sometime I have to be strict and harsh when they didn't paint products according to customers' requirements, when they are not dealing my customers properly'*.

These all supporting factors explained by women entrepreneurs through beautiful word expressions to discuss the role of social, cultural, contextual, financial, institutional/government support drives the entrepreneur towards the successful or failure of the business.

IV Conclusion

The current study is intended to explore the women entrepreneurial experiences in Pakistani context by using life course approach. This exploration involves women entrepreneurial journey, important motivational drivers and factors that lead them towards starting a new venture, challenges and barriers they faced, how they cope up with those challenges and overall support program and initiative for the successful entrepreneurial journey. As in last few decades, women's entrepreneurship has been recognized as one of the important untapped resource leads towards economic growth of the country by creating job opportunities for others.

To improve the socio-economic country of the country, it is dire important to empower women by giving them access of knowledge, availability of social and economic resources, autonomy in political and economic decision-making processes. In this study, it has been found that women entrepreneurs having wonderful entrepreneurial experiences to be socially and financially independent that give them feeling of achievement and gratification. They entered in entrepreneurial journey due to need of economic, independent and success. While they faced a lot of challenges and barriers that hindered their growth and development. They have to perform dual responsibilities, facing work-life conflicts. They have limited access to knowledge, market and funding. They are basically in deficit of entrepreneurial support programs. Customer satisfaction and loyalty are one the major challenges the decide the future of business. While last but not least male dominance society created major hurdle that discouraged the women from social mobility, personal and professional growth. In this regard, women needed

sound family and social support to tackle all the barriers mentioned as above. They have to be creative, innovative, up to date, good planner.

Current study highlighted that Super women can beat all the hurdles and resistors and can defeat the destiny. It is an alarming situation that women didn't get any government/institutional support irrespective of the nature, type, size and scale of the business. Similarly, it is quite appreciable that in last few decades society trends and perceptions have transformed revolutionary, women efforts are accepted and appreciated now.

This study is quite significant as it presents the current picture of women entrepreneurial practices, its related challenges and situation of available support programs that will facilitate policy makers to design policy frameworks and programs in order to untap the resources.

V Future Directions

The unique feature of this study is to unveil the condition of entrepreneurial practices and initiatives in so-called entrepreneurial economy that is limited to only micro-enterprises. Researcher can further enlarge it to medium and large-scale enterprises that can better give the true picture of support programs initiated by the Government of Pakistan. As discussed above, women entrepreneurs of urban areas are selected only for current study that can be studied in rural areas to identify the entrepreneurial experiences of rural women. Future researchers can also extend it to specify it according to nature of industry as a case study to dig out it in detail.

Moreover, researcher should consider the other side of the picture by approaching government institutions to take their view point about entrepreneurial eco-system. Likewise, the current study can be replicated to the social enterprises to explore their initiatives, challenges and support programs. More specifically, the result and findings of this study can be statistically tested to collect the evidence of its generalized application in true sense. It is strongly suggested that researchers should expand sample size to explore the phenomenon in detail.

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