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## Motivational Factors and Challenges Faced by Pakistani Women Entrepreneurs in Lahore, Pakistan

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### Abstract

In this article, we look at a sample of 12 women entrepreneurs in Lahore, Pakistan. Three questions were asked, and qualitative data was collected through face-to-face interviews in Lahore, Pakistan, where 12 women were able to voice their answers regarding both their motivations and challenges that they face. The results show that, despite the challenges the women face, they remain committed to continuing in their chosen pathway. Based on analysis of the primary data, and using a Marxist-feminist framework, we identify the following challenges: finance, men, balancing work and family, family support, harassment, and personal financial security. Black Feminism seems more relevant than White Feminism as the family unit, including even in-laws, is seen as a bulwark against marginalization and indifference rather than a source of oppression. The women face the disciplinary gaze of other men, though, consistent with Foucault's idea that women's bodies are inscribed by systems of power.

**Keywords:** Challenges for women entrepreneurs; Engels; Foucault; Lahore; Marxist-feminism; motivational factors for entrepreneurs; Pakistani women; women entrepreneurs

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### 1. Introduction

#### *General introduction*

We examine here the motivational factors and challenges faced by Pakistani women entrepreneurs in Lahore, Pakistan. Following on from previous studies, we use semi-structured interviews as the data-collection method, these 12 interviews were conducted in Lahore by the first-mentioned author. The findings suggest that women are motivated by both push and pull factors and face many challenges in their entrepreneurial journeys. We identify the following themes/challenges: finance, men, balancing work and family, family support, harassment, and personal financial security.

### ***Motivation for the study***

Women entrepreneurship is still relatively under-researched, as is the country of Pakistan. However, some articles have been published on women entrepreneurship and/or the Pakistan context in the *Journal of Global Entrepreneurial Research*. Many people have stereotypical or clichéd views about Pakistan, i.e., because of religion and culture, gender roles are fixed in stone and not open to change, challenge or reinvention. By interviewing 12 women entrepreneurs, based in and around Lahore, we can dispel myths and hearsay by finding out exactly what their motivations were for becoming entrepreneurs and the challenges they face, which we group according to theme. The first author's status as a Scottish-Pakistani Muslim woman gave her both closeness and distance from the interviewees, and allowed her to access them and interview them in a supportive and sympathetic way, which was also culturally appropriate. The highlight of our article is the honest and detailed quotes from our sample of women, backed up by informed and careful interpretation by the author pair. Another highlight is the clear and straightforward Lahore focus. Since Lahore is the second most populous city in Pakistan (11,126,285), and known as a centre for arts, culture, design and fashion, it is a good place to source our interviewees since many women aim to pursue business ideas within art, fashion, design and related industries. Lahore is one of Pakistan's wealthiest cities with an estimated GDP (PPP) of \$84 billion as of 2019. Apart from Karachi (14,916,456) and Lahore (11,126,285), other cities in Pakistan are significantly smaller, with none having a population exceeding four million.<sup>1</sup>

### **Research questions**

Our aim is to document the motivational factors and challenges faced by women entrepreneurs in Lahore, Pakistan. With this aim in view, we attempt to satisfactorily answer the following three research questions:

RQ1. *What factors motivate Pakistani women to start their own businesses?*

RQ2. *What are the main challenges Pakistani women face when starting their business?*

RQ3. *How do Pakistani women entrepreneurs overcome or cope with the challenges they face?*

## **2. Literature review**

### ***Push and pull factors***

Push and pull factors theory originally comes from tourism studies, with a classic source being Crompton (1979). Within tourism studies, it explains factors in a tourist destination 'pulling' in potential tourists and factors in the tourist's home country 'pushing' a desire for travel. It has been brought into the entrepreneurial research setting by Itani, Sidani, and Baalbaki (2011), among others. Essentially, the pull factors are the positive factors which induce people to become entrepreneurs, for example, to achieve autonomy and independence. By contrast, the

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<sup>1</sup> Sources for population figures: 2017 Census.

push factors are the negative factors, which push people away from their present situation, for example, job dissatisfaction, the need for a higher income or the loss of a valued job. As Itani, Sidani, and Baalbaki (2011) explain, 'push factors operate in those contexts where a woman finds herself pushed because of a need to open a new business.' Personal issues, such as divorce, can be one of the reasons that women move towards entrepreneurship. Itani, Sidani, and Baalbaki (2011) also state that: important push factors for women include the wage gap, high unemployment rates, and segregation between men and women within professions and industries.

### ***Culture and society***

People often presume, based on the customary standards and traditions of Pakistan, that women are viewed as second-class citizens. The desire of women to raise their social status has been subjected to challenge in all walks of life. However, this is now changing, with time, and women are now more aware of their abilities and rights.

One of the most significant cultural concepts that affects women entrepreneurs is *Izzat* (honour) - this is when a woman is considered to be a source of a family's honour and good reputation, which is highly valued and guarded. Takhar (2005) defines *izzat* as 'Honour', 'family/individual prestige'. However, in one of the studies, it states that one of the underlying problems is that a girl's family chooses her life-partner for her and this choice is often imposed on her from outside. This burden, therefore, may make a significant difference to the growth of her business or any other entrepreneurial intention (Muhammad, Robinson, & Nisar, 2019).

### ***Motivation***

Entrepreneurial motivation is the inner drive which causes a person to want to progress from a regular individual to a dedicated businessperson who aims to maximize wealth and enhance the economic development of a country.

The motivational factors that drive certain individuals to become entrepreneurs may include:

- (a) The desire to achieve something different;
- (b) To become independent - 'independence described an individual's desire for freedom, control, and flexibility in the use of one's time' (Carter, Gartner, Shaver, & Gatewood, 2003);
- (c) To be recognized - 'described an individual's intention to have status, approval, and recognition from one's family, friends, and from those in the community' (Carter, Gartner, Shaver, & Gatewood, 2003); and
- (d) Educational background.

### ***Marxist-feminist theory***

The primary theoretical framework we adopt is Marxist-feminism. Nineteenth century philosophers Karl Marx and Friedrich Engels inspired what has become known as Marxist-feminism. Of particular importance is Engels' book *The Origin of the Family, Private Property and the State* (Engels, 2010 [1884]), and this book was studied in depth by various Marxist-

feminist authors in the edited book collection *Engels Revisited* (Sayers, Evans, & Redclift, 1987). Marx and Engels cited the capitalist mode of production as an important factor behind men's domination of women and women's oppression (D. Hossain, Ahmad, & Siraj, 2016). As tutor2u (2018) explains, 'Marxist feminists argue that working-class women are exploited by both patriarchy and capitalism. Most feminists think that gender is the most important division/conflict in society, but Marxist feminists see social class as being of equal importance.' Vogel, Ferguson, and McNally (2013, p. 126) point out that, from the viewpoint of Lenin:

The working woman and peasant woman are oppressed by capital ... firstly deprived of some rights because the law does not give them equality with men; and secondly - and this is the main thing - they remain in 'household bondage', they continue to be 'household slaves', for they are overburdened with the drudgery of the most squalid and backbreaking and stultifying toil in the kitchen and the individual family household.

The main ideas of Marxist-feminism draw upon Marx's work on capitalist production, alienation, and ideology and Engels' work on the family and private property. Marx and Engels defined events such as the Highland Clearances in Scotland, where villagers were forcibly removed from their communal land so that capitalist agriculture could begin in earnest, based around the enclosure of the commons, as acts of 'primitive accumulation'. Primitive accumulation tore people from the land and forced migration to the cities to work in factories, shipyards and mines. This was a lengthy and painful process with various intermediate stages and which took place at different times in different places. Whereas, before, men and women worked the lands together, now men and sometimes women and children went to work in industry and owned little or no property of their own. The nuclear working-class family was sustained by ideology and by the need for it to reproduce itself over time so that workers were available for capitalism. Women were either kept at home in the kitchen or worked in low-paying jobs for meagre wages.

According to Marx's labour theory of value, the capitalist purchases labour-power from the worker for  $x$  hours a day. The revenue from products goes partly towards the replenishment and reproduction of the worker and his/her dependents ( $v$ ) while the rest goes to the capitalist as business profits, and Marx (1976, chaps. 6-9) [1867] says this is unpaid labour time. The worker thus might work eight hours for themselves per day, for example, and two hours for the capitalist's profit. Variable capital ( $v$ ), or the value of labour, adds its own value plus surplus-value ( $s$ ) to the finished products, and the rate of surplus-value ( $s/v$ ) is a measure of the rate of exploitation. Raw materials cost and building depreciation is called constant capital ( $c$ ) and it simply transfers its value to the finished product rather than creates new value. Marx argued that, due to competition among capitalists, wages will tend down to the level of  $v$ . In Volume 1 of *Capital*, Marx (1976) [1867] showed how surplus-value is created in the factory, through the production process, but, in Volumes 2 (Marx, 1978 [1885]) and 3 (Marx, 1981 [1894]), he showed how surplus-value is then either lost or realized on the market through product sales to

customers or the absence thereof. In the worst-case scenario, not only all surplus-value may be lost, but part of the invested capital too. The capitalist, and the accompanying ideology, aims to mystify the source of surplus-value so that the rate of profit is simply defined as net profit divided by total invested capital, thus obscuring the vital link between labour time and surplus-value.

After the Clearances, the worker was now alienated, as the ‘young’ Marx (1994, pp. 62-64) [1932] wrote in 1844, from the products of labour, from the act of production, from one’s *species-being* or true nature, and from other workers. Workers no longer had control of the means of production and worked in time with the factory clock and bell rather than the rhythms of day and night and the four seasons. Workers were paid so low that the ability to accumulate their own capital was very limited. Women were overworked in dangerous and unsanitary conditions (Marx, 1976, chap. 10) ruled over by their boss at work and their husband at home. Production could no longer follow time-honoured methods of traditional craftsmanship, but had to follow the imperatives of standardized mass production, which reached its apex when Ford Motor Company in America introduced the moving assembly line in 1913. After this, the workers’ identification with the finished product (the car) was torn asunder. Budgeting and standard costing became tools of the accounting system designed to monitor and control workers after intrinsic motivation had been stripped away (Hoskin & Macve, 1986).

Ideology, disseminated by the ruling-class, via schools, the mass media, the employers and the Church, was vital to ensure that the preferences and goals of the ruling-class were seen as universal preferences and goals that everyone should aspire to. From their materialist standpoint, Marx and Engels (1994) [1932] argued convincingly, in their first joint work, *The German Ideology* of 1846, that, under capitalism, the ideas of the ruling-class become the ruling ideas of society, as those who control material production also control the production and dissemination of ideas.

Criticism of Marxist-feminism, from other feminists, often centres on the idea that capitalism and patriarchy are both presumed to oppress women, but the Marxist-feminist theory cannot say which system is more powerful or, indeed, how these two systems exactly relate to each other. Marxist-feminists tend to accept this critique. Those who stick to the perspective obviously believe that, despite this problem, the works of Marx, Engels and Lenin still have much to offer society today.

Butler (2003, p. 9) suggests that ‘the greater need for women to balance work and family commitments may make entrepreneurship more appealing than wage and salary work to some women’. From the standpoint of Marxist theory, becoming an entrepreneur allows the woman to both claw back the whole of the surplus-value and lower significantly her own alienation as she has control over the products produced, the pace and manner of work, and other details of the production process. She can also balance her work, family, and other commitments in a manner of her own choosing. She may still suffer from the effects of patriarchy, though, if her husband or in-laws don’t support her plans or if other men, such as workers, suppliers, and bankers, hinder her progress.

More recently, feminists have drawn upon the work of French philosopher Michel Foucault. Reflecting on her ethnographic work at London merchant banks, McDowell (1995, p. 76) writes that: 'An increasing proportion of jobs in contemporary Britain involve the marketing of personal attributes, including sexuality, as part of the product'. For Foucault (1977, 1979) and feminism (Bailey, 1993, p. 106; Grosz, 1990, p. 72; McDowell, 1995, p. 79; Soper, 1993, p. 35; Young, 1990, p. 59), the woman's body is at the centre of power relations and is the site on which power is inscribed. The disciplinary gaze aims to normalize and control so as to produce docile bodies which conform to the norms of the institution (Foucault, 1977, p. 155, 1979, p. 138; Hoskin & Macve, 1986).

Feminist authors following on in the footsteps of Foucault must hold on to two contradictory impulses in his work: the emancipatory liberal call to free and create oneself aesthetically and the awareness of the totalizing nature of power (Soper, 1993).

Another important philosophical subcategory is existentialist-feminism, and this can be combined with Marxism. As Yusefi and Giti (2019) explain, existentialism is a philosophical theory that declares that individuals are both accountable and free. As such, they can transcend their social roles and determine their existence. Simone De Beauvoir, in *the Second Sex*, adopts this type of thought: Women are suppressed because they are 'other' to 'themselves' and 'others' are 'immoral'. Existentialist philosophy is described by Warnock (1970, pp. 1-2) as showing people that they are free to open their eyes to something which is true but, for some reason, has not been fully recognized, namely that people are free to choose not only what to do on specific occasions, but what to value and how to live. Therefore, we can apply existentialism to those women entrepreneurs in Pakistan who wanted to start their own business when they were 'free' from most forms of responsibility, as a single person, before the event of marriage awarded them new responsibilities. Therefore, they now find it more difficult to follow what they had once decided or wanted for themselves. Some find a way to make their ambitions become reality, based on choice, compromise, and perseverance, while others give up.

In *Being and Nothingness*, Jean-Paul Sartre (1969) [1943] describes the idea of 'nothingness' as the feeling of inner emptiness, uncertainty and anguish that people sometimes feel because their essence or identity is not fixed in advance or solid or safe, which applies to women in Pakistan. Traditional gender identities are perceived as claustrophobic, but new identities seem far away, ambiguous, uncertain, and remote.

## ***Challenges***

### *Cultural factors*

Pakistani women struggle today because of the cultural practices set from the earlier times that still predominate. Conservative families don't allow their daughters or sisters to work or lead their own businesses. In fact, in some geographic areas, fathers are so strict that they don't allow their daughters to have an education and just keep them busy with household chores until they reach the age of marriage (Yunis, Hashim, & Anderson, 2018)

### *Family*

According to Ali, Krantz, Gul, Asad, Johansson, and Mogren (2011), their informants reported that some women perceived their husbands to be their owners and rulers and therefore they should acquire their husband's permission to perform any activity. The men in the family prefer to be the breadwinners and do not prefer their women to work. Women in middle-class families are expected to look after their homes and children whereas the working-class is different. Because the working-class man's salary isn't sufficient, the woman has access to labour work (Ribeiro, & Galindo, 2014). Wives are expected to stay at home whilst the whole duty to protect and provide for their wives and children rests with the husband. However, having said this, Mohr.gov.pk (2019) claims that, since microcredit and enterprise development have become readily available, women from all over Pakistan have become small business owners.

### *Finance/microfinance*

Niethammer, Saeed, Mohamed, and Charafi (2007) suggest that women face higher hurdles than men. One of the main restrictions faced by women entrepreneurs is the limited access to bank finance to fund the start-ups of their businesses. Therefore, they generally fund their businesses from personal sources such as loans from family, loans from friends, and savings. Hence, finance remains an obstacle to self-employment.

A World Bank report states that less than 25 per cent of the businesswomen in Pakistan are microfinance borrowers. The report finds that microfinance loans, to a great extent, are unavailable to women entrepreneurs, particularly unmarried women. Around 68 per cent of women borrowers had to receive a male relative's permission to qualify for a loan to start up their business. The normal requirement to gain a loan was to have two male guarantors, one of whom was not related to the woman applicant. This situation represents a challenge for Pakistani women entrepreneurs who are clearly hemmed in by social boundaries. The lenders will not accept women guarantors.

To back this up, Roomi and Parrott (2018) asked their interviewees to describe the three biggest challenges they faced. The greatest gender-neutral obstacle faced by women was access to capital, followed by the lack of sufficient educational skills.

Niethammer, Saeed, Mohamed, and Charafi (2007) study the role of government agencies in providing women the necessary start-up money, including institutions such as Kashaf Microfinance Bank. Saeed, Malik, Sohail, Tabassum, and Anwar (2018) also suggest that there is an expansion of women entrepreneurship in Pakistan. The majority of Pakistani women entrepreneurs are still engaged in SMEs in traditional sectors such as boutiques, aesthetics, bakeries, apparel, handicrafts, jewellery and similar.

Furthermore, Roomi and Parrott (2018) suggest that women-only training can play a vital role in developing the next generation of business leaders and enhancing their careers. Women-only entrepreneurship courses, with mentoring and coaching techniques, should be provided. These might make a significant difference in terms of helping women to run their businesses in the existing social and cultured environment.

### *Social isolation*

Naseer and Taib (2014) note that social isolation is another challenge faced by women in Pakistan. When girls are born, their fathers restrict them with time limits and normally the only social interaction they receive is with family members. At school, they are not allowed to interact with the opposite gender. Due to this being normal for women growing up in Pakistan, some women are reluctant to interact with male entrepreneurs and with any other men who might want to offer them support.

Women staying out for long hours is still considered a social taboo and women who don't stay at home for long periods are culturally seen as beyond the pale. As Foucault would have maintained, the neighbour's gaze becomes a regulatory one that is used by society to enforce social control (Roomi & Parrott, 2008).

### *Family upbringing and networking*

There are two possible situations here. In some cases, a woman's family and in-laws are supportive. They encourage their daughter or daughter-in-law to develop and set up her own business and therefore take the initiative to help her with her daily household chores as well as looking after her children (Mustapha, 2015). However, there is also another side to this where women find their families to be a restriction on them (Mustapha, 2015). Women don't receive any encouragement or help for them to start their business and, in many cases, it is frowned upon if a daughter or daughter-in-law suggests this idea (Mustapha, 2015). Women feel that, to be successful in their business, family support is crucial. A working woman who is an entrepreneur, and hence one who also contributes to the household income, still has to continue with her various other duties.

## **3. Research Method**

### *Research approach*

As King (2004, p. 11) makes clear, '[t]he interview remains the most common method of data gathering in qualitative research'. Data was collected by face-to-face interviews, which required the first author (a Scottish-Pakistani woman of Pakistani ethnic origin) to fly from Scotland to Pakistan and meet with the women entrepreneurs personally. Fortunately, the trip was concluded before the COVID-19 lockdown hit the UK on 23 March 2020. The reason for this method choice was because this author tried contacting a few women online via Facebook and found them to be quite apprehensive, probably about giving out personal data about themselves. They were either not responding to emails or not being open about answering questions. Williams (2015, p. 81) explains that 'confidentiality is a significant concern for cross border research because local people in other countries can be put at significant risk by careless use of data and personal information'. Therefore, this author felt that it was best to go to Pakistan and conduct face-to-face interviews with these women so that they could know exactly who they were talking to. Because the first author is a woman of Pakistani ethnic heritage, it opened up doors which



might have otherwise been closed, and facilitated communication with the interviewees and the establishment of rapport and trust.

Social identity and stigmatization are two of the reasons why Pakistani women hesitate to come forward to give their details online or fill out questionnaires.

### ***Types of interviews***

There are three types of research interviews, namely structured; semi-structured; and unstructured. The structured approach is when everything is predetermined. All questions are fixed in advance, as is the question order. The interviewer asks these questions and these questions alone. By contrast, the unstructured approach allows for flexibility in the process of the interviews. We chose to conduct semi-structured interviews. This type allows for new ideas to emerge during the interviews by asking open-ended questions, and it allows the interviewee the liberty to express her/his views and thoughts. 'Conducted conversationally with one respondent at a time, the SSI [semi-structured interview] employs a blend of closed- and open-ended questions, often accompanied by follow-up *why* or *how* questions (Adams, 2015, p. 493, emphasis original).

The first author compiled a list of the Lahore, Pakistan-based participants. Only participants in Lahore and surrounds were chosen to give the study a focus on this important northern city. Lahore was chosen, firstly, as it is the second-largest city in Pakistan (population: 11,126,285). Secondly, it is known for arts, music, design, and culture and many women entrepreneurs are attracted to and interested in starting businesses in these or related fields. As an example of Lahore's proud cultural and literary heritage, Lieven (2011, p. 268) mentions that some of Kipling's finest works were set there and many Pakistani authors also set their writings in the city. The Lahore museum, with its fine collection of Buddhist and Mughal works of art, is the only Pakistani museum of international stature; and the Lahore University of Management Sciences (LUMS) is the best in Pakistan, if not the whole of South Asia (Lieven, 2011, p. 268). In Kipling's great novel *Kim*, the 'Wonder House' was the Lahore museum; and Kipling's father was in fact the curator there. The novel *Kim* begins with Kim perched on top of the great cannon, Zam Zama, which is located on the road outside of the museum (Lieven, 2011, p. 268). Therefore, Lahore is a rich site for data collection with boundless possibilities. The province Punjab, which contains Lahore, contains 56 per cent of Pakistan's population and creates 65 per cent of its revenue generation (Lieven, 2011, p. 260). By contrast, Islamabad (population: 1,009,832, metro: 2,003,368) was considered to be a poorer prospect for study, due to its position as the centre of government rather than a private-sector stronghold. The third reason for choosing Lahore is that the first author had a private residence there, which allowed research costs to be contained.

The first author travelled to Pakistan in November 2019 for 14 days to conduct the 12 face-to-face semi-structured interviews. Each interview took around 40 to 60 minutes and the total time taken for interviews was 500 minutes (eight hours). The interviews took place at the participants' business premises. Some participants preferred to have the interview take place at their homes or in cafés, and such requests were agreed to. The interviews were recorded on the

researcher's mobile phone device, with the participants' permission, within a flexible and supportive atmosphere.

Interviewees were chosen via a combination of convenience, purposeful and snowball sampling (see the following subsection for more on snowball sampling). Unfortunately, we could only attain 12 interviewees via these methods. One main reason was that the researcher's time available in Pakistan was limited by her university study commitments as the dissertation was required to be completed over a nine-month period.

We used the snowball sampling method (see below for details) since an early participant, known to the first author online through LinkedIn, passed on other women entrepreneurs' contact details who might be willing to take part in an interview.

Once it was established that a person was a woman entrepreneur, based in Lahore or surrounds, every effort was made by the first author to maintain contact and establish trust and rapport. The next step was to arrange dates and times for interviews during the period that this author was in Pakistan. Women had to be the effective business leader, but businesses in any industry were deemed acceptable.

The interview protocol was designed after reading of the literature and extensive discussion with the second-mentioned author, who is an experienced researcher and was the director of studies for the original dissertation.

Themes were developed first after reading the prior literature and then by a serious study of the interview transcripts. The themes in Results are similar to Literature review.

### ***Snowball sampling***

Snowball sampling is where someone would recommend a potential participant for a specific study, this person would then recommend somebody else for the specific study and so on (Biernacki & Waldorf, 1981, p. 141). Therefore, this is called snowball sampling since in theory once the ball is rolling it is gathering more snow on the way and becoming larger. The principal contact is the most significant one since, once the contact has been established, she or he then suggests further participants.

**Table 1 provides detailed demographic information about the 12 study participants.**

	<b>Name</b>	<b>Age</b>	<b>Marital Status</b>	<b>Dist in Lahore</b>	<b>Time in Business (years)</b>	<b>Industry</b>	<b>Language</b>
1	Asmaa Farhad	40s	Married	Kent	3	NGO	English/ Urdu
2	Blossom Maqbool	42	Single	Gulberg	1	Office Furnishings	English
3	Farah Khan	32	Married	Gulberg	2	Accessories	Urdu
4	Nabiha Ali	39	Married	Kent	5	Dairy	English/ Urdu

5	Faiza Amjad	40	Divorced	Muslim Town	10	Designer	English/Urdu
6	Shazia Lone	42	Married	Defence	4	Dr/Medical	English
7	Samita Khan	50	Married	Defence	12	Designer	Urdu
8	Sadia Saif	37	Married	Defence	5	Beautician	English/Urdu
9	Sundas Mustafa	35	Married	Kent	5	Event Planning	English/Urdu
10	Michelle Aziz	37	Married	Defence	4	Home	Urdu
11	Ayesha Malik	35	Divorced	Gulberg	3	Beautician	English
12	Saima Butt	34	Married	Johar Town	2	Designer	Urdu

### *The language issue*

The interviews were conducted in either English and/or Urdu, depending on which language the participant was most comfortable in. Although some ethnic groups in Punjab province speak their ancestral languages at home, the languages used in public are Urdu and English (Lieven, 2011, pp. 264-265). The first author speaks both English and Urdu proficiently. Therefore, she experienced no major difficulties in gathering data from the participants and translating them into English where necessary. After the interviews in Pakistan, the researcher returned to her country-of-residence (Scotland) and manually transcribed the recorded interviews into acceptable written English.

## **4. Results**

### *Introduction*

The interviewees' real names are given in Table 1. As mentioned, all interviewees preferred that we use their real names, and rejected our offer of anonymity. They are building up reputations in their industries and presumably felt that participation in this research would be reputation-enhancing, plus they wanted a voice (Beard, 2018).

### *Pull factors*

As mentioned in the Literature Review, women are known to be motivated by a variety of pull factors. 'They include a desire to do something new in life, need for independence, availability of finance ...' (Sunandha, 2015). Our interviewees cited some of these factors including the need for independence, finance and self-achievement. In terms of Marxist-feminism, they could claw back the surplus-value, which a wage-earner produces, but does not receive; significantly lower their own alienation, by seizing control of the production process; and could attain better work-life balance.

Frederick Hertzberg based his theory on data from 203 interviews with engineers and accountants. Respondents cited factors such as achievement, recognition, the work itself, responsibility, advancement and growth, when asked what pleased interviewees about their work (Bundgaard, 2017). Our first question was: ‘What factors motivated you to start your own business?’

*The desire to become independent*

We found that motivational factors for Pakistani women to start their own business were freedom, the desire to become independent, and doing something for themselves and their children. Most women live with their in-laws so they have to look after their husband’s parents too, but, on the other hand, there is a family support system, with regards to looking after their own children so that they can go to work. For example,

*I have always wanted to stand out in the crowd from a very young age. I am a single mother and I have two children who are my main motivation factors. I wanted to become independent and do something for myself and my children; therefore I started my first business selling my beauty cream (Faizaa Amjad).*

Another entrepreneur mentioned her son as her motivational factor:

*The story behind my business is my son; by profession I am a child psychologist. My son had speech delay issues, so I started providing him with speech therapies at home - myself (Nabiha Ali).*

These participants mentioned children and becoming independent as their main motivational factors. Wanting to do something for their children was another main motivation for these women. It also gave them flexibility so that they could be with their children when they needed to be. Bearing in mind that children get ill and young children need their mother around most of the time, living in a joint family system gave them the childcare support they needed when they were at work. According to Patil and Deshpande (2018), married women with children under the age of five are often motivated to become self-employed and to work from home (WFH). Appreciation for the family unit and even in-laws suggests that White Feminism’s critical, if not hostile, attitude to the family unit must be interrogated carefully before applying it to Pakistan, where it does not seem to reflect prevailing attitudes even among women entrepreneurs (see Amos & Parmar (1997, pp. 55-56); Carby (1997); hooks (1989); Mirza (1997) for a Black Feminist response to White Feminism). There is a desire to be independent, but still exist within a network of supportive relationships.

Participant Faiza Amjad mentioned that she was a single mother and had two children who were her strength and reason to do something of her own. She had wanted to be independent and ‘stand out in the crowd’. She started her first business when she was in college, selling her homemade beauty cream, which consisted of only four ingredients. She had wanted to do

anything to become independent and avoid joining her mother's business as a distributor for Coca Cola (where surplus-value was lost by the worker).

*Something for others*

A further motivational factor that we identified was wanting to do something for others. 'There are several intrapersonal factors that can influence generosity. Feelings of empathy, compassion, and other emotions can motivate us to help other's states' (Allen, 2018). Participant Asmaa Farhad said she wanted to do something for others, as well as for herself, so she set up an NGO where she is running many projects - one of the biggest projects, and this might surprise those with stereotypical views of Pakistan, is working with trans people. Asmaa Farhad started her NGO after the child abuse case of Zainab in 2018. The NGO works on donor- and personal-funded projects related to teaching the children from the slums, giving them a primary education. The main emphasis is placed on child labour and giving an education to the disadvantaged children and trans people:

*We named our project Panchwi Pass (5th grade) where we help street begging children and adults gain an education and do something for themselves rather than begging on the streets.*

Bari, Ejaz, and Faheem (2005) mention that 'Pakistan has serious issues related to bonded labour, child labour, and forced labour in rural areas'.

*I also wanted to start working with transgenders, my main aim was to give them an education so they could start living a quality standard of life. These people are known to be sex slaves and we wanted to take them away from this life.*

This NGO is working for women's empowerment - they provide them with skills and etiquettes so that they can become independent and contribute more to the country.

Participant Nabiha Ali owns an organic milk company that supplies milk, without any preservatives, straight from the factory to the customer's house. She wanted her clients to have the milk in its purest form so as to gain maximum benefit from it.

*I wanted to be able to supply to all the families who have children suffering from any type of digesting issues related to milk.*

Her son suffered from developmental delay issues and couldn't digest milk. Therefore, she started her own milk business. She mentioned her son being her motivational factor and she didn't want other young children to suffer without the nutritional benefits of milk. Similarly, Shazia Lone tells her story of being a surgeon and how she wanted to do something for her breast

cancer surviving patients. When she was asked what motivated her to start her own business, she replied:

*Now, that's a good question, I am a doctor by profession. Whilst studying, I came across many breast cancer patients. We as doctors used to save their lives, but the patient was on her own after her treatment. I mean she didn't have anything to wear bra-wise. I always thought of them after their surgery. I asked myself: what will they wear?*

This doctor wanted to serve her patients after they had had their surgery by thinking about their low self-esteem. Low self-esteem occurs in women when they are unable to move forward in social and intimate relationships because of changes in their bodies. Breast Cancer Care (2014) gives an example of this: 'Social isolation or changes in social interactions due to lack of self-confidence and concerns that appearance changes will reveal a breast cancer diagnosis to others.' Hence, this interviewee mentioned:

*My dream was to work with Shaukat Khanum Hospital for breast cancer patients. I now provide free bras to breast cancer survivors. I provide bras and prosthetics to all the breast cancer survivors. I have told my staff I don't want anyone to turn back due to not being able to afford the bras. There was a young girl who was a survivor, she didn't have enough money to make payments and was quite upset. I didn't want her to be upset, as she was a survivor, so I just gave her a bra free of cost.*

This suggests that women who have suffered from breast cancer (the 'survivors') don't have many bra or other clothing options available to them. Foucault's concept of bodies as the place where power is inscribed is insightful here, as the provision of bras and prosthetics was seen as a way to prevent the hurtful, judgemental citizens' gaze upon women's bodies inflicting serious damage to self-esteem.

Similarly, Farah Khan also wanted to do something, but for her religion. The interviewee said she wanted to invest her time in doing something useful for her religion through others. She runs a home-based business called Announcements. Her main product is embellishing and selling digital tasbihs. As defined by Educalingo.com (2019), Tasbih is a string of beads that are fastened together as the handle. Tasbih is used not only by Muslims, but also by Christians, Hindus, Buddhists and Sikhs.

*I then decided to do something else but this time for my religion - something that people in Pakistan don't sell. I don't do this to earn an income; I do this because this is my passion, I started embellishing digital tasbihs and selling them online.*

These women have all been motivated by pull factors, either wanting to be independent or having the desire to do something for others. The lowering of one's alienation and the taking back of surplus-value are clearly important reasons too.

### ***Push factors***

Some women are motivated by push factors rather than by pull factors. Samita Khan mentioned how a push factor motivated her to start her own business:

*My main motivational factor was the financial crisis in 2008. This motivated me to start my own business. I had a passion for teaching, but there was not much income in it.*

Islam (2012) mentions that '... the rising unemployment, underemployment and unstable or unsatisfactory job conditions and prospects have pushed a growing number of people into creating their job through setting up a small business'. Various plausible push factors include: '... financial difficulty, unfortunate family circumstances like death of a husband or father, divorce, etc' (Sunandha, 2015). The interviewees highlighted important factors such as financial pressure and single parenthood.

### ***Challenges***

#### ***Finance***

Regarding the second research question, the views of the interviewees about the challenges faced were mixed and varied. Some maintained that finance was a challenge for them, but some, on the other hand, considered it not to be an issue. Khan, Naveed, and Jantan (2018) state that young women in Pakistan face challenges and obstacles which are different compared to those in other parts of the world. Financial instability is often a core challenge, as finance plays a key role in all economic activities. As participant Blossom Maqbool stated:

*My main challenge was finance, I had no initial investment, to begin with, so I had to start on a very low budget. I didn't have money to employ people. Therefore,, I did all the marketing myself on social media and I created my own websites for my businesses.*

Likewise, participant Asmaa Farhad conveyed that:

*The second challenge was finance. I struggled to source funds, so I kept my first job to source the funds for the NGO. I suffered a financial loss in the first year, and the initial start-up was very demanding.*

However, a recurring theme found in the research was the fear of taking out a loan and having to pay interest on it, as any form of interest is forbidden (*haram*) in Islam. As M.Z. Hossain (2009) writes, '[i]nterest is prohibited in Islam as it appears explicitly in the Holy Qur'an and the Sunnah of the Prophet. There is consensus among all Islamic scholars regarding

the prohibition of interest.’ Some women also sold their gold jewellery to fund the initial start-up of their businesses, so they didn’t need to take out any bank loans. Participant Sadia Saif explained as follows:

*I funded the start-up of my business by selling my jewellery that I was given from my maternal side of the family. My husband also supported me with financing my business.*

Women typically start their business on a micro-level and usually finance it by using personal savings, selling their jewellery or taking a loan from family or friends (worldbank.org, 2012). Our research revealed that many women found dealing with banks very difficult as the male bank employees often don’t take female customers seriously when dealing with questions. Sadia Saif shared her experiences:

*Banking here, in general is very difficult, for females; it’s harder to obtain loans and deal with banking transactions.*

Similarly, another participant, Faiza Amjad, said:

*Men are given priority over women when attending financial organizations. It’s very frustrating for women to go and deal with daily transactions at the bank as it’s very time consuming and you have to wait in the queues for very long.*

Nasir, Iqbal, and Akhtar (2019) found that women entrepreneurs in Pakistan are considered risky. Therefore, women find it hard to obtain loans from banks.

### *Men*

Other than finance, another recurring theme was finding it difficult to work with men. This is arguably where first-wave feminism holds most direct relevance. These women had to deal with gender discrimination and negative social attitudes. Participant Nabiha Ali found working with men to be her biggest challenge:

*The main challenge I dealt with was dealing with men on a daily basis. My drivers wouldn’t take me seriously when giving them their delivery lists. I feel men don’t take female businesswomen seriously in Pakistan. Therefore, I had issues with delivering the milk on time as the team of drivers wouldn’t listen to me.*

Rabia, Akbar, Naeem, Gillani, and Tanveer (2019) clearly show that women are not treated equally when applying for top management positions. Similarly, participant Faiza Amjad shared her challenge with men saying: ‘The only challenge I face is with banking and tax issues in Pakistan’. Furthermore:



*I am very disappointed when it comes to these problems in Pakistan. Females are held back when they go to the Tax Office... Men are given priority over women when attending financial organizations.*

The most intimidating challenge for these women entrepreneurs is dealing with the male labour force. Many of these men have an illiterate background, they can come across as rude and unaccommodating and they don't seem to acknowledge the rules and instructions given by women. Nazir (2018) states that 'my workplace is dominated by men like most other organizations. There are men who do not like to be subordinate to women and sometimes they do not take me seriously. I have to be very strict with them because of the prevailing male culture in our country.' Participant Sundas Mustafa adds to commentary about this challenge by expressing her experience of working with male labour, saying,

*The main challenges were mostly labour. The male labour force is not ethical, they give you a very tough time because you are a female and this is quite disturbing. They don't follow what you say and your rules. You must supervise them at all times.*

Another interviewee stated that her main challenge was dealing with men when looking for business premises:

*The main challenge for me was finding the premises. When I would go to visit the estate agents, they wouldn't take me seriously. They would give me very high rates for rent and wouldn't answer my queries properly.*

She then mentions giving the responsibility of finding suitable business premises to her husband, saying:

*Men don't take female customers seriously when talking about business, they are still stuck with the old school mentality that women are not capable of being successful entrepreneurs so don't bother entertaining them.*

Nawaz (2018) also documented a similar response: 'During interviews we asked regarding the communication issue with suppliers, four respondents stated that they faced issues of communication with their suppliers. They shared that there is a myth or perception about women that they are weak.'

#### *Balancing work and family*

Many interviewees indicated that their biggest challenge was balancing their time between business and family responsibilities. Some women said that they lived with their in-laws as a

joint family. However, their mother-in-law supported them in starting their business - they would take care of their grandchildren and wouldn't burden them with household responsibilities. By contrast, others mentioned they had to be back home at a specific time to attend to their daily household chores. As reported by Cesaroni and Paoloni (2016), '[o]n numerous occasions, help from the family is an essential condition to make entrepreneurial activity possible, especially for women with young children'. Sundas Mustafa shared as follows:

*My mother-in-law and my husband supported me a lot during this whole venture. ...balancing time with my kids was very hard ...I don't want to expand my business anymore as I have children and I don't want to sacrifice the time I should be spending with my kids. I have had investors approach me to take their projects on, but I have rejected them due to family commitments.*

This is interesting, as the interviewee's business could expand further, but she doesn't want to do this because of the importance of family commitments. If capitalism oppresses and alienates women, as Engels perceived, then this woman has begun to outsmart the system by choosing not to pursue profit-maximization at all costs. And she refuses to impose alienation upon herself. Participant Asma Farhad explained how hard she found the initial start-up due to not finding the time for her children,

*The biggest challenge for myself was my family, my children. I had to equally give my business and family my time. In the first year, it was very tough for me, very hard to handle both family life and business. I received social criticism from my family and society. There was a lot of social pressure. My children suffered a lot due to the lack of responsibility from myself.*

The societal gaze is referred to here, the use of power by men and others to judge women such as this and label them as deviant or socially irresponsible. However, Sundas Mustafa stated that she moved her office from a commercial property to her residential home so she could spend more time with her children:

*My first office was based in Defence phase v [name of a residential and commercial district] but I have since then moved my office to my residential home so I can be with my children and family. It's easier attending to my children working from home and keeping an eye on what they are doing.*

According to Rehman and Azam Roomi (2012), '[m]anaging work and family for women entrepreneurs become even more difficult in a patriarchal society such as Pakistan where women are expected to share the larger responsibility of family care'

#### *Family support*

On the contrary, several interviewees discussed how they found living in a joint family was not a challenge, but a support system for them. Michelle Aziz said:

*I got a lot of support from my family, my mother-in-law encouraged me to start something. My husband and my son are my main support.*

According to Cesaron and Paolon (2016), '[a] family can provide moral and psychological support when it shares and encourages a woman's choice to become an entrepreneur'. Added to this, Shazia Lone mentioned how her husband supported her in starting her business and how he reminded his wife of 'serving the women of Pakistan' We see here that the tenets of Black Feminism (Mirza, 1997), where the family unit can be a bulwark against society's pressures and discrimination, seems to be more relevant than the White Feminist idea of the family as oppressive. But it depends on the case in view, and men outside of the family (e.g., bankers) can make life difficult for women.

For women who are unmarried or divorced, their mother and father usually give their full consent and agree to them living at home with them (Cesaron & Paolon, 2016). Faiza Amjad confirmed this by saying:

*My family have always supported me financially and emotionally after my divorce and, because my family belong to a business background, they encouraged me to start my own business or join the family business.*

#### *Harassment*

Harassment is another challenge faced by many women in Pakistan. There are many types of harassment: physical harassment, personal harassment, sexual harassment and cyberbullying. Shazia Lone shared her case of the cyberbullying attacks she had experienced when she started her business (most of these were from men):

*The main challenge I faced was due to the nature of the product. Men would come online or call us and ask, 'what do you sell'? Men would call up and ask for sexy lingerie and my female staff who were young, unmarried girls would feel very uncomfortable with these calls and questions. Nude pictures were sent to our customer care department. Some phone calls were very disturbing.*

Britton (2019) suggests a helpful way to think about these threats: Isolate those negative comments or attacks which are relatively small threats. These can be managed by your social media and customer service teams.

*It took my customer service team (all females) up to two years to overcome this problem. They now know how to handle such questions and nasty comments.*

Unfortunately, cyberbullying is a serious issue in Pakistan and there are laws in place to help the victims of bullying (Fia.gov.pk, 2020). ‘National Response Centre for Cyber Crime (NR3C) - FIA is a law enforcement agency dedicated to fight cyber-crime. The Inception of this Hi-Tech crime-fighting unit was formed in 2007 to identify and curb the phenomenon of technological abuse in society’.

Shazia Lone explained how she contacted the cyber-crime unit but, unfortunately, she received zero help from them. Therefore, she decided to threaten the attackers with a false link as she didn’t know what else to do:

*I contacted the cybercrime unit for help with these calls and online contacts. They didn’t help me or protect me. I was very disappointed. Therefore, I just gave my girls the authority to use the cybercrime threat and send the link to people who were harassing my team.*

#### *Personal financial security*

In this research, several women wanted to improve their personal and family’s financial status by starting their own business. The need for this was due to some personal reasons or financial insecurities. Saadia Saif contributed by saying:

*It’s taken me five years to get to where I am today. My business has helped me maintain my social status and I am very happy to be helping with contributing to the household income.*

Similarly, Aisha Malik declared (and this is a depressing account)

*I got married at a very young age. I was only seventeen years old when my family arranged my marriage to a man ten years older than me. I was very happy in the early years of marriage, but, as time went by, things changed. My ex-husband’s behaviour changed towards me; he became very abusive and wouldn’t fulfil my basic needs. He stopped giving me money. Therefore, I couldn’t buy basic necessities a female requires.*

Saeed, Malik, Sohail, Tabassum, and Anwar (2014) state that the ‘[m]ain motivation for female entrepreneurs is to earn money for personal use, to contribute to family income, and for self-satisfaction’.

## **5. Conclusion**

### ***General conclusion***

We have presented new and original insights into the motivational factors and challenges faced by women entrepreneurs in Lahore, Pakistan. As mentioned in the Literature Review, women are known to be motivated by a mixture of pull and push factors. Pull factors indicate factors which

inspire women to become entrepreneurs. Interviewees agreed with some of these factors. Our Marxist-feminist framework explains the women's desires to be businesspersons and thus claim back the surplus-value and lower their own workplace alienation. Foucault's (1979) idea of power being inscribed on to women's bodies by the disciplinary gaze seems highly relevant, as women describe being judged and found wanting by bankers, labourers, and others. Interestingly, the tenets of Black Feminism (Mirza, 1997), where the family unit is seen as a bulwark of support against marginalization and indifference, seems more relevant than White Feminism's idea, which dates back to Engels, of the family unit as oppressive. Although it depends on the actual case in view, several of our respondents cited support and help from husbands, parents, and even in-laws, those butts of Western jokes. However, *men outside of the family*, such as bankers, labourers, and cyberbullies, were sometimes hostile or aloof, consistent with Marxist-feminist understandings.

The challenges found from the research, such as 'men' and 'finance', indicate discrimination and funding for the business to be major barriers in the path of women entrepreneurs. Women are perceived to be financially weaker than men. Therefore, it is presumed that they do not have the funds to start a business and find it difficult to deal with bankers or source funds. The financial factor is known to be a common challenge for women entrepreneurs in Pakistan. Some interviewees believed finance to be a challenge for them, but some, on the other hand, considered it not to be an issue.

The findings from the interviews reveal that women face challenges with balancing business and family life. Many interviewees indicated this to be the biggest challenge as they had family responsibilities and had no support. However, some women said they lived with their in-laws in a joint family, but their mother-in-law supported them - they would take care of their grandchildren and wouldn't burden them with household responsibilities. However, others mentioned that they had to be back home at a specific time to attend to their housework. Sometimes, due to the lack of involvement from the husbands, women have to deal with household chores and children themselves. Therefore, they must learn how to balance family life and their business.

An existentialist entrepreneur is an individual who is not reluctant to bring change, and by doing this, she/he adds value to society. An existentialist businessperson acknowledges human constraints and mortality. Therefore, she uses this for ventures for the generations that will follow and considers how to improve the world through the commitments that she makes in her lifetime. She is unafraid to be different, and takes a long-term strategic view on life and self-creation, often putting others and religion first.

### ***Limitations***

The main limitation when conducting this research was the travel time and cost in going to Pakistan, which was deemed necessary in the interests of creating a better research project. The first researcher chose to travel to Pakistan for two weeks in November 2019 to conduct the face-to-face interviews to complete this research. Contacting women entrepreneurs online before leaving for Pakistan and fixing dates and times with the women was quite difficult. A lot of trust

had to be built up quickly so that face-to-face interviews could be undertaken in Pakistan within the timeframe set aside.

### ***Recommendations***

Recommendations are as follows:

#### *For banks*

(a) Women wanting to start a business should learn how the banks work in terms of lending loans for business start-ups so that, in the future, if they require a loan, they know what to do.

(b) Women should try and establish a confident relationship with the banks as most interviewees feel that banking is a challenge for Pakistani women. On the other hand, banks should introduce women-only banks or specific timings where women can deal with their banking queries confidently.

(c) Women should also turn to microfinance loans especially those women who don't qualify for a standard bank loan.

(d) Access to finance is critical for any business start-up and is found to be one of the main challenges faced by Pakistani women due to the traditional mindsets of Pakistani people in financial institutions about women entrepreneurs.

#### *For family support*

(e) The family support constraint is largely related to the family-oriented culture of Pakistan. Parents and in-laws of women have a major influence on employment decisions. To overcome this limitation, women should be able to build confidence within their families and be able to talk with them about the idea of becoming an entrepreneur.

#### *For educational institutions*

(f) Universities can play an essential role by offering entrepreneurial skills modules of various sorts so women can develop and polish their skills. They should also instill awareness regarding the challenges that can be faced by women in business.

(g) Entrepreneurial programmes should be put in place specifically for women to enhance their entrepreneurial skills and gain more knowledge on becoming a successful entrepreneur.

#### *For the government*

(h) The government should support NGOs with funding for educational projects.

### ***Suggestions for further research***

(a) Further research could be conducted by comparing Pakistani women entrepreneurs in Pakistan versus ethnic-Pakistani women entrepreneurs in the UK.

(b) Further research could be conducted in South Asia, North Africa, and Middle East to compare different cultural and structural issues women entrepreneurs face.

## **Declarations**

### **Funding**

This research received zero external funding.

### **Conflicts of interest**

Neither co-author has a conflict of interest, financial or otherwise.

### **Availability of data and material**

Interview transcripts are available from the authors on request.

### **Authors' contributions**

This work is based on an Honours dissertation by FA (first author). FA conducted all interviews in person and wrote all chapters. KJ offered advice during every step of the process and later cut the dissertation to article size, rewrote much of the text, and added theory and references.

### **Ethics approval**

This project received ethics approval at our University.

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