

**ROLE OF WOMEN ENTREPRENEURS IN
ECONOMIC DEVELOPMENT OF DISTRICT
CHITRAL (PAKISTAN)**

BY

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NATIONAL UNIVERSITY OF MODERN LANGUAGES

ISLAMABAD

2021

**Role of women entrepreneurs in economic development of
District Chitral (Pakistan)**

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B.S economics and finance., International Islamic university Islamabad (2017)

A THESIS SUBMITTED IN PARTIAL FULFILMENT OF
THE REQUIREMENTS FOR THE DEGREE OF

MASTER OF PHILOSOPHY

In Economics

To

FACULTY OF MANAGEMENT SCIENCES



NATIONAL UNIVERSITY OF MODERN LANGUAGES, ISLAMABAD

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The undersigned certify that they have read the following thesis, examined the defense, are satisfied with the overall exam performance, and recommend the thesis to the Faculty of Management Sciences for acceptance

Thesis Title: Role of women entrepreneurs in Economic development of District Chitral (Pakistan)

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Candidate of **Master of Philosophy** at the National University of Modern Languages do hereby declare that the thesis **Role of Women Entrepreneurs in Economic Development of District Chitral (Pakistan)** submitted by me in partial fulfillment of MPhil degree, is my original work, and has not been submitted or published earlier. I also solemnly declare that it shall not, in future, be submitted by me for obtaining any other degree from this or any other university or institution.

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ABSTRACT

Title: Role of Women Entrepreneurs in Economic Development of District Chitral (Pakistan)

The contribution of women entrepreneurs is still invisible and needs to be properly investigated. The purpose of this research is to investigate this relationship by measuring role of women entrepreneurship in economic development of their household. The word “women” refers to specific gender therefore this study mainly focused on the gender perspective for this purpose, primary data is collected from female entrepreneurs of different areas of Chitral KPK. Questionnaire based on 33 question is distributed among the women entrepreneurs. The research is both qualitative and quantitative as the data is collected through face-to-face interviews, telephonic interviews and survey forms distributed by a third party. Structured equation modeling is done to check the effect of independent variables on the main dependent variable ‘household development’. The results explained the significant impact of women entrepreneurship on the economic development of their households from generating income for their families to improving the living standards of their households. It was observed that women participation in entrepreneurial activities not only supports to their family income but also plays a significant role in households’ economic development and social well-being of the society. The strongest impact of gender biasness on women entrepreneurship was also observed, which means that gender biasness effects the women’s entrepreneurial activities in the areas like Chitral and there is a significant need to do more research and make new policies to resolve the issue. There is no information about the actual contribution of these female entrepreneurs towards their households, this study uniquely addresses the role of women entrepreneurs in development of their households which is still an unseen but a powerful benefactor of development process. Based on the findings of the study government and other organizations must make new and mixed policies for the entrepreneurship development focusing mainly on the gender gap or biasness that effects the entrepreneurial activities of women in rural areas of Pakistan.

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ACKNOWLEDGEMENT

First and foremost, I would like to praise Allah the Almighty, the Most Gracious, and the Most Merciful for His blessing given to me during my study and in completing this thesis. May Allah's blessing goes to His final Prophet Muhammad (peace be up on him), his family and his companion.

Secondly, I am grateful for my parents whose constant love and support keep me motivated and confident. my accomplishments and success are because they believed in me. Deepest thanks to my siblings, who keep me grounded, remind me of what is important in life, and are always supportive of my adventures.

I also owe my deepest gratitude to my husband, who supports me in every condition, and I am forever thankful for his unconditional love and support throughout the entire thesis process and every day.

I would also like to thank my supervisor, Mr. Mansoor Ali, for his constant guidance, support, efforts and contributions to this work and his valuable inputs and suggestions throughout the thesis. My friends and class fellows also deserve my thanks who directly and indirectly provide me inspirations and valuable suggestion during this study.

I also would like to thank all my respected teachers in the department of Economics and all other members of the department for helping me whenever needed.

DEDICATION

I dedicate this humble effort firstly to my parents who always put their trust in me, especially my father Sardar Ayub who has been my constant source of inspiration, He gave me the strength whenever needed, and continuously provided his moral, spiritual, emotional, and financial support.

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Secondly, to my husband Aftab Ahmad who supported and encouraged me. Without his love and help, I would never have completed this thesis on time.

CHAPTER 1

INTRODUCTION

This chapter will provide a brief introduction of the study in order to establish the context of the research being conducted by summarizing current understanding and background information about the topic, stating the purpose of the study, briefly explaining the rationale, methodological approach, highlighting the potential outcomes of the study, and describe the remaining structure of the paper.

1.1 INTRODUCTION:

There is an important role of women in the development of any country. This is a feature that is characterized by a larger emphasis on the developing situation of a nation. The women contribution and support toward the economy is measured enormously in a variety of ways through employment different fields. Women are running many successful businesses and among them many are quiet successfully recognized. Most of these women are educated and know the proper use of ideas in their businesses. Hence it is a fact that today, women own and operate a large part of the world's most successful and largest businesses. In many developing countries women run small and successful businesses. The women of both developing and developed nations are socially very powerful in many fields like education, businesses etc. and they put a visible positive impact on the society. The role of women in business and their skills can be utilized to achieve sustainability in economy in developing countries. So it is important to find out their actual role in the economy. The objectives of this study cover a wide range from research into the development of these women entrepreneurs and their role in developing their household residing in the area.

In Pakistan, especially in rural and remote areas, women lack many opportunities and rights as compared to men because of several socio-economic reasons. These reasons include a difference in socio-cultural values and the traditions being practiced in our society from the very beginning of time. In most of the areas of Pakistan the actual potential of women entrepreneurs is still not being considered due to the

lack of access to the capital. Their business boundaries, the information technology, lack of proper trainings, and no proper assistance in creating markets for their products and services.

Women can also play an important role in economic growth by providing various solutions for the management of not only their family but also their organizations and they can also handle their business problems independently (Raj, 2013). With the increasing demand of self-employment in Pakistan due to current situation of the country, the contribution of women cannot be ignored or neglected. Hence current research is aimed to acknowledge the growing body of literature on role of female entrepreneurship in their household development. The research topic is in its infancy District Chitral, and the selected area is also considered to be an underdeveloped as compared to other districts of Khyber Pakhtunkhwa (KPK) province. This is an attempt to find out the role of female entrepreneurs in their household development. Moreover, this research aims at finding out the importance of women residing in small villages, their behavior and intention towards their work, their capacity to manage and handle the issues linked with business, and different factors which effects their decision-making power. The study will also help in enhancing our understanding of the female entrepreneurship, its importance in the economy and tend to influence the policy makers to provide and assist in increasing the numbers of female entrepreneurs in the area.

Chitrali people have the least business thinking. Lack of business environment is a common problem among many parts of the Chitral community and is a major reason for the regulation of non-local businesses in local markets. It is quite common for a typical Chitrali family to have a single bread winner in the family and the whole family depends on him or her if it is reserved for him or her, in the event of an accident or after marriage where he or she has to take responsibility for the new family. Traditionally, Chitral women used to control all domestic economic activity, but the opposite is true for today's educated young women as they want to do a good job or otherwise sit back and do nothing at home. (AKDN, May 2014)

Although the economic crisis over the past few years has forced young women to think differently and tend to be part of the economic activities at the housing level through new and emerging opportunities. But with a lack of business environment, it is difficult for them to take risks in other business plans. There is therefore a need to step up our efforts to influence women in businesses that are viable and economically viable.

Thus, this research is conducted with the assumption that women is the head of the household who is the ultimate income generator and decision maker for her family. The term “women” refer to specific gender therefore current study is a gender-based study where the female of the family who is participating in income generating activity is investigated. This study will provide a guide way to the policy makers, educators, and other support agencies to provide the required opportunities to the entrepreneur women of the remote areas and bring forward their major role in the household development.

1.2 CONCEPT OF HOUSEHOLD DEVELOPMENT AND ECONOMIC DEVELOPMENT OF HOUSEHOLD

In the context of this study, the terms entrepreneur and entrepreneurship are currently being debated. The focus of this study is to identify business opportunities for Chitral women so that they can make their income decisions by themselves without the interference of men. While the definition of entrepreneurship as a pursuit of a permanent opportunity that involves the formation of any enterprise (or sub-organization) with value building exception for participants does not include current and current business activities at each level in Chitral. However, when those businesses are organized at a corporate level or with an organizational structure to link producers to the market, that function falls under the definition of such business. When it comes to the definition of an entrepreneur as a person (or group) who finds out an opportunity, collects the important resources, then create, and as a result oversees the operation of the organization (Carton, 1998). However, when an outside agency helps and assists them in creating opportunities and organizing business actions, they will become entrepreneurs. In this sense the business will be the means by which new organizations will form through their results of job creation and wealth, and most importantly will provide goods and services to the community and local market in Chitral. The term entrepreneurship and entrepreneurship in this study, therefore, derives little from the general definition of individual involvement in business activities. That is not to say that the official definition of entrepreneurship cannot be applied to the Chitral context, but now, as most of Chitrali women have become entrepreneurs, they are entirely involved in the business sector and decision-making activities.

Economic development can be defined as social and technological progress. It typically refers to improvements in a variety of indicators such as literacy rates, life expectancy, and poverty rates. The

understanding of development can differ among countries and even among individuals, but it usually goes far beyond the objective of increased average income to include things like freedom, equity, health, education, safe environment, and much more (Soubbotina, 2004).

Economic development can also be defined as the sustainable increase in living standards. It implies increased per capita income, better education, and health as well as environmental protection. The economic development process supposes that legal and institutional adjustments are made to give incentives for innovation and for investments to develop an efficient production and distribution system for goods and services (Anon, 2006)

The household economy describes the collective economic activities of households. Often the household economy is called the household sector as distinct from the business, government, and foreign sectors. However, the household sector is large enough to deserve the term household economy. The rest of the economy can then be called the market economy. Thus, the transactions between the household and the market are perhaps more related to international trade between two economies than transactions between different industrial sectors of a single economy.

Entrepreneurship is a broad concept and there are several ways in which entrepreneurship can be done, namely, innovation, imitation, transformation, and niche design. Any of these three conditions: unemployment, self-employment, or salary work, can be a precursor to one's business behavior. It can be measured as the number of initiatives that empower a person with new innovations and innovations in an already existing market environment (Wennekers & Thurik, 1999). But women entrepreneurship is so far narrowly being explored in relatively smaller markets of most of the rural and urban parts of the country. The urban sector depicts an organized and structural patterns, In the process of organization creation, the rural sector depicts informal and unstructured patterns. Most of the Research studies on women entrepreneurship have mostly used to investigate the issue of urban-rural women entrepreneurship, researchers compiled and identified datasets (registered firms) of women entrepreneurs from throughout the world. Unfortunately, there is a lack of descriptive or empirical research on women entrepreneurs in Pakistan's rural areas.

The statistics reveals that majority of Pakistan's population lives in rural areas (Mubashir, 2017). People living there are facing the problems of low investment, low production, and less opportunities to

participate in the development process. For the women of those areas there is a worst situation because women are still struggling to handle more responsibilities as compared to men. In most of the villages, women are less literate or mostly illiterate; they have a smaller role in decision-making and fewer financial resources. The male of the family makes most of the family's decisions. hence it becomes difficult for a woman to think about their career. In the areas like Chitral, where there are no big industries, self-employment or entrepreneurship has emerged as a viable employment option.in rural areas, self-employment is a kind of employment generator for the people residing there.

Entrepreneurship is intricately linked to countries economic development; it is considered as a non-economic factor of economic development where development is measured by the role of individual's contribution towards economy. Entrepreneurial activity's contribution to an economy is determined by characteristics such as competency, gender composition, and the level and type of established entrepreneurship. Gender equality and female entrepreneurship are intimately linked to a country's economic development (Zouria, 2018).

There is a difference between household development and economic development, Economic development always gets a lot of attention but when trying to determine how well people are doing it is also interesting to look at indicators that highlight households' economic activity. Real household disposable income, net cash transfers to households, real household consumption expenditure, consumer confidence, households' savings rate, households' indebtedness, financial net worth, unemployment rate, and labor underutilization rate are just a few of the indicators that can help provide a better picture of household's economic development. Over the past decades' development has been shifting its focus toward smaller scales and particular problems. As a result, the household has become an increasingly important institution for development and has come under increased scrutiny as development practitioners and scholars seek to better understand this institution's functions and foundations, trying to 'get the household right'. These efforts, rather than clarifying the character and the function of the household, have contributed to its indeterminacy by reifying the very institution they seek to analyze (Carr, 2005).

Household members' spending levels are highest in homes where women are playing a primary role in the financial assistance. either with their husbands or as sole cash providers. Women work longer hours on average than males in all types of homes, but the disparities between the sexes are highest when men and women lives together, and least when they do not (Cerrato, 2018). Traditionally, women play a

vital role in managing their family and the society. But their job is still not been recognized. Women are active in their homes, farms, shops, and factories even involved in politics. Women entrepreneurs and their role is getting stronger day by day across the world (Lisa, 2018). Their role in every sector of the economy is something that needs to be recognized.

Women entrepreneurs can create jobs for themselves and in return provide various solutions for the in the management, planning and other business issues and the exploitation of business opportunities. However, females are still representing the minority of overall entrepreneurs. So, there is a chance of market failures that discriminate against female's opportunities to become entrepreneurs and their potential as a successful businesswoman. However, progress points to quite different and distinct, man-made process in all areas of endeavor, including the full development of the individual and his or her well-being, depending on the social level a group that includes a higher ability to control both types of relation either internal or external. (Chinonye and Chima, 2010). Arenius and Minniti (2003) claim that such support services promote women's business development. The International Labor Organization (2003) treats natural resources through some eternal factors like government (financial and legal) policy framework, appropriate business development access. financial and financial services and the family and community. Mansoor (2005) pointed out the factors, such as the available revenue availability, exist skilled and experienced personnel in technology, access to the customers, latest markets, the government influence, transport, land and the suppliers, the development of latest technologies, support services and living conditions

There is expanding financial acknowledgment that women empowerment is significant for both to perceive ladies' privileges and more extensive accomplishment of improvement objectives like monetary development, destitution decrease, wellbeing, training, and government assistance. As of late, numerous associations including AKRSP focused on the reason for ladies monetary strengthening. These associations note that when females are monetarily practical it benefits not only the women, yet society overall. It upgrades ladies' capacity to satisfy their privileges too government assistance while likewise diminishing family destitution, to increment financial development, usefulness and expanding productivity.

According to previous researchers there are several reasons emphasizing the economic empowerment of women. i.e., Women can achieve their own empowerment and promote their proper

rights through economic growth. discrimination of women in different aspects as compared to men shows economic inefficiency, A business is more successful when women are working in it. Skilled women have the opportunity that helps a business grow well in the market, Women with economic power have given so much to their families, communities, and the world economy, that has shown women invest more in their children, to provide a path to sustainable development.

Business requires assets, specifically the compelling access and the board of monetarily useful assets, like land and finance; the utilization of force, or an office that empowers women to fill in as monetary specialists themselves; and focusing on results so women can completely profit by their financial exercises. It is an interaction of additional change. The positive blend of elements from various fields establishes a good climate for enabling females at the local area level. At the individual level, strengthening converts into ladies' strengthening and dynamic on issues that influence them.

1.3 A FRAMEWORK FOR UNDERSTANDING FEMALE ENTREPRENEURSHIP

Entrepreneurship is clearly a complex and multifaceted phenomenon. Changes in the economy and the restructuring of labor markets in terms of employee qualifications, nature of the work contents and work contracts have raised the profile and importance of entrepreneurship within the global economy. Despite the rapid growth of women in professional and managerial jobs, the gender gap in entrepreneurship remains significant. Women are still less likely to start new businesses than men, although the discrepancy seems to be declining. Clearly, female entrepreneurship is a cross-cultural phenomenon with culture-specific aspects. As a result, understanding it has two different, though related, components. First, there are variables that influence entrepreneurial behavior across countries and across gender. Though universal determinants of entrepreneurial behavior, they may have gender-specific effects. In other words, they influence both sexes but not necessarily in the same way or with the same intensity. For example, the stability of the ratio of female-to-male entrepreneurship, and the stability of prevalence rates for different age groups both indicate that women and men are influenced by many of the same variables when making entrepreneurial decisions. However, the fact that male entrepreneurship rates are systematically and significantly higher than female entrepreneurship rates indicate an asymmetry of universal factors across the sexes that may cause men and women to behave differently with respect to entrepreneurship.

Second, there are aspects of entrepreneurial behavior that are country specific. Indeed, the differences in entrepreneurship prevalence rates across countries suggest that entrepreneurial attitudes are influenced by country-specific factors. The detailed study of country specific variables lies beyond the scope of current study. Nevertheless, there are some clear differences in the gender specific variables for groups of countries with similar characteristics. Just as male and female entrepreneurs tend to face very different business obstacles, they experience different domestic demands, as well. Women are entering the workforce and starting new businesses at an increasing rate, but they are still more likely to be the primary parent, emotional nurturer, and housekeeper. The greater parenting responsibilities of women may help to explain the relatively high levels of female entrepreneurship in low-income countries like Pakistan. Employers in poorer countries are less likely to provide childcare. More generally, they are less likely to provide a workplace and a set of work practices that allow a woman to both perform adequately on the job and care adequately for her children. As a result, women in low-income countries have a strong incentive to create their own work environments that are compatible with child rearing. This tendency is strengthened by the typically lower degree of involvement in childcare by fathers in poorer countries

1.4 WOMEN ENTREPRENEURSHIP IN PAKISTAN

Pakistan is a developing country and male dominant compared to women. Women do not have the freedom to make their own decisions related to the field of daily life. The society works with a mindset that men have a responsibility to provide for their families financially while women are accused of taking care of their family, children, and other dependents. This division of roles means that man is a role model for doing business (Nicolás & Rubio, 2016). This phenomenon is supported by the fact that business studies are subject to masculine traits (Dajani and Marlow, 2013). The patriarchal man-made philosophies have always regarded women as inferior to man (Foss et al., 2013) restricting the contribution of women to business practices. Thus, the number of start-ups for women in the background compared to men (Minniti and Nardone, 2007) in Pakistan, businesswomen don't receive the same rights and opportunities as male entrepreneurs due to many social and cultural norms that are biased against cultural norms (Roomi and Parrot, 2008). Because of the extreme gender inequality, there are many neglected business activities

for women in Pakistan. Pakistani women suffer from a lack of assistance in starting a business, no access to capital, land and other resources, training, and development resources.

According to the World Economic Forum's Gender Equality, Pakistan has gender inequality the 0.556 index puts Pakistan at 143 in 144 countries in 2016. Gender inequality is evident on the other side political, social, and economic spheres. 20% of parliament seats are held for women in Pakistan and only 26.5% of women reached the secondary education level as compared to male figure 46%. Counter pass, the death rate due to pregnancy for every 10000 cases is 376 in number. This places Pakistan in the bottom 25% among the world's countries in terms of rate of mortality. The lack of good education is the biggest challenge for Pakistani girls. There has been a continuous gap of 23% of literacy rates. According to the economic surveys of the government of Pakistan. This lack of education effects the skill development or trainings of the women. Only 11% of women receive any technical or vocational training from the current training programs of the Govt or NGO's. The skill training is needed to be linked to market demand.

The rate of Female entrepreneurs in Pakistan has been increasing in recent times and has put a positive impact on both Economic and Social. lives However, it is noteworthy if we compare this business to that of men's venture, these are considered less profitable and small. This problem shows that investigation of successful contributing to the operation of Women Owned Businesses (WOBs) within this backward region is very important. Factors that can measure the success of women owned business in Pakistan can be divided into four categories: business characteristics, internal environment of business, foreign business areas, and supporting factors. The characteristics of the entrepreneur, the external business environment, and the supporting factors are intricately linked with the performance of women owned businesses, and the internal business environment is less important. In addition, while recognized culture of the nation do not affect the performance of female owned businesses, the relationship between brands and entrepreneurial performance is weakened by it and strengthened by the impact of the factors that underpin women owned businesses performance.

According to research, women's role in the economy and their participation is critical to the overall economy's growth and their empowerment. A study by the ILO on 150 businesswomen in Pakistan, 39% of women were working in small enterprises, and 9% in medium Businesses (Goheer, 2003). The research shows that women working in in SME sector of the economy offer women good jobs, with women-owned

businesses have an average of eight female and seven male employees. Also, suggests that trafficking in women in Pakistan is often a social-related problem. Because i.e., the higher class, the more literate and educated are generally able to do less of their own and medium-sized businesses as they have the required knowledge and capital required for a business. Urban women can do business in a better way because they are able to promote business because they have an easy access to opportunities and information. The Research shows that 73 percent of women entrepreneurs start their own businesses to save money, and more than 50 percent were subject to higher education. However, most women are entrepreneurs tend to work in traditional fields, such as boutiques, parlors, and bakery, as well as clothing, handicrafts, jewelry, and other similar businesses.

In Pakistan women face the same problems as those in other developing countries. Focusing on that traditional way of life women are deprived of their right to necessities such as education, health, clean drinking water and proper sanitation, which is a major obstacle to their competition with their male partners. However, women are increasingly entering the labor market especially in the urban areas of Pakistan.

Surely, economic necessity is constraining an ever-increasing number of women to take part in all types of work, without relieving them of their customary jobs. Nonetheless, it should be recognized that the circumstance is likewise improving a result of ladies' tremendous determination and courage. They are entering in fields as various as instruction, wellbeing, IT, designing, and materials (Khatoon, 2002). previous Research has likewise featured gender-specific deficits in the long-range informal communication and effort of ladies' business visionaries even in industrialized nations (Aldrich, 1989).

The issue is also clear in Pakistan where severe socio-social and actual obstructions to ladies' versatility and gatherings are at a spot away from their homes. (Roomi, 2005), the greater part of ladies' business visionaries in Pakistan feels there is an absence of organizations to trade data and look for exhortation on normal business-related issues. As most women-owned organizations in Pakistan work on a miniature and limited scope, they occasionally take part in existing business organizations. Most SME networks are male ruled; there are a couple of organizations like AKRSP, AKDN, UNDP etc. that have endeavored to connect with women entrepreneurs

Women role in improving their standards of living is also important topic to discuss, while addressing the ‘standard of living’ access to the financial and physical capital are of most importance. Majority of the population of Pakistan is unbanked specially the women. There is a need to increase women’s access to savings, other financial services, or loans etc. by far only a 13% of the women have access to any kind of loan. If we compare this figure to that of men, 85% of men receive loan. Lacking the ownership is the main reason of why it is difficult for women to obtain loan.

Basically, most women working in the informal sector. More than 73% for women working in informal agricultural activities. it can be difficult for women to secure workers' rights in the informal sector as they are often paid low income, low income. many women compared to men are paid less than the minimum wage salary. Skilled agriculture, arts and related activities and basic functions are the fields they have the highest number of employees paid less then minimum wage. This study is aimed at leading towards a strong understanding of the critical aspects of their success, and the role of female entrepreneurs in their household development in Chitral KPK. As this study has taken “women entrepreneurship” as the main variable so this study is termed as gender based study where the women of the family is the main source of income for her family and also the decision maker.

1.5 BACKGROUND INFORMATION OF STATUS OF WOMEN IN CHITRAL KPK

Pakistan is a Muslim country and is governed by the Islamic rules, regulations, customs, and practices according to which the women should be housekeepers and treat the dignity of the family by staying within the boundaries of the home. Pakistan is among the south Asian countries which has a population of 96.4% Muslims, among which 49.2 % are women. 15.2% of the population is formed by Khyber-Pakhtunkhwa (Economic Advisor’s Wing, 2016). In countries like Pakistan, customs and social norms are much valued by the people. This country’s constitution is in accordance with teachings of Islam; however, the society is leaded by the pre-Islamic values (Pakeeza, 2015). As a result, they fostered a patriarchal tradition to ensure the oppression of the feminine structure to men. Men are allowed in Pakistan's social system to take the control of women's lives because manliness is one of the most important aspects of the Society. Gender role is formed by the social beliefs and indigenous roots in Pakistan.

(Stewart & Zaman, 2006). This is dependent on reproductive and reproductive thinking, such as the masculine or feminine characteristics of a person (Pakeeza, 2015).

The social significance of the gender is determined by a patriarchal system (a society controlled by men) that focuses on the formation and culture of Pakistani civilization. As a result, women are barred from the home environment by a nearby reproductive role, whereas men are held as breadwinners in many institutions (Zaman et al., 2006). The deprived social status of Pakistani women squanders their productive and financial resources. Men are provided with educational and skills development opportunities; whereas women are given internal and domestic skills to perform well at home. This approach is a major cause why women are socially and economically dependent. (Pakeeza, 2015).

Chitral KPK is still struggling with gender discrimination, and it is a province where now women are taking stand for their proper rights and are continuously struggling to prove that women can also play a vital role in development of the society. They are now showing resistance to gender biasness which has been an issue for a long period, however there are still many obstructionist behaviors that exists in the region. Within Chitrali society the attributes of religion Islam holds great importance, which distinguishes the position and determine the degree of one's involvement in religion of Chitrali society. As per their belief, women of the district are still battling for their rights in society because choosing a proper career, financial stability and working with male are somehow not acceptable and not aligned with their beliefs. The trend is although shifting slowly because of the illiberal religious persons who are mostly biased and do not support women and demote them in their domestic responsibilities. Issues with literacy, culture, no access to the information, less knowledge etc. are the main challenges that Chitrali women face, therefore most of the females are forced to stay at home and not allowed to play their part in taking the decisions of their households. In Chitrali culture the values, norms are quite different therefore there is a need to understand it according to the culture and environment to completely evaluate the proper method for finding out their role as small entrepreneurs (Baloch, 2019).

Chitral women face challenges in terms of poverty, mobility, solitude, and discriminatory sexual practices however, among different communities residing there and even neighboring households, women's situations vary widely, which affects their role to participate in market activities such as business owners, workers, and consumers. For example, in some communities, women are barred from their homes

by traditional customs in Purdah - a practice of hiding and covering women. However, in some nearby communities, women can move freely, enjoying access to education and community facilities. Although circumstances are changing, still women are dependent on the male members of the family for permission to travel or need to be accompanied when traveling outside their home area (Kamal, 2016).

Chitral women have traditionally been involved in the production of vegetables, Shu, dried fruit, and other handicrafts to sell in the local market, and to increase their income. In such activity's women enjoys authority over what to produce, when to produce, where to produce and to some extent by deciding where to sell the product. With the intervention of development agencies over the past two decades in the development of facilities and skills development, local economic activities differ from farm to farm and from other farms. The problem is that most of the workplaces are occupied by men and lead by men and all new opportunities without traditional setting were immediately held by men when introduced. This has continued to exclude women from economic activities and has created a problem of empowerment of local women and it has also caused the negligence of their actual role in the development of their household, either It comes to financial decisions of the family, educational decisions, or any other decision where woman of the family is involved. In areas like Chitral where there are thousands of talented and skilled women working for their families in every possible way a Very little research has been done to understand the importance of emerging income opportunities for women, and their contribution to the emerging market economy. This paper will discuss their role in development of their household as a businesswoman and, how women avail the opportunities to start and manage their own business independently (khan, 2006).

1.6 RESEARCH GAP

Most of the government institutions and NGOs in Pakistan are playing vital role in encouraging and promoting female entrepreneurs, furthermore, the financial institutions and NGOs are also promoting growth of entrepreneurial activities through financing them and providing them opportunities in bringing forward their entrepreneurial abilities. The basic reason that supports this this research is the dire need to build an understanding of the female entrepreneurship and its importance among the women residing in rural areas, and their role in economic development of their area through household development. The

researchers working on this field did not provide the required understanding related to the importance of women's entrepreneurship & their financial decision making for the businesses which is ultimately linked with the development process. Previous researchers presented their views on why women choose to become entrepreneurs, but they somehow lack the factor which results in the growth of women owned businesses, also if they grow, how this growth play a role in the economic development.

The full survey of the research discovers a ton of work for female business owners in Pakistan, scholastics likewise work in business, however the field of sexual orientation and business research is introduced as cutting edge. After a survey of the writing, it was tracked down that in Pakistan scholastics were exceptionally dynamic in the social issues of ladies' business and the issues they confronted. To date there is anything but a solitary report that tends to the presentation of Pakistani female businesspeople and their job being developed. (Jabeen, 2018). Rose and Parrott (2008) explored women's business in a difficult social climate in Pakistan and certain sex related variables that effect on Pakistani ladies' organizations. Roomi and Harrison (2010) endeavors to distinguish sex related difficulties looked by Pakistani women business visionaries just as explicit ladies' requirements for limit building and to survey the effect of limit building programs on the exhibition of ladies pioneering ventures. An examination by Anwar and Rashid (2011) investigates how they can enable Pakistani ladies through business venture. Concerning influencing ladies' business, an examination by Lee and Roomi (2013) endeavored to analyze the elements that add to the development of lady's business visionaries in Pakistan and tracked down that autonomous versatility, personal family support, family customs and male sexuality assume a crucial part in development and vocation advancement. The investigation didn't look at the job of mental variables in ladies' business. An investigation by Ullah (2011) inspected individual, hierarchical, and ecological elements that influence business mentalities, yet this examination didn't zero in on female entrepreneurs.

Even though admittance to locally established female entrepreneurs is hard to get, particularly for female researchers, it is still a region where efforts should be engaged. This is significant not only for reasons of generous support for these women entrepreneurs, yet in addition to acquire information that might be useful in understanding their full monetary potential also.

1.7 OBJECTIVES

1. To assess the household level development status of women entrepreneurs in Chitral.
2. To assess the impact of female entrepreneurial activity on the household development.
3. To assess the impact of gender biasedness and ecological factors on the household development of the women entrepreneurs in the Region.
4. To provide information to the future researchers and policy makers regarding the methods in promoting and ensuring the growth of female owned businesses.

1.8 RESEARCH QUESTION

Empowerment of household reflects in ability to generate income, attaining education and maintaining health. Households living in remote areas struggle to maintain all these aspects of economic development. This problem becomes severe for regions that are not only remote but also have a difficult geography. With limited natural and human resources, low level of technical and formal education and difficulty in accessing main markets pose multiple challenges for people belonging to this region. With restrictive social independence it becomes difficult for women to use their abilities to contribute to economic development of their household. The female entrepreneurial activity can generate multiple uses of available resources at the household level and contribute to the economic development. Current research tends to bring forward the constraints of social independence of women of Chitral and it is aimed to find out how these women (being a part of male dominant society) play their role in the development of their household within the limited natural and human resources.

1.9 STUDY AREA (Chitral)

1.9.1 Population

According to the 1998 census, the population of Chitral is 318,689. Since the 1981 census the population has increased at an annual rate of 2.5%. Increasing at this rate the population is estimated at being 447,362 at the end of 2017. 54. Variety of ethnic groups resides in Chitral with different languages and customs.

The majority belong to the ethnic group Khow and Khowar is their language. The average household size for the district was reported to be 7.5 persons. In 2013, the district government estimated that this population had increased to 460,993. Using a growth rate of 2.89%, it was estimated that this population would have increased to around 500,000 by 2016. Using a household size of seven as reported in the district profile, the number of local households comes to 71,500. The proportion of women in the district is estimated to be 49% based on the 1998 census. (Chitral Population Census Organization Statistics Division Government of Pakistan Islamabad. -May 1999).

1.9.2 Geography

Chitral is the northernmost district of KPK Pakistan, bordering Afghanistan in the west and the Federally Administered Northern Areas of Pakistan to the east. The district is divided into two subdivisions (Lower and Upper Chitral). The total area of the district is 14850 square kilometers. It is bounded by the three famous mountain ranges, Hindukush on the northwest, Karakorum on the north-east and to the south is the Hindu Raj range. The Lawari pass (3,118m) in the south is the only entrance to this district. It connects the district to the rest of the country. Many people in Chitral are marginalized through poverty, remote location, and harsh weather, where even basic amenities of life are not available. Overall, 32% of the total population lives below poverty line. Their major source of income is from agriculture and holding livestock. Women are mainly involved in agriculture activities, while men out-migrate for seasonal labor.

1.10 SIGNIFICANCE OF THE STUDY

Previous studies did not provide a proper information about role of female entrepreneurs in form of new organizational setups in the remote areas and well-established enterprises of women except some NGO's working in Chitral, therefore, to find out the actual contribution of female entrepreneurs across Pakistan is a challenge. The role of women entrepreneurs in areas like Chitral still needs to thoroughly investigate because it is still unmeasured and neglected. Current research will help measure the link between household development and entrepreneurship by measuring women entrepreneurship and their role in their household development. The study will also focus on the gender based issues faced by women because when we talk about "women entrepreneurship" it specifically refers to the gender aspect. Also,

this research will provide guideline for the government institutes and NGO's working in rural areas to bring forward the actual talent and skills of females residing in other underdeveloped and rural areas across the country where the role of women entrepreneurs in development process is still ignored and neglected.

Current study is related to the role of women entrepreneurs in their household development, affirming their independence, in area like Chitral where women are still working hard for to strive for their personal and economic independence. So that they can make decisions of their own and be independent in the male dominant society. The author is convinced that the study will play a significant part in bringing forward the efforts of these small businesses run by women. Also, the study will cover the gender biasness issue which is a common hurdle or obstacle in the targeted area. The women's economic independency, their use of self-reliance talent and skills, commitment, gender, and gender identity will allow a growing number of women to realize their potential, their strengths, gain financial independence. For women, one of the primary traps of the male centric culture is the message that a female's' security is made by men, presently, the fundamental origin of hazard, the origin of worldwide issues undeniable, the vocation of a bunch of man centric qualities dependent on women. Vital to social, financial, and natural manageability is extending ladies' freedom, their privileges., strengthening their business.

CHAPTER 2

LITERATURE REVIEW

New approaches in the literature on economic growth explore how building up women entrepreneurship enhances the development at the household level. The involvement of women in business is considered by some authors to have a beneficial impact on one development, because it contributes to the development of innovation and sustainable business and thus enhance value creation. Women entrepreneur's role in economic development process is an emerging topic of discussion among the economists of 20th century. Following areas are covered in the literature review section.

2.1 CONCEPT OF ECONOMIC DEVELOPMENT AT HOUSEHOLD LEVEL

Bardhans (1979) analyzed indicators of the level of participation of women in rural areas West Bengal (India). She strongly affirmed the level of women participation in rural Western areas Bengal was severely affected by the increase in the number of people who depended on their home, the number of older men at home, the unemployment rate in the village and the level of family life. Female employees' rate at which women participated was positively affected during re-planting season. The researcher also discovered that the lower castes and women of the nation were more involved in the activities than the elite women and even those of them rural areas.

Permanyer (2010) proposed a paper that used census data to create Civil based HDI for the evaluation of the distribution of human development in undisclosed locations and data. In addition, the study provided a new approach that allows for the decomposition of complete Human Development inequalities in accordance with its contribution in subcomponents.it and demonstrated the effectiveness of the last three cycles of the Mexican population. There is an increase in Civil based human development over time and inequality within these has declined. Part of the economy has focused on the inequalities that exist in HDI over the past decades.

The Agha Khan Rural support program (AKRSP) also conducted a survey of the working women in remote areas of upper Chitral where the women entrepreneurs were interviewed. Following information

was gathered through the surveys. The women living in a remote area of upper Chitral owned small businesses. Most of the women after completing their education searched for a job but did not find any. AKRSP conducted the survey and found many working women in upper Chitral who were searching for some support from the local govt or any NGO. Trainings were organized in the upper Chitral areas where women got trained. The surveyor mentioned that without the awareness programs and trainings one cannot do anything in areas like Khot which is extremely far flung having cultural barriers as well as lack of mobility. AKRSP initially gave the women enough money by the help of which the women started their small business of opening a lady's shop in their village or selling some homemade product etc., some women also wanted to extend their business, but the bank's profit rates were higher which was the initial main issue. As a result of the trainings and support of AKRSP, some women sell readymade cloths, embroidered cloths; the women also needed upgraded machineries and up to date products to expand their work further. the population of most of the villages and the surrounding was more than 600 households and there is a potential for small businesses to grow over there. The average daily sale of the small businesses varied from Rs 500 to Rs 1500. According to the survey there should be a series of development activities for the women of the area so that they can understand their essential role in developing their households and society.

Another study fostered the Social Development Index (SDI) for social turn of events, per capita GDP development rate utilized for financial development and HDI for human turn of events. They likewise surveyed the danger of monetary development, human turn of events and local area advancement. The outcomes showed that local area advancement and human improvement had a positive relationship with financial development and every one of the three factors had a causal relationship to Pakistan. Jaw and Chou (2004) have contemplated the connection between friendly framework and monetary advancement among the creating scenes. The examination inferred that Social foundation had a solid relationship with monetary turn of events. Those the most prosperous nations in friendly framework have the best financial advancement as contrast and different nations. Public spending on friendly foundation has had a positive effect human turn of events (Adeyemi et al., 2006).

Malyadri (2014) studied the Role of women Entrepreneurs in the Economic advancement of India. Growth and development in a nation is determined by labor, monetary and physical resources. The

economy can shift to a higher level of development or by consuming more and more productive assets and technological advances. The purpose of the planned improvement is to advance resources up to their efficient use. Hence, industrialization is one approach to follow through on friendly and monetary advancement in any country. The financial advancement of a country is generally because of its soul of fascination. The attraction feature comes from play between morality and work of a special part of several people known as entrepreneurs. Most women run their medium and small businesses under extremely poor conditions. It is not only difficult for them to find properties, to market their products. to get access to data and credit, however they have restricted admittance preparing particularly in country regions where the degree of schooling is low, they are answerable for all family tasks and should look for consent from their relatives visiting exchanging settings or preparing, regardless of whether they need to develop their organizations. Women businesspeople need better association in the Women business visionaries Association to help distinguish high business openings, improve their items, improve item quality and promoting abilities, utilize sound monetary administration and got better premises.

Deaton and Zaidi (2002) in their study, concluded that better spending shows a long-term earning rate as it is not linked with to temporary wage changes and fluctuations and is smoother and varied than income. Most potential earnings can be affected by seasonal patterns that have led to a reduction or excessive limitations of the real earnings. particularly consumption is stable in agricultural communities as it is streamlined the course of time, so it is better reflected (or considered) in real life normal. In addition, the authors said that although collecting data usually takes a lot of time, the concept of consumption is often clearer than the concept of income. For this reason, it was difficult to accurately measure household income, especially in self-employed and low-income households working in informal fields.

Morched and Jarboi (2018) in another study aimed to introduce the literature, the importance and role of women business and economic development. The study was actually focused on finding a relationship between women in business and economic growth using panel data for the period 2000-2014 of sample of twenty-five countries by providing evidence that promotes entrepreneurship for women stimulates entrepreneurship development and as a result economic growth, the findings contribute to the literature that he has been trying to explain the connection between economic growth and business progress on economic outcomes. In fact, the results of this study contribute to the file business books and provide

tangible results in two ways: first, by linking documents on economic development and women entrepreneurs and highlighting both streams can benefit from addressing their common interests; second, with potential emphasis to formulate public policy on gender equality with a view to promoting entrepreneurship. The relationship between women's businesses and growth in selected countries is complex, too there is no conclusive evidence of the theory and art of women's business involvement in economic growth in these countries. According to the results of the study the contribution to the women's business is of great economic importance in the development of many countries. Women entrepreneurs can be one of the solutions in the current economic crisis. Women entrepreneurs can create jobs opportunities, create economic conditions, and grow the economy. Women form part of population. So, when the economic situation of a state woman is developed through business development, economic and social well-being will be achieved. The results provide the center to compile a policy framework for the development of women's businesses; to build strength Business management program for women entrepreneurs. The three spheres of government should provide tax relief for women entrepreneurs in the form of taxes reducing or refunding taxes to help reduce the burden of excess tax. Details on the rate of change in the level of support for government initiatives and the impact on women-owned enterprises performance is also important. Whether women entrepreneurs use this working with programs, what programs are most appealing, and incentives used are possible affects future including a strong global formation.

Sarfaraz and Faghieh (2014) studied that the increasing part of women in economic turn of events and their more prominent presence in social services, requires an investigation into the diversity of women's business activities in the context of development. Dismissing the theory of the consolidation that exists between the underlying industry action and GDI implies the propensity to begin a business isn't expanded when sexual orientation separation is decreased (GDI increments). As such, beginning a business toward the starting Work has all the earmarks of being free of sex uniformity in the two nations. . Notwithstanding, the effect of gender inequality on early strategic policies in a Latin American and Caribbean country bunch with no low / middle income can show some value compared to the other two groups. It does not matter the standards of money, there seems to be a negative relationship between this trend starting a business of trade and equity for gender development.

Manjula, Salimath and Jones (2011) presented a paper with two purposes. First, it paper aimed to integrate previous research into the field of human natural sciences and to give a review and evaluation of this in a dynamic institutional concept. this review was comprehensive to cover all the important theoretical concepts in human nature. Secondly, it was aimed to show a latest and so far, untested part of further research, that is at a crossroads of human nature and sustainability. its findings of the study were ecology continued to be an important and powerful concept for organizational scholars. In contrast, resilience was termed as a new phenomenon in the organization's literature (since 2008). There were many types of interaction between human environment and existing unattainability (building size, analysis levels and results). A visible Gap in literature allowed future exploration plans to be sought after. The study was first instance where the expected commitment of populace nature to maintainability in associations was given.

Kurbah, (2007) in their study investigated a number of role of women development process in Eastern Khasi region in Meghalaya region, in order to find that empowering and blocking the conditions related to business success in personal, cultural, social, economic and political terms. despite center schooling and humble families, the women of Khasi were equivalent to the men in fascination and achievement, with difficult work, tolerance, and great social relations. Khasi culture is really an amazing impact in advancing these suffering perspectives women, who have had the option to fabricate a sufficient financial establishment to accommodate their kids in front of the rest of the competition throughout everyday life. The high level of education and skills that can be employed by women entrepreneurs can help to improve their productivity levels, and to encourage risk-taking and innovation.

2.2 FEMALE ENTREPRENEURSHIP

Sajjad and Kaleem (2020) described the significant impact women entrepreneurs have on the global economy. The study recognized that female's participation in business ventures did not only contributes to the earnings of the family but also play a vital role in both social and economic wellbeing of the community. the study speaks differently about the role of female entrepreneurs across the world. an invisible but exploitative economy.

Another examination in a study was intended to investigate the effect women businesspeople have on worldwide financial turn of events. Satar and Natasha (2019) featured the presence of lack of a suitable measure to gauge business standing. Hence, optional information has consistently been accessible used to achieve that reason. Women business visionaries and financial improvement were two significant factors for this examination, yet different factors for the conjecture, in particular worldwide and sexual orientation disparities in monetary turn of events, are likewise remembered for this investigation. Women Business was estimated by the 2015 FEI report from GEDI. Financial aspects advancement, differed reliant, estimated by HDI. The GII was estimated from the Gini coefficient, and worldwide exchange estimated from the KOF file 2015. The investigation was classified normally, as information relating to women businesspeople is just accessible in 2015.

Mincer (1962) stressed on deciding components influencing women's choice (particularly married ones) to worker support. Mincer affirmed that when women were bound to take part in exercises their pay rates were lower than ordinary. Moreover, if the degree of schooling of the top of the family was high, changes in lasting and impermanent pay influenced the degree of support. It was likewise noticed that joblessness and the presence of small kids in the home detrimentally affected staff support, yet the factual importance was inadequate. Mincer introduced significant choices on the support of female workers that could be concentrated later in various gatherings (unmarried or separated from women).

Dev, Agric and Econ. (2009) attempted to look at the support of ladies as businesspeople in SMEs in Asian non-industrial nations. The fundamental issue of ladies' business advancement talked about in this paper was the principal imperatives confronting ladies to become businesspeople or existing women entrepreneurs to maintain or develop. The paper showed a few fascinating realities. Overall, for over 95% of all organizations, consequently the greatest wellspring of business, giving job to more than 90% of the nation's labor force, particularly ladies and the youthful. Furthermore, female's business visionaries were mostly found in MIEs that was, customary and low pay producing exercises. They pick MIEs basically on the grounds that this financial action was described by a simple passage and exit, and low capital, abilities, and basic innovation prerequisites. Indonesian information showed that the pace of ladies' businesspeople will in general decrease by size: in SEs the rate is higher than that in MEs. Albeit no information accessible for different nations, it was expected that the pattern was likewise legitimate for other Asian non-industrial nations. On the off chance that complete number of endeavors by sexual orientation of business visionaries

or proprietors was utilized as a marker of present status of the specialty of ladies' business advancement, at that point the proof may propose that turning into a business visionary, particularly in bigger, current and more mind-boggling organizations in Asian agricultural nations was still predominantly a man culture. Thirdly, larger part of ladies business visionaries in the locale were not attracted to business by "pull" factors, like the requirement for a test, the inclination to give something a shot their own and to be free, to show others that they can do well in business, to be perceived by the general public (confidence), diversion, or to utilize spare time, yet by "push" factors like destitution, joblessness, the need to have more money pay to help.

Rathee and Yadav (2013) enlightened the women entrepreneur's role in economic development of rural areas. The focus of the study was on the contribution of women in economic empowerment and the governments work on this sector. The study started with the current scenario of female businesspeople in India where the authors classified the women owned organizations through international finance Corporation (IFC) report. By analyzing all the data, it was concluded that women entrepreneurship was growing at a very faster rate and if their contribution will be fully tapped then in will enhance carrier opportunities, improved standards of living, income generation and development of social and economic life etc. the study also gave some suggestions to the government for the developing the women entrepreneurship in rural areas.

Mariadoss (2012) noted that empowerment covers the way for a high mobility level, female's participation and political and decision-making. Similarly Strong (2007) argued that being in business venture gives women the opportunity to earn money and makes women business visionaries responsible for a loan that gives them a higher sense of the voice they had before dealing with business.

Banu et al, (n.d) said women ought to leave their homes to draw in them in income creating exercises yet deal with an excessive number of issues including cruel analysis by various individuals and now these women can overlook negative remarks and tackle their work with appropriate consideration.

Khan & Bibi (2011) added that empowerment has many factors that makes a women realize her full potential, skills, & abilities in making development decisions. Jan & Hayat (2011) argued that to discuss the problem of gender biasness and inequality, entrepreneurship should be considered in promoting women's empowerment through entrepreneurship.

Lall, Madhurima, & Shikha (2008) identified in their study “the Psychographic variables” such as, commitment degree, trade issues and growth strategy, depending on the diversity of the population. The study found characteristics of business owners such as self-confidence, business commitment the problem of the performance of future growth and expansion plans. Research has suggested that however, there should be significant increase in women who choose to work in family-oriented businesses but still lack the status and face many challenges to working in businesses.

Ilahi (2018) conducted another study on “women entrepreneurs in India: their socio-economic constraints “concluded that the development process of any is the result of meaningful efforts at various stages of the community. One of the major contributors is a businessman. A businessman is a person plans and operates a business and is responsible for the outcome which means losses and gains in business. In today’s powerful world, businesswomen are an essential part of the development of economy, advancement and society’s progress. In traditional societies women were confined to their homes performing all household chores including caring for children and being treated as men, the attitude and status of women in modern society have changed dramatically. The modern era has raised the veil of ignorance. With the passage of time Women go out four walls of participation in all types of activities. They grow and thrive differently areas and paly their role in their country’s economic development.

Choon, Wadhwa and Mitchell (2010) introduced an investigation of male and female Entrepreneurial motivating forces, foundation, and experience. The examination recognized the best five funds as well as psychological elements that urge women to become business visionaries. These are the craving to assemble riches, the craving to utilize the business thoughts they had, the fascination of a beginning up culture, a long-standing craving to possess them organization and working with another person did not interest them. The investigation inferred that woman are very feminine he is more concerned with saving more money than his counterparts. Counseling is particularly important in order women, providing incentives and financial support to business partners, experience and positive development technology network.

Negash (2006) in his study explains that, most poor countries, moms, not dads, influence their youngsters. Moms are the ones who choose whether the youngsters are shipped off school, what school they join in, and how long they spend working for the family. Until women are offered similar chances as men, all networks will be set up to act beneath their actual force. Hence, an incorporated demonstration of

teaching women, giving them equivalent admittance to credit, and for the most part enabling them, are fundamental in the battle against every one of these illnesses referenced previously. Communities, NGO's, Government across the world must work together & try to focus empowerment and empowerment of women.

Malyadri (2014) in his research on "Role of women Entrepreneurs in the Economic Development of India" concluded that Most women run their medium and private ventures under exceptionally helpless conditions. It is not simply hard to track down a spot, discover markets for their items, access data and credit, yet additionally have restricted admittance preparing particularly in provincial regions. Their degree of instruction is low, they are liable for all family tasks, and they should look for consent from their relatives visiting exchanging settings or preparing, regardless of whether they need to develop their organizations. Women business visionaries need better association in the Women entrepreneurs Association help distinguish high business openings, improve markets for their items, improve item quality and showcasing abilities, utilize sound monetary administration and security better structures.

Olasunkanmi and Mubashir (2010) examined women Entrepreneurship as a tool for Economic Development. Independence of Various studies were directed, in all nation's women address few new participants firms, independently employed, or private venture administrators. This financial asset, if not utilized, has not effectively tried yet. Women business visionaries are found to altogether affect the economy, both their capacity to get things done for themselves and for other people. Occupation creation isn't only one proportion of monetary practicality; however, it is significant for some reasons. Occupations furnish individuals with life, and if insufficient for them, as lately, society and the economy endured numerous shots., when occupations are made at a more grounded rate, these positions are changed and there is a higher development rate. A portion of the boundaries to women's business are the sort of training, the absence of good examples in business, gender issues in business, powerless societal position, contending needs for time and admittance to fund. Key strategy proposals of the investigation where the public authority ought to give motivators and backing programs explicitly for women business visionaries since the exchange of women relies upon the two players needing (political and institutional structure, family strategy and market assets) and the highlights of supply (accessibility of qualified individuals take part in business). The public authority should expand women's cooperation in the labor force by guaranteeing that they are accessible of more affordable childcare and equivalent administration in the

working environment. As a rule, advancing women's situation in local area and business advancement will frequently have benefits as far as women's organizations. Include women in the business area in defining all SME-related arrangements. This can be so it is finished by guaranteeing that the effect of women businesspeople is considered at the plan level. Women should attempt to make the most of each business opportunity in their space by requesting advising and guiding for those women who are now fruitful in different sorts of organizations.

Ackerly (1995) noticed that supporting numerous obligation intercessions in Bangladesh was an immediate model of an empowered lady and presumed that women's admittance to the market was their essential methods Empowerment data that comes through market access and is cautioned of exhaust, weakness and lack of healthy sustenance were advances used to advance women's cooperation without their inspiration market access.

Yazidpour (2009) studied the behavioral perspective of the decision making in entrepreneur finance. The author briefly discussed the central questions in entrepreneurial finance and how to apply the theories of behavioral finance. An attempt is made by taking apart an endeavor's total risk into a resident risk part and social danger segment. The focal point of the examination is on singular dynamic under exceptionally unsure entrepreneurial climate.

2.3 ENTREPRENEURIAL ECOLOGY:

Romano and Lourens (1992) detailed that the circumstance and significance of formal instruction was identified with the survival of the organization as "the proprietors/administrators who got formal schooling about the sort of work where the proposed business had more noteworthy development without that training" and "the fruition of business/the executives by proprietors/supervisors Williams, 1986). It was written in the paper that proprietors/chiefs with more training can turn out to be more businesspeople later on and more open to new administration plans.

Goheer (2003) introduced a report on Women businesspeople in Pakistan "How to improve their bargaining power". This report is the aftereffect of exploration directed and supported by the ILO. It means to acquire a superior comprehension of Pakistani women businesspeople and their issues. The report is coordinated into two sections. The primary stage starts with the introduction of a particular space of

business for women. Experimental analysis represents that it is created because of a complex integration of various factors that ultimately lead to a state of social exclusion, which impedes their versatility, financial interest, and business movement. The sequence of Pakistan's development plans reveals that national planning for gender has always been a security guarantee in its first phase and has no real obligations under second phase. The following section emphasizes the issues that have already arisen by providing comparative statistics of Pakistan's negative record of gender equality at international, national, and regional levels. The comparison paints a negative image of Pakistan and confirms the analysis first made in the phase. The following is a summary of the Pakistani Government's institutional policies and women's economic well-being programs and business development. The study was divided into two test levels. The first describing development interventions in the small business sector, and the second describes development institutions that are specific to small and medium enterprises and emphasize their weaknesses.

Boubaker, Youssef and Omri (2017) contemplated Entrepreneurship and Sustainability Goals determined to investigate the conditions whereby business can at the same time accomplish monetary development and advance social and natural targets in Africa. The examination endeavored to comprehend the focal and basic jobs of business venture, development, and establishments more likely in advancing toward a practical future in Africa. Utilizing real saving (GS) as a proportion of supportability, fabricating a MEKC model to look at the interrelationship between advancement, institutional quality, business venture, and reasonable improvement in 17 African nations during 2001–2014. The discoveries of the examination had significant approach suggestions. The improvement of administration and law implementation in the majority of African nations were required to accomplish maintainable turn of events. A few global improvement organizations were empowering such changes. A large portion of them were given credits restrictive to execute "administration" changes including "law requirement", "straightforwardness", "cooperation" and "responsibility". Setting the correct establishment could improve the convention of the economy and in this manner improving manageability since formal business visionaries appeared to be more ready to move to economical turn of events. Additionally, the discoveries proposed streamlined commerce approaches as a method of improving the proficiency of the economy, finding new advancements procurement, and improving the maintainability of the economy.

Brush & Jennings (2013) presented a research that was categorized as main factors. objectives. The first one was to address the development of a profession of the female's business and the other one was to evaluate the delivery of the project and the third was to discuss both difficulties as an opportunity to study for women entrepreneurs. Another was that even though most women business research is clearly considered in articles like the studied related to entrepreneurs In general, the collective work of women entrepreneurs has shown that business is gender status, that business activity is attached to families and may arise from need and also an opportunity, and that business people frequently seek after objectives other than financial increase.

Tambunan & Tulus (2009) focused on women businesspeople in little and medium organizations dependent on information examination and the most recent key writing survey. The examination tracked down that in creating Asian nations SMEs acquire extraordinary worth; over 95% of all organizations in all areas on normal in every country. The examination additionally uncovered the way that the portrayal of women business visionaries in the locale is exceptionally low on things like helpless instruction, absence of cash and social or strict issues, and numerous women businesspeople in SMEs come from the classification of constrained businesspeople who need to procure a superior family pay.

2.4 GENDER BIASNESS:

Baughn (2006) in a study concluded that sexual orientation equity itself doesn't anticipate the extent of women business visionaries. Knowing the reasons for the lack of women's economic activity is important and still emerging diversity in the developed economy. One can say that women in developed countries can find more suitable employment than women in developing countries there is less chance for them to enter the market due to several gender problems and friendships business premises. Gender equality increases the chances of women becoming entrepreneurs or employees, and in less developed countries, gender inequality undermines contribution of women in economy to entrepreneurship and hired. The importance of promoting women's entrepreneurship seems to be in full swing in developing nations with a high difference in gender in the work environment. For instance, In Turkey, the joblessness rate among college instructed women is multiple occasions higher than that of college taught men, just about multiple times in Iran and the United States Arab Emirates, with multiple times in Saudi Arabia (Roudi,

2011. So, it is concluded that the low rate of women entrepreneurs in the developed economy do not exist it means a lower level of female contribution to the economy and, at a lower rate the proportion of women entrepreneurs in developing economies associated with senior women the unemployment rate may reflect women's low social and economic contribution development.

Esplen & Brody (2007) pointed out that few parts of the world restricts women from free movement or travel and create barriers and difficulties in participating in monetization or business activities thereby hindering the empowerment process. Also, it is affecting their entrepreneurial abilities and skills negatively.

Rachel (2015) studied the effect of female business venture on financial development in Kenya where the researcher investigated difficulties looked by female businesspeople in Kenya, the examination was led through vis-à-vis interviews. It was tracked down that female business visionaries in Kenya face far less hindrances now than at any other time which was discovered to be valuable for them to lift their families out of neediness. There were anyway a few obstructions to develop inside the miniature venture area. In view of these hindrances the creator contended that to make female business venture to assume more compelling part in financial improvement of Kenya, the country needs to present more powerful strategies, guideline of the casual area and further help to female businesspeople.

UNDP (2005) inspected the effect of industry on human improvement in Kenya. The report showed industrialization connections on different human advancement pointers like pay, instruction, work, agrarian creation, abilities building and business venture. The general outcomes have shown that there has been a solid, critical, and positive effect on mechanical advancement in human improvement in Kenya. The report additionally features a portion of the difficulties of mechanical improvement in human advancement in Kenya like quick urbanization, inconsistent turn of events and over-restricted abilities, helpless laborer wellbeing, natural corruption, and packed administrations. The report proposed that the business can uphold human advancement through destitution mitigation through industrialization, improving work openings, a perfect and solid climate, professional stability and nature of framework, kid assurance, preparing and training, tending to sex imbalance, information and mindfulness. Hawash (2007) clarified that industrialization assumed a significant part in advancing monetary improvement in Egypt.

Tanzanian Women Entrepreneurs: Going for Growth, (April 2003), the motivation behind this study was to comprehend the cycles and basic parts of women in growing independent ventures, including sanctioning. The investigation analyzed the marvels of high-elevation occasions, and the methodologies utilized by the women to feel the development of the surface, and the job of the outside climate in this interaction. This examination found that women business visionaries were engaged with business to make occupations for themselves, to enhance pay, address family issues and considerably more. They ought to approach innovation and business the executives preparing to help their marketable strategy. Issues identified with sex incorporate women business visionaries being put constrained to give degenerate government authorities sex; absence of licensed innovation rights resources that can be guaranteed as insurance, doubt of women by bank directors; disillusionment from men when beginning or officially leading business, just as deficient administration during maternity leave. Women business visionaries have started to conquer these hindrances through compelling techniques for their prosperity business.

Kumar (2015) concluded in his study that Parental work plays an important role in choosing a career. This is true for Nepali society. Fathers have been a sterling example for their children and have a strong influence on their children when choosing a career. The study findings indicate that about one-third of businesspeople had a father in some type of business that may have influenced entrepreneurial choice as their profession. Findings also are consistent with many studies that have completed the percentage of entrepreneurs whose parents (especially fathers) are entrepreneurs (or former entrepreneurs) is higher than most people (Buttner, 1993). It was important to note that those entrepreneurs who claim to be housewives believe that they are influenced by their mothers when they go into business. Only those who referred to the mother's work as a ministry or others thought that the influence was weak. Although the stated value reflects the influence of maternal work, but the experiments indicate the negative relationship of business choice and their maternal job requesting care while reaching any direct conclusion in this matter. Entrepreneurship is often not a job achieved by most respondents. This also shows that entrepreneurship is a new profession, and many first-generation entrepreneurs are included in the study. These findings show that some of them have benefited as a business from their family culture. However, it was also discovered that the rank mentioned by their ancestral farmers was close to the continuation. This is an exciting indication that apart from their ancestor's 'technology' many younger generations of Nepali people take business as a career. This is a good sign for future economic advancement of the Nation.

Choon, Wadhwa and Mitchell (2010), present the details on the background and experience of women entrepreneurs. The study was based on data collected through key data there the survey was taken with the aim of collecting data from the establishment & well off women entrepreneurs. The research found out high-quality features encouraging women to enter the business world. The characteristics found were the desire to build wealth, the desire to spend money ideas for your business and progress throughout their lives. The difficulties are more firmly identified with business venture than gender. Exercises tracked down that most women start organizations prior 35 years after acquiring some professional training somewhere else. The Women's Network Report on Women in Business and Decisions Making a concentration for women business visionaries, about their issues in beginning and maintaining a business, land back, training, the size of the specialty unit.

Singh (2008) led an examination to discover the causes and factors that impact women's business and disclosed the boundaries to the development of women business visionaries. Elements recognized for absence of correspondence with fruitful business visionaries, social shame like women business visionaries, family commitments, and gender biasness, absence of interpersonal interaction locales, low family backing and funds.

Tambunan (2009) done research on ongoing changes in women business visionaries in creating Asian nations. The investigation mainly focused on women business visionaries in little and medium ventures dependent on information examination and survey of key compositions. Examination has discovered that women's business is acquiring force in all areas. The investigation additionally featured the way that the portrayal of women business visionaries in the locale is incredibly restricted because of components like low degree of instruction, absence of financing and social or strict religious issues.

Hemple (2000) in her study argued that participants examined the general status of worldly women in work with the help of some examples from different work types.. To highlight as well as document the important reasons that contribute to the growth of a trained woman, they examine some definite problems a woman faces in her life, issues like children's effect of Child's entertainment and marital / work illness and gender disparities.

Ackerly (1995) found out that multidisciplinary support in Bangladesh was a definite example of a financially independent woman and summarized that female's access to marketplace was a key means

of their market access information and warned of different issues including fatigue, malnutrition, overwork etc. to promote female's participation with no promotion of their participation in market.

Jakhar & Krishna (2020) presented a study in India where they concluded that Women businesspeople in India face a few difficulties and need a significant change in mentalities and social perspectives. Subsequently, projects ought to be intended to address changes in individuals' mentalities and thinking. It is essential to urge business venture among women to improve the financial status of women. This should be possible with the assistance of training as instruction is an integral asset in separating business characteristics from an individual. Also, endeavors to energize and propel women business visionaries ought to be made at all levels. Fitting preparing ought to be given to women by setting up equipped preparing foundations improves their degree of occupation information, hazard taking abilities, improving their abilities. After building up preparing organizations, there ought to be nonstop checking, improvement of preparing programs so they can develop the nature of business visionaries delivered in the country. There is no uncertainty that the level of women's cooperation in the business world is expanding quickly. Notwithstanding, endeavors should be taken undeniably to give a situation in the business area they merit. The moves and steps made by government-subsidized advancement projects have just profited a little local area design and much remaining parts needs to be done around here. Viable advances should be taken to make business mindfulness and abilities improvement for women.

Singh (2008) in a research identified the factors and reasons that influence the entrance of females in business. The author cited obstacles to the day to day increase in women entrepreneurs and their growth level less communication with successful business sector, social stigma such as female businesspeople, family liability, gender issues, lost network, most importantly offered by banks to give loans to the female entrepreneurs. The study suggested some solutions through some measures such as promoting small businesses, opening institutions Framework, display and drag to grow and support winners etc.

2.5 LITERATURE RELATED TO PAKISTAN:

Talat (2010) investigated the behavior of female entrepreneurs of KPK. The motivation behind this examination was to survey the ambitious conduct of the businesspeople in the distant regions. The examination can be seen in the light of strategy drives attempted by the public authority of Pakistan to

engage women socially and financially through the advancement of women business. Primary data was collected and according to the information collected with the help of the data the highlighted factors were nature of business, problems experienced by the women, reason of selection of product, total capital employed, successful business determinants and the motivational factors. The research concluded that there is a need of growing the examination skyline to investigate further elements of innovative cycle and business improvement as for rustic women business venture in Pakistan. This examination gave base overview to investigate the wonder of country women business in every aspect of Pakistan. Despite the fact that it is essential to comprehend the job of fruitful women claimed business in financial turn of events, just serious exploration can help foster legitimate procedures to empower and guarantee the development of such organizations.

Nawaz. (2018) conducted a study about the gender issues women business enterprises faces in Pakistan the investigation talked about the limits and recommended some future references for future examinations in this unique circumstance. The reason for this investigation was to look at the issues or encounters looked by Pakistani women business visionaries and the impact of the social and social components of women in Pakistan in leading their business. the outcomes segment of the examination contended that there are still a few hindrances confronting women in Pakistan, yet after some time these have been decreased. There were seven unique topics that arose, a portion of the subjects that were new could not be found in the correct books. In Pakistan, women face a monetary obstacle, support from the family was perceived during the examination, yet circumstances are different, nowadays, families are stronger than a couple of years prior. One of their encounters is social acknowledgment. Then again, respondents shared that in recent years the local area has created and upheld women in these business exercises. The examination additionally recognized working with more distant family, family backing, correspondence and persuading families as issues confronting women in Pakistan. A striking outcome was women in Pakistan asking their families for monetary help instead of asking the public authority. Accepted practices have changed, nowadays individuals support women to go into business and arise as amazing social and financial aides in Pakistan. Training assumes a fundamental part in changing public insights, and in the course of recent years Pakistan has improved the schooling area, assisting with dissipating the fantasy that women are liable for homegrown work Finally, Muslims also support women in this aspect.

Anwar & Rashid (2016) presented a study revolving around businesswomen, by focusing mainly on women's businesses in developing nations and especially in the case of Pakistan. This is a lesson hoping to understand women entrepreneurs especially in terms of motives, issues, and results. The conflict of war, the downturn and floods and the absence of admittance to back, specialized issues, natural and social issues, work strategy and expense conveyance it fuels an unpleasant climate where women businesspeople think that it's hard to succeed, anyway having clear intentions and objectives. This investigation showed that general business movement is outstandingly low Pakistani work rate and woman entrepreneur is extremely low - 3.43%

Younas & Hashim (2020) conducted a research on "perspective of women social enterprises in Pakistan" where Women's choice of business is determined by the gender and social structures of their society.

According to a study by Jennings and Brush (2013) the ability of female entrepreneur to practice agency relies heavily on the family planning. thus, the family center is an essential representative of the definition of women's business activities in this context. However, the study concluded that there is proof that things are starting to change in Pakistan with better instructive turn of events and a progressive change in the personalities of families and networks. Also, extra help from spouses and parents in law assists with lessening the weight of family errands for women business visionaries.

While a few women report disappointment with practices and societies that meddle with their business abilities, research additionally expresses that the way that they can work and help different ladies around them addresses a progressive change. It is exceptionally moderate, it's yet a positive change, and by enabling a few ladies, they start this pattern of progress because of the situation. This features the organization in the business interaction, which has empowered them to work around obstructions. the creators additionally recommend that future exploration could zero in on how ladies who face these boundaries continuously lessen their hindrances to entrepreneurship. In addition, the authors have found that women's business choices are more deeply rooted in traditions and customs and the legitimacy associated with them.

Ahmad & Manzoor (2002) conducted a research on the problems faced by women entrepreneurs in Kohat city of Pakistan, which concluded that, In Pakistan especially in the KPK province women

entrepreneurs face sexual discrimination. In addition, conditions of business are not conducive to females in a society which is male dominated, such as difficult male-to-female relationships, lack of protection etc. Therefore, KPK women entrepreneurs should be informed of their rights. There is additionally a need to change men's view of female businesspeople. Ladies (more than half of the populace) ought to be urged to take an interest in business exercises. They ought to be regarded and considered dependable. Similarly, the degree of training of Khyber Pakhtunkhwa women businesspeople is unsuitable; the public authority ought to support and give quality schooling to Khyber Pakhtunkhwa ladies to resolve this basic issue in light of the fact that the absence of instruction makes numerous issues. Henceforth lady's business visionaries ought to have sufficient data about their business, abilities, promoting information, and simple admittance to fund and solid correspondence and portrayal. Taxes should be reduced, and the lending process should be simplified.

Somroo and Akhtiarali (2015) explored the women entrepreneurship factors in Pakistan. The research purpose was to decide the social, cultural and financial implications of the lady's entrepreneurship and furthermore to decide the premise and the highlights that inspire the ladies and furthermore the obstacles and gender biasness. The research was based on quantitative data, which was collected through sample of 250 female entrepreneurs from Sindh. The study findings revealed that the women started their businesses with great motivation for the purpose of raising monetary levels of their families, but they faced a lot of issues in the process due to the complex government and financial institution procedures, hence they somewhat failed to achieve their objectives. The study also indicated an essential relation between work experience of female businesses and their opinion on female's entrepreneurship. The study findings were found helpful for the government, financial and nonprofit organizations to enhance the strategies in promoting women entrepreneurship in Pakistan.

Zaib (2018) has researched and broke down the ebb and flow climate of lady's business visionaries in Pakistan with the end goal of investigating the effect of mental and social components on business execution. The paper likewise featured the difficulties looked by ladies' businesspeople in Pakistan and recommends ventures for their improvement that will prompt their working in a cutthroat business climate. Thus, ladies enlisted finance managers of Pakistan were chosen and 253 were the example in the investigation and information was gathered from a poll. Examination shows that mental and social

variables influence ladies' presentation in business. Proposition have been made to advance the current circumstance of women entrepreneurs in Pakistan.

Niethammer, et all (2015) evaluated ladies business visionaries and admittance to back in Pakistan in which the attention was on ladies' admittance to fund. The creators shed light on issues with respect to ladies' admittance to back in Pakistan at all venture levels (miniature, little and medium). The investigation took both interest and supply side into thought. The issues are clarified with the assistance of both interest side issues and supply side issues for example the improvement case for ladies' admittance to back, the monetary legitimization for giving admittance to fund to ladies and so on. the paper finally argues that growth of women and their professionalization depends upon two factors. (1) Improving access to financial instruments appropriate for them. (2) Provision of nonfinancial services. this can also increase female employment in the private sect where the participation of women is extremely low. (15.9 % according to Pakistan Federal Bureau of Statistics 2006).

Iqbal and Sattar (2005) explored the effect of settlements on monetary improvement in Pakistan. The outcomes showed that settlements emphatically affected monetary advancement in Pakistan. Examination has shown that, following a force investigation from 1972 to 2003, that settlements were a significant wellspring of boosting monetary advancement in Pakistan. Adams (2006) concluded in art research that remittances often reduce poverty and may redistribute revenue.

Yunis, Hashim & Anderson (2018) studied Enablers and Constraints of Female Entrepreneurship in Khyber Pakhtunkhwa, female entrepreneurship was a mature area of inquiry. Particularly, understanding the role of organizational environment and role of gender were developing in a faster in literature. This deep knowledge led to a strong theoretical foundation to understand female entrepreneurship. The results and findings of the study were linked with many business research streams suggested the usefulness of a multi-level research project the top research questions of different research focused on powerful identification and the challenges that women faced in Pakistan. Owing respondent businesses was learned from the institute and for women the idea is embedded in its content. As a result, the experience of the respondents allowed the authors to build an account that was knowledgeable about the impact of institutions and explained why and how other females face and succeed the obstacles. Previous research had shown that institutions exist issues for entrepreneurship, but books on such difficulties reasons were divided between. the authors also identified the causes of such difficulties internally the context of the

developing world. The framework allowed the authors to distinguish the job of establishments, which would not have been conceivable without regarding institutional hypothesis as a women's activist hypothesis. The discoveries likewise demonstrated that the trouble emerges on the grounds that the two establishments and ladies' businesspeople differ on their parts, as the subject "Confounded Plans" recommended. Ladies need organizations to treat them similarly with men. Coordinated organizations embrace equity laws also appropriately treat everybody similarly. Be that as it may, casual foundations made something else, setting them in coercion. In front of a solid value of traditional, religious, and cultural practices in KP province of Pakistan, the situation of freedom of legal institutions became doubtful, and not widely used in rituals. This created issues for female entrepreneurs, as they were not able to enjoy the freedom of the institutions of law because of the power of the institutions of the law, leading to serious problems and conflicting roles.

Khan and Bibi (2011) A man's demeanor towards ladies about pay creating exercises appears to have improved which is a decent marker of ladies' monetary freedom and dynamic decision-making power. The benefit of the people is based on awareness, economic freedom, and decision-making at local and business levels. Rights awareness comes with information and by taking initiatives regarding income generation.

Anjum and Khan (2014) presented a study on problems and prospects of female businesspeople in Quetta Pakistan where the authors highlighted and analyzed the problems and prospects of these women. The fundamental aspect of this research was to identify the crucial need to develop and understand the nature of the problems faced by the female entrepreneurs of Quetta. A survey was conducted by taking a sample of 100 entrepreneurs through a structured questionnaire. The research was in light of both primary and secondary research, so it didn't just explore the issues yet in addition reveal their viewpoint in regard to the association of ladies in business exercises. The outcomes uncovered that 60% of the example was running minuscule endeavors utilizing 1 to 5 laborers. 35% was overseeing private venture containing a labor force of 5 to 10 while the lowest (.05%) was the tendency of running medium to large scale business. Furthermore, a 51% of them is involved in services related business, 28% into trade and 21% in production related businesses. A list of factors affecting women entrepreneurs were listed and analyzed based on the collected data. The results of this study supported the general perception that the socio-cultural components of Baluchistan don't permit the ladies to effectively look for and take part in exercises identified with their

monetary elevate. Likewise, the wedded and instructed ladies are more disposed towards foundation of their organizations.

An examination on ladies' financial strengthening was done by the Agha Khan Rural Support Program (AKRSP) in the district of Gilgit Baltistan and Chitral in 2014. The reason for this examination was fundamentally intended to create data on ladies' independent work, its significance, and the test in regard to independent work. Ladies face parcel of difficulties with respect to independent work because of cultural insight and social obstructions to startup own organizations, AKRSP has attempted to resolve this issue by presenting the possibility of ladies' market to give an appropriate actual space to ladies to arrangement private companies. A subjective information was gathered covering practically all undertakings of the association in Gilgit and Chitral. An optional quantitative information was additionally utilized for this reason. The advisors utilized information from two separate investigations, WEE and work market appraisal study. The premise of testing depended on factors including topography, societal position, strict convictions, instructive level, and monetary status. Lion's share of ladies reacted were hitched, (85%) the examination showed that 67% were instructed and just 33% of independently employed ladies were uneducated similarly the ratios based on education, training courses, participation in projects etc. were also studied. Based on the gathered information, different policy frameworks for women empowerment were also mentioned in the paper. These plans policies include global frame works. The findings of the study showed change of ladies from locally situated drives to the business sectors as an astounding accomplishment. It was seen that ladies had not had the option to underwrite monetary and material assets, their insight and capacity to understand their full enterprising potential due to the barriers mentioned in the study. The risk factor of starting a business was also among the findings of the study that the educated women were still risk averse to start a business.

Rahim (2015) also conducted a study that aimed to measure women's outcomes in business factors involving (social, political, human and economic) over business operation. Data collected from subscriber's women business visionaries of the Women Chamber of Commerce and Industry Peshawar, and Women Business Development Center Peshawar. The information was gathered from 240 enrolled female businesspeople of Peshawar, KPK, and Pakistan. A rundown of those entrepreneurs was available from three distinctive business categories, namely, cold food and beauty boutique. The researcher used several retrospective models as well Analysis factor verification and monitoring result rate they do not

predict a variety of responses. The results of the study indicate that business aspects that include (political, individual, social, and financial) essentially affects business execution. A suggestion and end were additionally remembered for the examination.

Shaista and filzah (2020) studied Contributing elements of ladies entrepreneur's business development and disappointment in Pakistan, the findings of a study on major issues facing women entrepreneurs in Islamabad and Rawalpindi regions are summarized in the context of a bar chart. a major barrier to women's business growth leading to poor working conditions.

Women begin business utilizing their own cash as the minimal expenditure accessible is accessible from banks as an advance program. The credit plans accessible have complex methods that keep ladies' businesspeople from getting to advance help. This might be because of the way that Pakistani society is a male-ruled society and ladies' entrance into business isn't satisfactory. Pakistani ladies additionally get less family support as opposed to starting a new business. the creators Thanked the man centric culture of the country, ladies face travel difficulties. The discoveries likewise showed that Pakistani ladies need business abilities and have little market information. Because of political and monetary insecurity, high charges and duties have all the earmarks of being another significant obstruction to business development for the businesswomen.

CHAPTER 3

THEORETICAL BACKGROUND

In this chapter the author will give a brief discussion on the theoretical framework of the study and tell readers clearly the contribution and addition of the study to the current knowledge in this field.

3.1 THEORETICAL BACKGROUND

Female entrepreneurship appeared as a sub field in the literature of entrepreneurship over thirty years ago (Schwartz, 1976; Sexton & Kent, 1981); holding its intellectual roots in two major fields of study: Feminist Theory and Gender Studies. Most of the studies in the 1970s and 1980s were rooted in psychology; they focused on who women entrepreneurs were and how they are compared to men entrepreneurs (Sexton & Kent, 1981; Masters & Meier, 1988). It was not until the 1990s, when women gained more political and social rights, that the study of female entrepreneurship attracted attention with the influence of feminist theories (Hurley: 1999); yet there was very minimal development in terms of the theoretical framework of the field (Snyder: 1995). This was further supplemented by Claudia Goldin's book in 1990 'Understanding the Gender Gap' through which she legitimized the study of women's labor behavior and along with studies by Francine Blau and Gary Becker, inspired both theoretical and empirical research on female entrepreneurship. The field became well established by 2000 as a well-respected and defined area of academic inquiry; it did not only focus on entrepreneurial traits, intention and behavior, but also on issues related to motherhood, family position and lifestyle (Williams, 2004; Minniti & Naude, 2010). Further studies to broaden the field included works on social ties and networks (Aldrich et al, 2002; Greve & Salaff, 2003), and others on female owned businesses, covering subjects such as growth and performance, management style, finance, human capital, labour markets and social entrepreneurship (Bird & Brush: 2002; Burke, 2002; Carter, 2003; Stewart et al., 2003; Minniti & Naude, 2010).

There is developing worry that next to no is thought about the kind of lady's business in agricultural nations (Jamali, 2009; Tambunan, 2009). In particular, analysts have requested more work focused in on ladies' businesspeople in non-Western nations content (Blackburn and Kovalainen, 2009; De Bruin et al., 2007a; Henry et al., 2016) that think about thoughts of setting, socio-culture to propel information and extend comprehension

of the social texture of ladies' business (Ahl, 2006; Brush et al., 2009). Similarly, Thornton (2011) states that the institutional methodology "might be a structure for creating future exploration to examine social issues the choice to begin another business". As to businesspeople, Jamali (2009) proposes that institutional vision is expected to catch the quintessence business vision in agricultural nations and examination of the job of ladies every organization in reacting to institutional issues. He proposes that business isn't just installed in the social-social setting yet additionally, in others size, each design was talked about (Fletcher, 2011; Jamali, 2009). In the event that, it follows Ahl (2006) and Brush et al. (2009), in addition to other things, acknowledge that it is ladies' business it is socially developed, at that point social and social factors specifically the importance of analyzing and evaluating women's entrepreneurship in such nations like Pakistan, and to determine how female are prevented by these reasons from using the agency support and boost up their businesses. In addition, if the business work is installed in logical (regular) protests that may help or forestall the sign of business, wherein the institutional structure fills in as a fitting hypothetical focal point where you can see ladies' business exercises. In addition, strategy can help distinguish certain ecological boundaries that should be eliminated (Amine and Staube, 2009; Baughn et al., 2006). To accept this methodology, the following area talks about a portion of the central questions influencing the improvement of women entrepreneurship on a continuous premise which shows how our comprehension of ladies' organizations is underlying society.

The position and status of ladies in Pakistan presents an abnormal picture across the district and classes (Bari, 2000), ladies in many parts of the nation are socially and monetarily handicapped. Keeping in see the current monetary status of the country it appears to be ridiculous to accept that Pakistan is the second biggest economy as far as GDP after India in the south Asian locale, still ladies' job being developed of economy has not been completely perceived. Looking at the socioeconomics of ladies in Pakistan with other provincial economies, one can see that the force of occupying factors in this piece of the world is a lot more grounded, (Siddique, 2009). Understanding the part of business affiliation and government foundations as change specialists to advance the marvel of ladies' entrepreneurship in Pakistan, administration of Pakistan has started numerous tasks as a team with nongovernmental associations to engage ladies through the improvement of women entrepreneurship in Pakistan. However, the results of these drives/projects are yet to be resolved. The country improvement has consistently been disregarded by the specialists, particularly in the far-off spaces of Pakistan.

3.2 EXPECTED OUTCOMES

Although the increasing involvement of women in entrepreneurial practice is opening doors for opportunities for women to improve their entrepreneurial capabilities, still Little consideration has been paid to female's business venture in the research field, part of the way since business venture and endeavor are ideas that are portrayed as being firmly male and halfway on the grounds that the regions or areas wherein ladies prevail as business visionaries have not been the focal point of the exploration. This implies not just that information about ladies' business and undertaking is restricted, as ladies establish a not unimportant extent, all things considered, the absence of information additionally implies that we realize moderately minimal about business venture all in all. Considering ladies' business venture can feature significant angles that will assist with expanding information about business venture, development, and endeavor by and large.

Nowadays the transformation taking place in female entrepreneurship, the significance of such business venture for financial development and destitution easing highlights the requirement for more enhanced investigation of female innovative exercises. The pertinent investigations stayed restricted and turn out to be considerably more restricted when investigating such practices among the developing or underdeveloped areas of Pakistan. Current paper is expected to explore the gender entrepreneurship beyond the mainstream. Firstly, the outcomes of the study are expected to create an understanding of factors that could impact the development of female pioneering exercises and investigating their possible inconstancy across phases of human development. Secondly this paper is also expected to evaluate the main role these women entrepreneurs play in the development of their households by improving their standards of living first and then how this development affects the overall human development process. Although finding the exact role of these women in overall development is a challenging task but the research will focus on different factors that are linked with all the variables taken for the study.

The participation of women in job market is increasing and the concept of women's entrepreneurship is also gradually emerging via self-created businesses in underdeveloped areas like Chitral. Pakistan is found to be one of the countries that have the lowest rate of women's participation in economic activity. (UN human development report 2016). Pakistan ranked 143 out of 144 countries, in terms of economic participation and opportunities for women. This global ranking has been unchanged since 2015 due to complex socio-economic factors like employment, financial inclusion, business, and asset ownership. Women entrepreneurs in developing countries are considered as main tool for economic progress of a country, (Sarker, 2006). In context of the current study

women empowerment results in independence and access to resources and decision making. In recognition of the significance of women entrepreneurship in terms of social recognition and financial independence, the present study will explore the factors that affect women entrepreneurs to gain the status that they deserve and reduce the gender inequalities prevalent in patriarchal society. This study will also help in recognizing the reason why Chitrali women gets less family support to enter any business. Due to the patriarchal society of the country, women are facing mobility constraints. The findings will also help in bringing forward the reason behind lack of entrepreneurial skills and less market awareness among women residing in small rural areas.

The study will further contribute to the existing knowledge in the field by examining the major obstacles faced by female entrepreneurs in Chitral and how they overcome those obstacles and play their roles in their household development. The study is aimed at bringing forward the factors like financial constraints, socio-cultural disruption, lack of entrepreneurial skills, less education, mobility constraints and male dominant society etc., furthermore, based on the current research, The study is expected to provide the guidelines for policy makers in devising the policies keeping in view the highlighted obstacles in the field of entrepreneurship

CHAPTER 4

METHODOLOGY AND VARIABLE DESCRIPTION

Current chapter discuss the Data collection techniques, methodology and description of all the variables separately that are used in the study. It will also include the detail of software used for the study to identify the underlying relationship between variables. The chapter will also cover the expected outcomes of the study and will focus on different factors that are linked with all the variables taken for the study.

4.1 DATA COLLECTION

In the current research household development is a multi-dimensional variable which is difficult to directly observe. However, the researcher will be determined to measure it indirectly with number of indicators that are measurable that will serve as a proxy. To understand the household development a questionnaire based on 33 different questions was distributed among families residing in different areas of district Chitral. Women were asked about their experience as an entrepreneur starting from a small level and making it to a level where they earned sufficient money that they can independently manage the financial problems of their households. The questionnaires comprised of mixed scaled questions Dichotomous scales ¹as well as Likert scale ²questions.

Each variable is divided into further factors that are used as the indicators of the respective variables, all the questions are related to those indicators that will represent the dependent and independent variables of the study.

Current study is based on the review of number of the key literature, and it is based on both empirical analysis and descriptive analysis of the primary data collected through questionnaires from different areas of district Chitral where small female entrepreneurs reside.as the study is conducted via both personal and telephonic interviews with the help of a third party, so it comes under both qualitative and quantitative research. Since not all the areas were accessible because of the poor infrastructure of roads

¹'Yes or no' & 'true or false'

² (1) strongly disagree, (2) disagree, (3) neutral , (4) agree, & (5) strongly agree

and unavailability of mobile networks in upper region of Chitral, the collected data of questionnaires will be used as a representative of all the other inaccessible areas as the conditions and environment of every small village of Chitral are the same for women working there.

4.2 ESTIMATION TECHNIQUES

To identify the underlying relationship between variables, factor analysis will be used in the current study.

Factor analysis is an iterative process in which the values of observed data are expressed as a function of several possible causes to find which are more important. It gives data about dependability, thing quality and builds legitimacy. The overall objective of this examination is to get whether and how much things from scale may mirror a hidden speculative develop. Major types of this process are.

Exploratory factor Analysis (EFA)

Confirmatory factor analysis (CFA)

EFA is useful when we do not know how many factors are there or when it is uncertain what measure loads on what factor. it is accessible in most broad measurable programming, for example, SPSS, R, SAS Involves a few stages and choice focuses Deciding on the quantity of components Extraction Rotation. It tends to be very much performed with head segment examination, conceivably joined with most extreme probability factor investigation. PCA is first used to decide the significant elements, MLFA for the last factor structure. The author has done exploratory factor analysis through SPSS by categorizing the variables according to the data collected. each dependent & latent variable is further categorized into different factors effecting it and then analyzed through SPSS.

CFA Confirmatory factor analysis is a mathematical process used to assess how well-measured variables best represent a construct value. confirmatory factor analysis (CFA) and exploratory factor analysis (EFA) are comparable procedures, however in EFA, the information is basically breaking down and gives data on the quantity of things expected to address the information. In the experimental Exploratory analysis, all the measured variables are associated with all the hidden variables. However, in the CFA analysis, researchers can determine the amount of data needed and what the dynamic measurements are related to and what the latest variables are. The Confirmation factor (CFA) analysis is

a tool used to confirm or refute a measurement concept. It begins with a theory about the number of components there are, and which things load on which factors. CFA models can be adjusted if the model doesn't fit well. It is a piece of bigger examination system. Called organized condition demonstrating (SEM) which joins CFA with way investigation (relapse inclines) This progression discloses to us how dependable our chose factors are.

After performing both EFA and CFA the final observed variables will be selected for Structured equation Modeling through smart PLS.

4.3 METHODOLOGY:

To measure complex and latent phenomenon like poverty, wellbeing, progress etc. several indicators are necessary. In the following research the main concern is how to measure the effect of entrepreneurial activity of women on the quality of life of their households. As multiple variables are included in the current research and no proper economic model is used in the study hence it is important to find out the casual relationship among all the variables being studied and generate a valid structured model that shows the relationship between all the variables of the study. for this purpose, the structured equation modeling (SEM) technique will be used to analyze the relationship of mentioned variables related to the women entrepreneurship development.

As the data is collected through questionnaires and there are several constructs in data collected through questionnaires. Normally in SEM the constructs are called latent variables because they cannot be observed directly, in our data the latent variables are Household development, Women entrepreneurship, Gender biasness/inequality and Firm ecology. Depending on each of the construct's questions are formulated and those questions are the observed variables of the study because the data is collected based on those variables and all the latent constructs are reflected in these items or questions.

4.4 STRUCTURED EQUATION MODELING (SEM)

SEM is a broad and flexible framework for data analysis. It is not a single technique but a family of related methods that is used for testing and estimating casual relation among the variables using a combination of qualitative casual assumptions and statistical data.

SEM is done in the current study to build a structural relationship among the measured variables and latent variables making it easy to estimate the multiple and interrelated dependence in a single analysis. In simple words two types of variables are being used in the study, the endogenous variables and exogenous variables, endogenous variable is the dependent variable that is i.e., “household development” and exogenous variables are the independent variables.

The models in Structured equation are formed as graphical models. There is a path diagram where the latent variables are represented by oval shape, and measured variables are enclosed in rectangular shapes. Then lines are drawn to connect the indicators to their respective constructs and constructs to each other. Each construct carries numerical values that are quantifying the degree of covariation accounted for by the components of the model. The relationship of factors of all the observed variables with the unobserved or latent variables will be surveyed through analysis of SEM. since when the underlying model is complex and incorporates numerous builds, pointers, or model connections then we should use smart PLS. furthermore, in the current research the demonstrating of factors is very complexed due to numerous constructs and variables.

4.4.1 Software’s used in the Study

The Data was run in both SPSS and Smart PLS. & SPSS for the factor analysis and Smart PLS for the structured equation modeling. (SEM analysis). Based on the questionnaire the following path model is being generated in smart PLS There is no specific economic model in our study, so a structured model is built using smart PLS based on the latent variables and the items that are reflecting those variables

4.5 UNDERLYING THEORIES OF VARIABLES

Following is the detailed explanation of variables used in the study and the economic theories that are related to those variables.

4.5.1 Household development

The first and dependent variable of the study is “household development”. Household is defined as a nuclear family (a man, a woman, and their children) living under same roof, managing a joint budget and uses their resources to pursue common goals such as making sure everyone gets fed, makes saving for their homes, putting their children in schools, buying something for the family, etc. in the current study household development is used as the basic variable of analysis.

There are several economic theories related to household. In the mid-1960s a major theoretical development took place, known as the ‘new household economics’ (Becker 1981, Ironmonger 1972, Lancaster 1971). In this theory the household is regarded as a productive sector with household activities modeled as a series of industries. In this new approach, households produce commodities that are designed to satisfy separate wants such as thirst, hunger, warmth, and shelter. The characteristics, or want-satisfying qualities, of the commodities used and produced can be regarded as defining the production and consumption technology of households. With changes in incomes and prices, households still alter expenditures as in the earlier theory. However, in the new theory, households adjust their behavior as they discover new commodities and their usefulness in household production processes.

Household development gets a lot of attention and current study attempted to determine how well household are doing. Although it is also important to look at indicators that highlight households’ economic activity. Real household disposable income, net cash transfers to households, real household consumption expenditure, consumer confidence, households’ savings rate, households’ indebtedness, financial net worth, unemployment rate, and labor underutilization rate that are just a few of the indicators that can help provide a better picture of households economic well-being but these indicators goes beyond the scope of this study hence the author have mainly focused on the well being or living standards of households as an indicator of household development.

The researcher has focused mainly on the strategies of female entrepreneurs in improving the living conditions of their households. In current study Household developments refers to how well the female entrepreneurs are individually designing their strategies to improve their living conditions by raising household incomes for their families. In this study there is an implicit assumption that the household resources are raised not only by men of the family but jointly by both male and female.

4.5.2 Female Entrepreneurship

Female entrepreneurship is taken as an independent variable of the study because this research going to analyze the effect of this variable on the overall household development process. Further dimensions and factors related to female entrepreneurship will also be studied accordingly. It is the first independent variable of the study. In addition, all the other latent variables related to female entrepreneurship are also included in the study I.e.

Age

Family background

Market knowledge

Self-identity

Entrepreneurial motivation

Financial motivation

Self-efficiency

Technology development motivation

Product development

Experience as an entrepreneur

Satisfaction level.

In order to explain the theories related to female entrepreneurship we have to look at different perspective of economics. While explaining the systematic differences why female entrepreneurs adopt a reduced growth intention and the smaller size of their businesses, we employ two theoretical perspectives, consistent with Holmquist

and Sundin (2002). These are the liberal and social feminism to explain why women behave differently in the adaptation of the varying degree of growth aspirations. First, some scholars maintain that gender theory and feminist perspectives are necessary to understand this phenomenon. Secondly, others argued that differences and similarities between men and women should be considered within the conventional theories relating to entrepreneurship research field. The contributions from both perspectives are needed to provide insights into these imbalances of gender and entrepreneurship. Feminist theoretical perspective address the questions of women's subordination to men, how it arose, how and why it is perpetuated, how it might be changed and what life would be like without it (Acker, 1987). Each perspective of the theories (social and liberal) offers differing views.

The liberal feminist theory according to Fischer et al., (1993), asserted that the liberal feminist tradition goes back to feminism 's earliest days (the first wave of feminism) and argues for the necessity of social reform to give women the same status and opportunities as men. The fundamental basis of the liberal theory assumes that men and women are equal and that rationality, not sex is the basis for individual rights. It emphasizes the existence of discriminatory barriers and systematic biases facing women (for example restricted access to resources, education, business experience), which must be eliminated. Liberal feminism is outgrown of political views of equality, entitlement, and individual rights, the liberal feminist perspective has been the basis for many legal changes that have been used to bring about greater equality for women. Liberal feminist theory in the articulation of this theory in the context of women's entrepreneurship posits that if women had equal access to the opportunities available to men such as education, work experience, and other resources, they would behave similarly (Unger and Crawford, 1992).

Social Feminism theory assumes that men and women are seen to be or have become different (Ahl, 2006), social feminism emphasizes that there are differences between male and female experiences through the deliberate socialization methods from the earliest moments of life that results in fundamentally different ways of viewing the world (Fischer et al., 1993). Female's socialization creates different perspectives, goals, and choices for women (Brush, 2006) and they choose their business field accordingly. The relationship between family and work has been stronger for women, rather than seeing their business as a separate economic unit in a social world. Brush (1992) adds that women view their business as an interconnected system of relations (family, community, and business). These differences do not imply that women will be less effective in business than men, but only that they may adopt different approaches which may not be equally as effective as the approaches adopted by men (Watson and Robinson, 2003).

The current study will shed light on the gender perspective in entrepreneurship and also bring forward their motivations in starting their enterprises, their administrative and entrepreneurial skills, and professional background and the problems they face.

4.5.3 Gender Biasness

The thought of gender uniformity is that male and female are not equivalent. Stigma of sex discrimination is discrimination against men and women. These differences among gender affects women the most. Over the past decades, the accountability of women's businesses is very encouraging. But even so, there is an unequal contribution to women-run businesses, as this contribution is in a very small group of businesses.

There are several economic theories related to gender, but this specific study is relevant to the Modernization theory which blames internal cultural factors for women's subordination in the developing world. It is argued that some traditional cultures, and especially the religious ideas that underpin the values, norms, institutions, and customs of the developing world, ascribe status based on gender. In practice, this means that males are accorded patriarchal control and dominance over a range of female activities and, consequently, women have little status in developing societies. Modernization theorists note that gender equality is generally greater in more developed countries and believe that there is relationship between modernization, economic growth, and greater gender equality. It recognized that in the transition from „tradition“ to „modern“ societies, some of the traditional values deemed necessary to modern society, were maintained by women in the family (such as affectivity). It was also believed that modernization would be emancipatory for women as industrialization, technology and modern values would undermine the patriarchy of traditional society giving women increased access to economic resources (Jaquette, 1982).

Gender disparities imply that women frequently experience less human development results than men. Women lag men in most of the critical indicators of human development. The study is going to be a gender-based study so it will be mandatory to include the effect of gender biasness in entrepreneurship on the household development. Without taking it into consideration the research will be incomplete because gender biasness is the considerably basic issue that is faced by the local women of Chitral like every other

underdeveloped and rural area of Pakistan. In the current study this issue is highlighted through following factors.

Social pressure

Women's Outreach to rural areas

Family support

Restricted communication with men

Access to financial resources

Insufficient access to information

Lack of societal support

4.5.4 Firm ecology

The firm ecology is a variable that is associated with change. From systems theory (Bertalanffy, 1956) the notion of the organization as an entity open to the influences of context is installed permanently. The stimulating environment, with its uncertainty and dynamism, the organization that fits your modifications (Frishammar, 2006). Thus, the change is likely to respond to environmental organizations with which they interact. so, it also plays a vital role in the entrepreneurial development. Although owning a business is defined in several terms, a common definition is very binding on the formation of new businesses and their initial functioning. The event to focus entrepreneurs on the implementation of a new business, and the entrepreneur is a person who plays a major role in opening a new business. The incorporated business measure comprises of assembling assets to help and support the initial occasion; it includes numerous individuals, specialists, and the local area establishments, with an assortment of interests. Subsequently, a position of business or industry one described by undeniable degrees of strong foundation.

Currents study analyzed different theories related to ecological factors of organizations among which there is a relevant approach called "Population Ecology Theory approach" which recognizes an important milestone in the work of Hannan and Freeman (1977), who published their ideas under the title

Population Ecology of Organizations. The main component of the model highlights the role of environment in determining the survival of organizations. The selection of new and different organizational forms in the level of populations of organizations occurs because of structural inertia, which is proposed as the main explanation for the lack of change (Betton and Dess, 1985). The question generated by the development of the theory is: Why are there so many kinds of organizations? To explain this diversity environmentalists and economists set the response in the creation and death rates of populations of organizations. The end or survival do not calibrate from its ability to change but the environment's ability to select and retain certain organizations and discard others. The studies start with the notion that the organizations develop structural inertia that prevents them from carrying out radical changes. The higher the inertial pressure, the lower the adaptive flexibility and it is more likely that the logic of the environment will be what is imposed. These structural inertias can be caused by internal or external factors. The first group includes investment in plant and equipment or sunk costs, the reduced information received by management, internal political struggles that hinder the redistribution of resources and constraints emanating from the history and tradition. External sources of inertia include legal and financial barriers that are imposed on the input and output of markets, external constraints on the availability of information, social legitimacy, considerations that limit the flexibility of the organization to change its ways or activities and the problem of collective rationality (Pfeffer, 1992). In short, there are both internal and external conditions, individual and organizational, not possible to link the intentions and means of managers to the results.

Business and the environment are both large research centers with exceptionally large belief and research. Given the same interest in business foundations and successful newly formed businesses is evident in how the two texts are not linked they are currently available. While it may be understandable, this encounter seems to be the case opposition. Therefore, our study will also try to provide inspiration and an environmentally accessible psychological connection for those in the business environment. along the way.

Furthermore, the following three factors of firm ecology are being under consideration while conducting the study.

a) **Sustainability**

A sustainable entrepreneur is said to be only method to attain sustainability in the process of development. First, the entrepreneur and his business must have financial support to survive within the existing economic and regulatory systems. An organization that simply focuses on the environment as its purpose without a source of income in addition to government subsidies or charity cannot be an entrepreneur, for example, a change of government or a change of heart by a benefactor can take money out of that organization and stop the environment from operating. In addition, focusing on natural resources causes social damage, that is, creating a nature reserve can free the local community from traditionally harvested resources on the nature reserve. Similarly, focusing on social values can create financial instability and environmental damage, taking the right trade organization as an example, can help lift disadvantaged communities out of poverty but if the organization is unable to sell sustainable trade products its financial failure will stop its good work. There are several strategies and processes in place to promote sustainable business and provide companies with standards and guidelines to follow in building, implementing, and monitoring their sustainable business plans. For example, production standards are focused on measuring product quality and performance over a long time, and it is much easier to measure whether a product is compliant with the standard or not. The most difficult task is to evaluate the processes that are thought to be necessary for sustainable businesses to succeed. As sustainability is an overly broad concept, the current research has added some of its factors like product standard maintenance, quality of the selected product, product differentiation etc.

b) **Mortality**

Businesses do not worry about new developments in businesses but also their initial performance. In this culture, nature research are important for their wide range of spreads, which are often included visible to all members of the organization's history (Hannan and Carrol, 2000). the natural environment provides a sound basis for discovery about many interesting questions and sometimes leading to different results.

For instance, it appears to be that most business experts are taking on something new in associations are at more danger of disappointment than set up firms (Venkataraman, 1997). Yet, a long practice of

common history investigations of authentic individuals currently recommends that this reasoning is not right. Two unique surges of craftsmanship research track down that new firms don't show higher death rates than those of set up associations. the investigation, which manages displaying dependent on age, centers around how the endurance paces of firms change as they obtain information in a significant industry. The second conveyance of the examination contrasts endurance rates and the section mode, specifically, of new organizations and first-time participants from different enterprises.

c) **Niche information**

A niche is a market situation, not a product situation. For an entrepreneur to find a niche means to identify his or her right customer. The customer has a compelling need for the product / service than any other potential customer. When an entrepreneur knows everything about that right customer, he can make the right product, sales, and marketing decisions. Similarly, in entrepreneurship niche information is very important aspect. Current research also gathered information on how the female entrepreneurs make their market decisions and how they find their target customers.

4.6 EXPECTED OUTCOMES

Although the increasing involvement of women in entrepreneurial practice is opening doors for opportunities for women to improve their entrepreneurial capabilities, still Little consideration has been paid to female's business venture in the research field, part of the way since business venture and endeavor are ideas that are portrayed as being firmly male and halfway on the grounds that the regions or areas wherein ladies prevail as business visionaries have not been the focal point of the exploration. This implies not just that information about ladies' business and undertaking is restricted, as ladies establish a not unimportant extent, all things considered, the absence of information additionally implies that we realize moderately minimal about business venture all in all. Considering ladies' business venture can feature significant angles that will assist with expanding information about business venture, development, and endeavor by and large.

Nowadays the transformation taking place in female entrepreneurship, the significance of such business venture for financial development and destitution easing highlights the requirement for more enhanced investigation of female innovative exercises. The pertinent investigations stayed restricted and turn out to be considerably more restricted when investigating such practices among the developing or underdeveloped areas of Pakistan. Current paper is expected to explore the gender entrepreneurship beyond the mainstream. Firstly, the outcomes of the study are expected to create an understanding of factors that could impact the development of female pioneering exercises and investigating their possible inconstancy across phases of human development. Secondly this paper is also expected to evaluate the main role these women entrepreneurs play in the development of their households by improving their standards of living first and then how this development affects the overall human development process. Although finding the exact role of these women in overall development is a challenging task but the research will focus on different factors that are linked with all the variables taken for the study.

CHAPTER 5

RESULTS AND FINDINGS

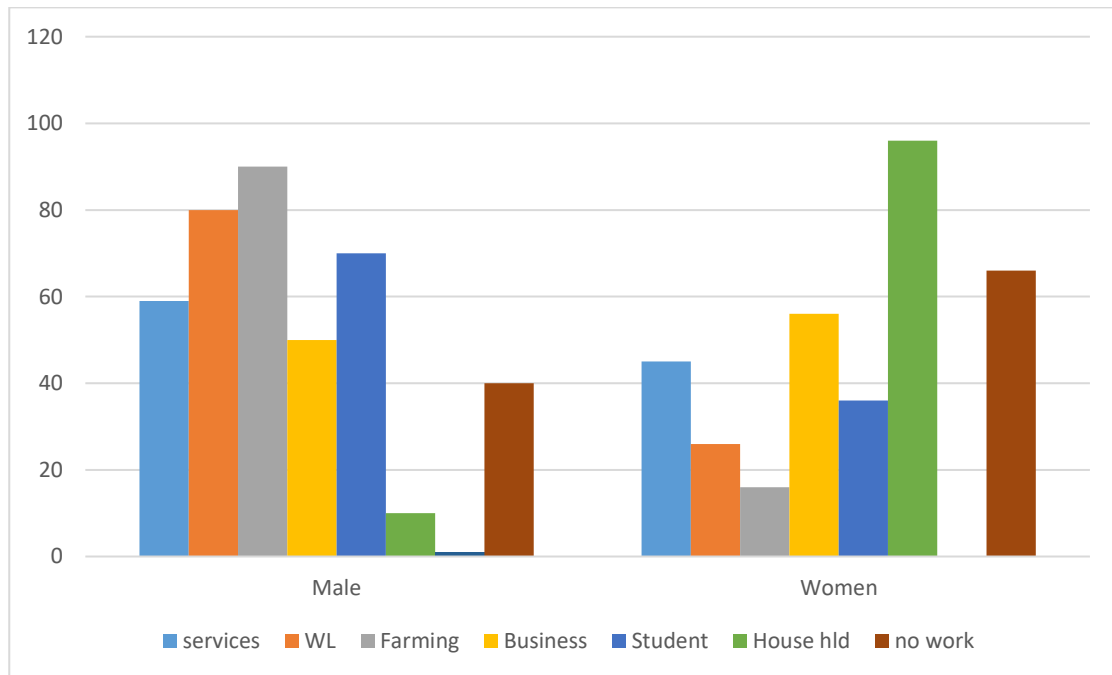
This chapter will report the findings of our study and brief explanation of the outcomes of the research. First section of the chapter will cover the tables and their interpretation according to the data collected through questionnaires, second section will cover the results of factor analysis, the figures of CFA and their interpretation. Last section of the chapter includes the final findings based on the overall results of the research.

Current study targeted female entrepreneurs from different areas of Chitral, primary data was collected by the author herself based on a questionnaire in which 33 different questions were asked from the targeted entrepreneurs. A survey was conducted where a questionnaire was distributed among the female entrepreneurs working in different areas of Chitral. The questionnaire comprises of both Likert scale and rating scale questions. Some interviews were collected directly but due to lack of access to the remote areas of Chitral and the current pandemic of lockdown some questionnaires were filled through telephonic interviews.

The results of this study are intended to examine the job of female entrepreneurs on household development in Chitral KPK. Women entrepreneurship and household development were the two significant factors of this study, however other indicator factors, for example, firm ecology and gender inequality, are also included in this study.

5.1 TABLES AND INTERPRETATIONS

5.1.1 Table 1 Household occupation status.



The above table 1 show that there is positive and significant impact of male and female on household sector in Chitral District. According to the data findings, the above graph is formulated according to which, the occupation status of households is as follow.

The graph is showing that a large portion of males and females are indulged in no work activity which is indication of either lack of opportunities or lack of skills. Most of the women stay at home while there are a lot of opportunities for entrepreneurial activity which the women are unaware.

The question was scaled as male members and female members working in the mentioned fields. According to the data, 55% households had male members working in the services sector and 42% had female members working in the sector. In case of wage labor, 75% families had male members working for a monthly wage, and 24% female members. Similarly, 84% families had male members working as farmers and 15% had female members.47% families had male members having their own businesses

mostly a small shop in their area, and 52% families had female members who are doing small businesses either inside their houses or in the market. 66% families had only male members who were studying and rest of the 33% had female members. In majority of families male were not involved in the household works, as shown in the data, only 9% families had male members who were working in household related works, and rest of the 91% families had females working in their homes. Similarly, 37% families had male members having no work and 62% females were not doing any work.

5.1.2 Table 2 Household education status

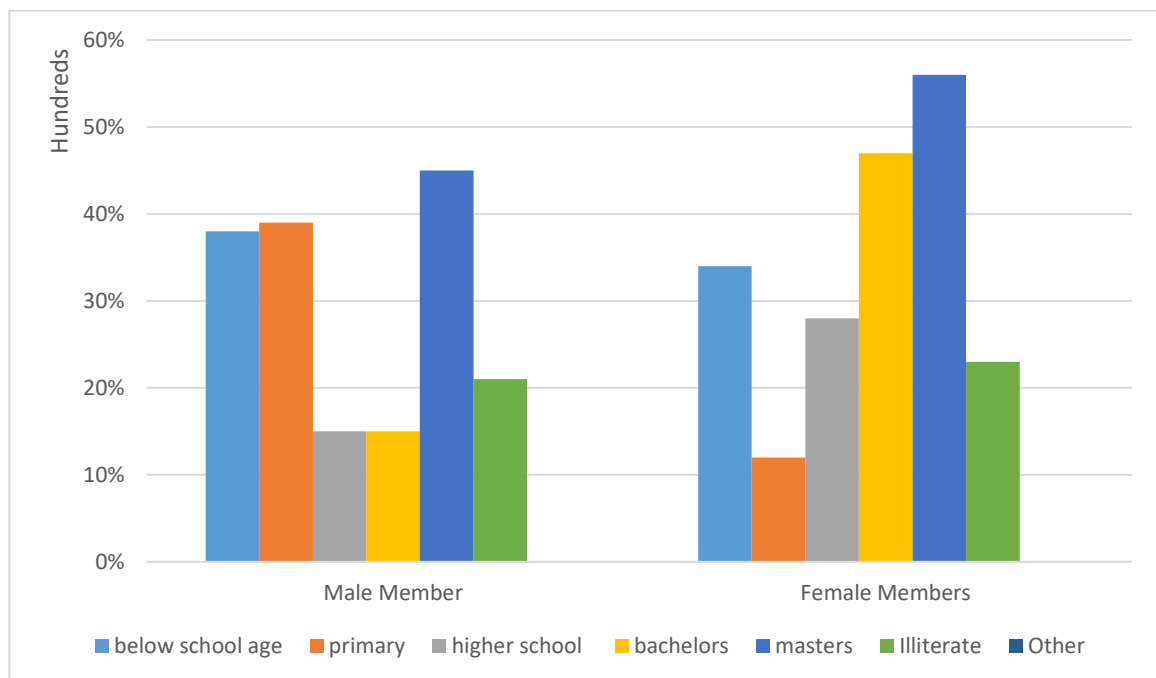
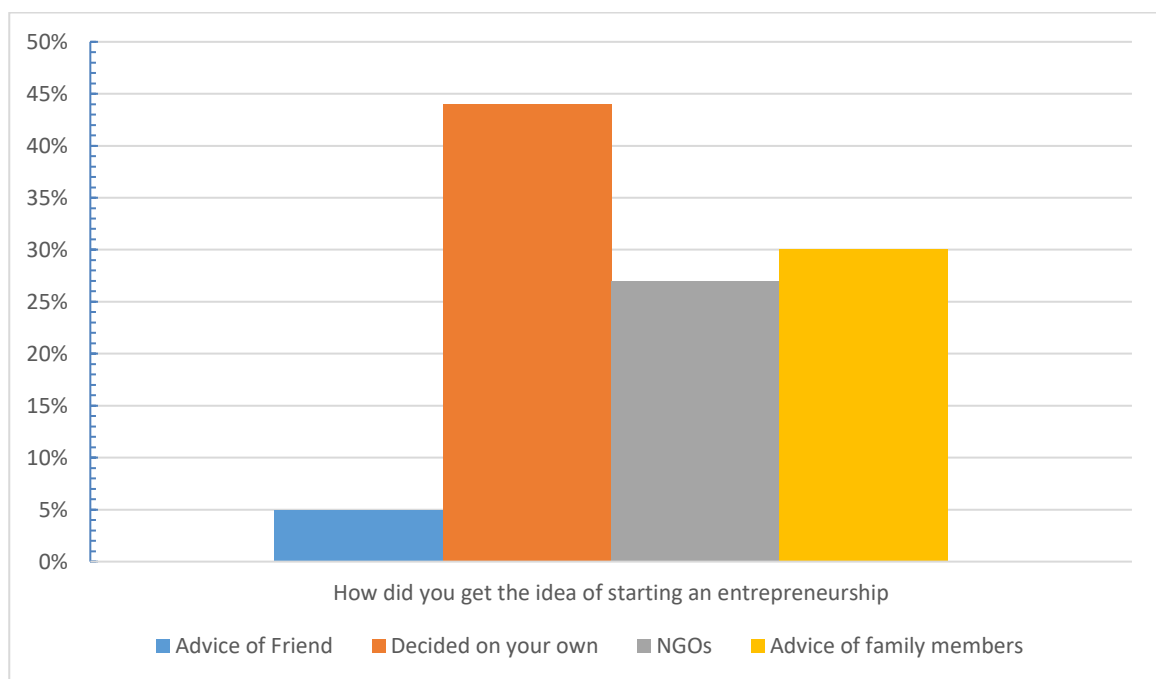


Table 2 shows the data of male and female members of households who are currently enrolled in education. The male members and female members enrolled in education varies in every family. Some families have only male members enrolled in education, some have only female members, and some families had both male and female members. There were very few families where no child was enrolled in education so the literacy rate among these families is higher. I.e., the number of female members

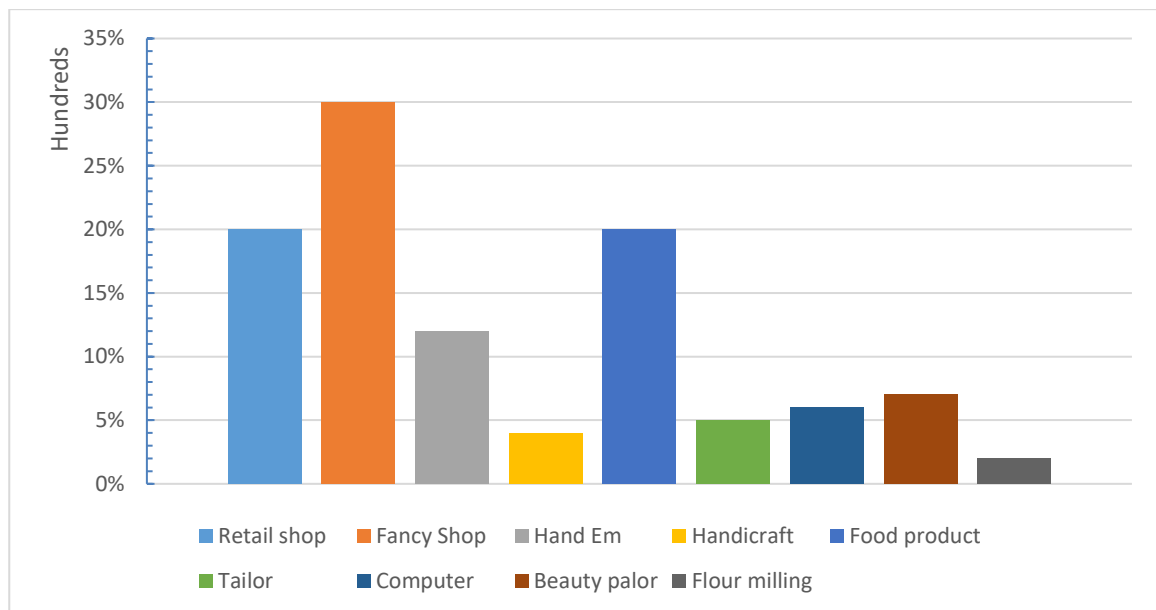
studying in masters is 55% which is higher than the number of male members that is 45%. The overall educational status is showing a positive trend which means every family is having members who are enrolled in education. The data shows that both females and males are enrolled in education at almost the same rate which means that despite being a part of male dominant society, women are still competing with men at almost same level.

5.1.3 Table 3 How did you get the idea of entrepreneurship?



Above table 3 represents women's idea behind starting a business of their own. 4% responded to 'advice of a friend' 41% female respondents decided on their own, 25% got the idea from NGO's and 28% got the idea from advice of their family member. Highest among the respondents are the ones who decided on their own. Again, most of the women decided on their own which means that these women know their skills and are able to participate in income generating activities for their families. Most of the women decided on their own which shows the interest of women in participating in businesses and their contribution in the household related matters.

5.1.4 Table 4 Type of business



According to table 4, the types of business that women are working also vary among the respondents. 28% women have started business as fancy shop owners which is highest among the categories. Other 20% have small retail shops, 11% are selling traditional hand embroidered dresses and ornaments, 18% are selling and supplying homemade food and dairy products, 4% are designing and sewing clothes and 6% are managing beauty parlors in their small villages and areas. These figures show the struggle of females to accomplish something and earn some money for their families by utilizing all the available resources in every possible manner. Most of the women invested very small amount of money to start a small business and worked hard to make it a successful one.

5.1.5 Table 5 Reason behind product selection

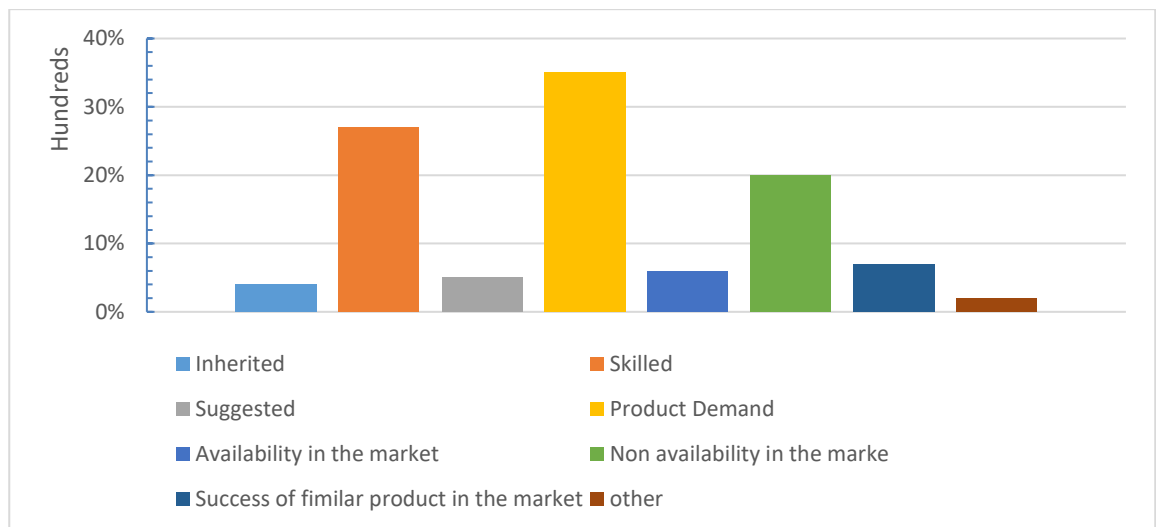


Table 5 represents the respondent's reason behind product selection where, 25% females are selling products in which they are skilled, 3% females selected inherited products, 4% selected products as suggested by someone, 33% selected because of the demand in the market/ area, 18% because products were not available in the market, 6% are motivated by the success of similar product in the market and 1% mentioned some other reasons. The different reasons of product selection show the women's skills and knowledge of product availability in the market which is related to the ecological factor of the business,

5.1.6 Table 6 Did you get any training?

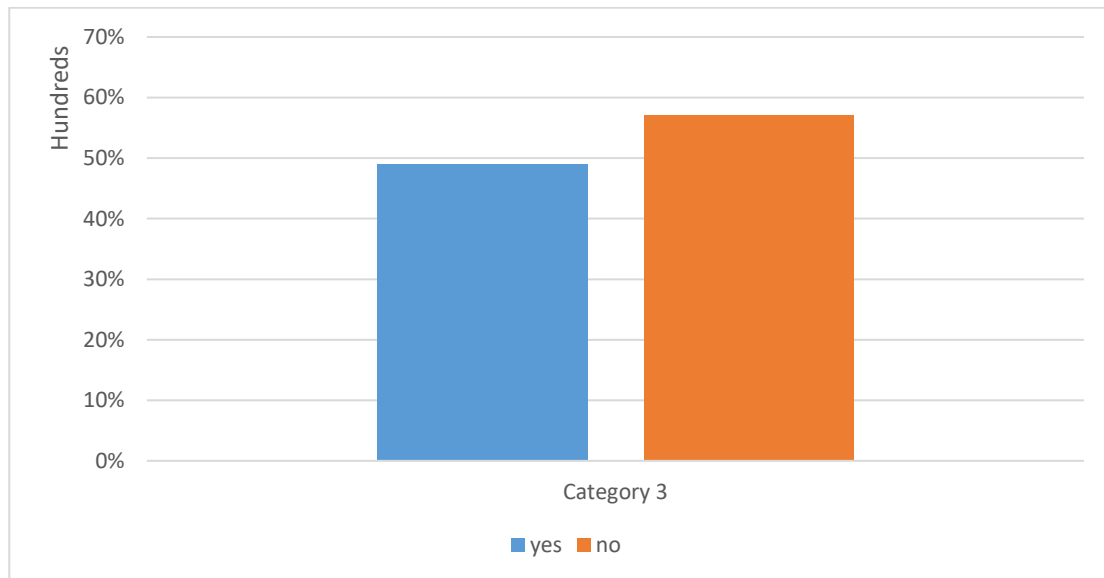


Table 6 represents the responses of females who got any training on how SME's work or not. Majority of 53% female entrepreneurs did not get any training and 46% females were trained. These figures also represent the remarkable efforts of females in starting a business without any experience in the field. Which means that the women of the area are business minded, they only need proper guidance and training to bring forward their actual role in the development of their areas.

5.1.7 Table 7 Initial finance generation

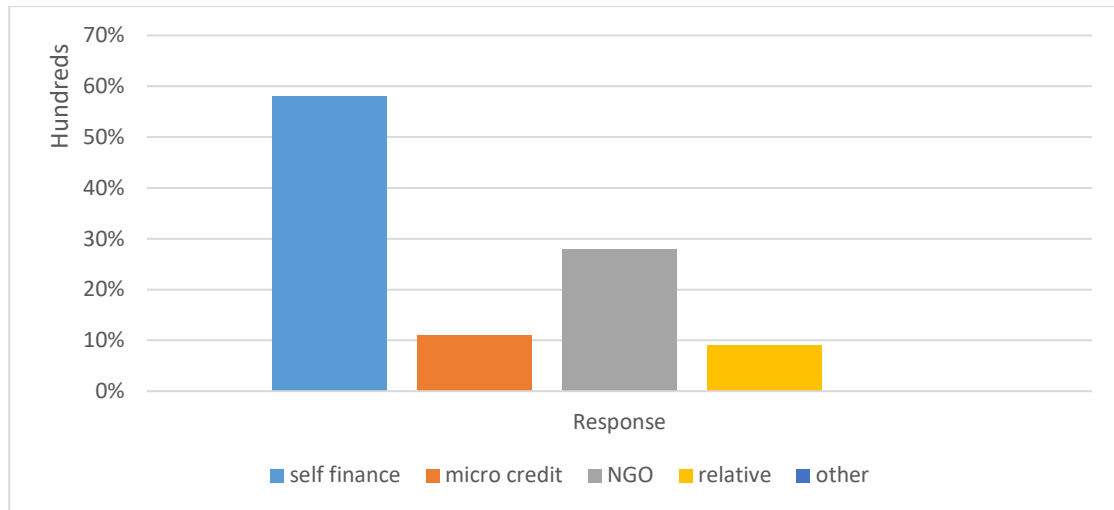


Table 7 exhibits that, 55% females invested their own money into starting a business. 10% went for micro credit programs offered by banks and other financial institutions. 24% females seek initial help from NGO's working in their areas and 8% got financial help from their relatives. Self-financing is a difficult step because the women of Chitral mostly do not have any income source, they invest money out of their own pockets which shows their business mindset. They are ready to avail any opportunity within their available restricted financial resources.

5.1.8 Table 8 What other problems did you face throughout your business?

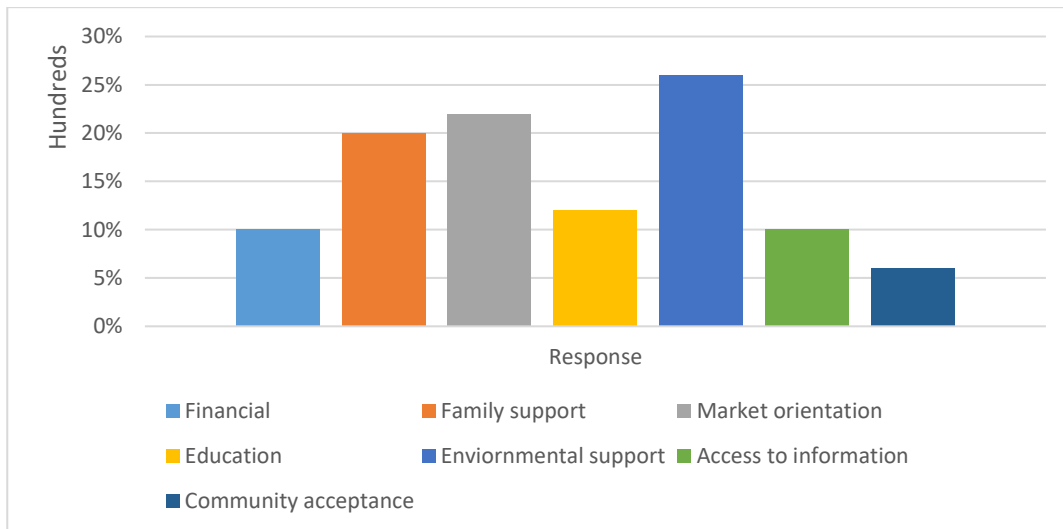


Table 8 is showing other problems that women entrepreneurs have faced in their businesses throughout the time. 8% women faced some financial issue, 18% female entrepreneurs are not supported by their families, 20% have faced market orientation problem, 11% have issues in education, 24% faced environmental problems, 8% were affected by the inaccessibility to market information, and 5% businesses were not accepted by their community.

Most females lack environmental support and are facing restricted educational opportunities which are creating obstacles in the success of their businesses because they are unable to run a successful business due to the lack of support from their families and also the environmental support.

5.1.9 Table 9 Key essentials for successful marketing of your product?

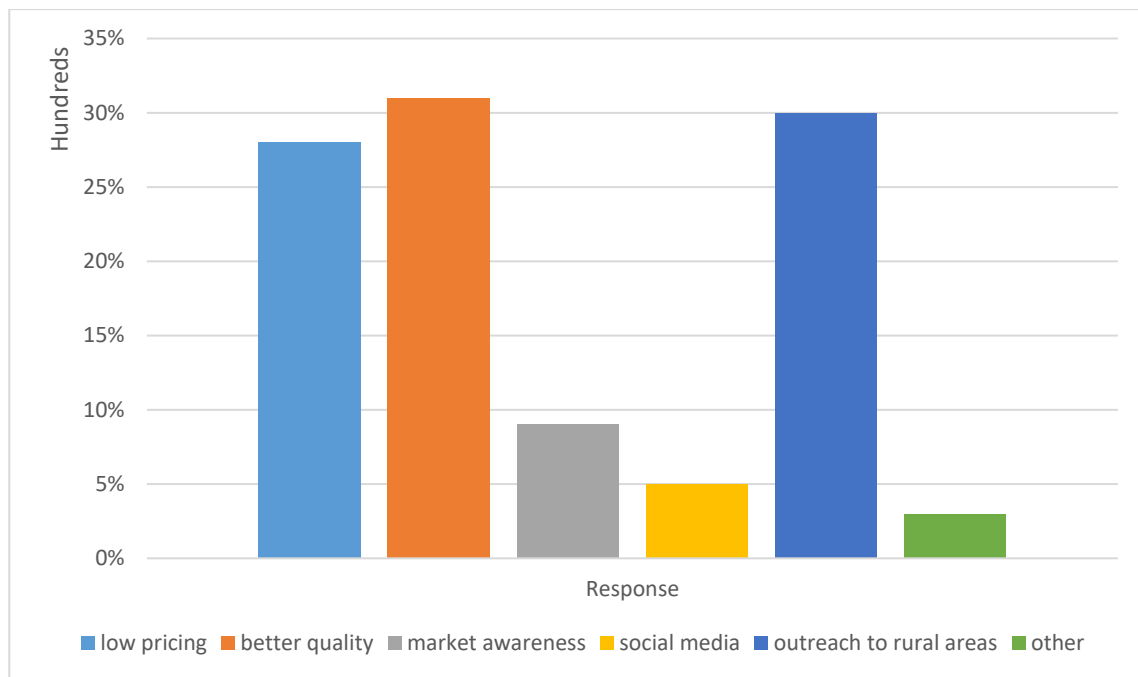


Table 9 exhibits the key essentials for successful marketing of the products where, 26% women thinks that low pricing is the best strategy, 29% are of the opinion that better quality play important role, 8% goes with the market awareness option, 4% chose the social media as an important source for marketing, 28% women entrepreneurs thinks that outreach to the rural areas is essential. 2% have some other reasons. The products vary from business to business hence the marketing strategies of these females also vary. Majority of females think that outreach to rural areas is the best marketing strategy to enhance their business, but they are somehow restricted to their areas and face hurdles in going out and buying product from the rural areas. Hence, they are somewhat forced to remain within their boundaries and sell whatever is available in their local markets.

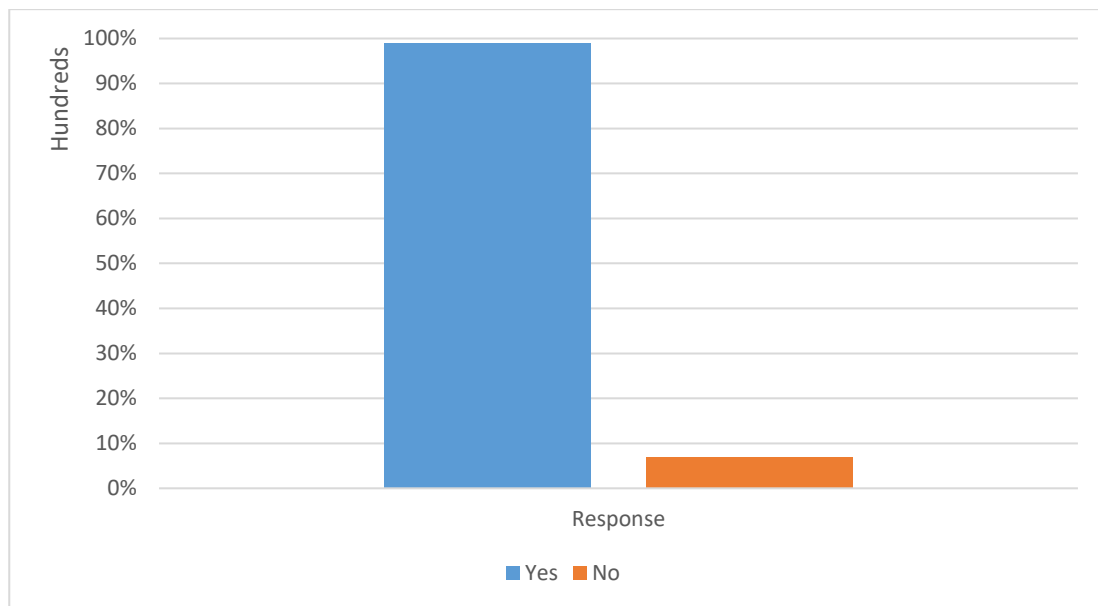
5.1.10 Table 10 Do you feel that you can independently manage your financial affairs.

Table 10 shows the opinion of women entrepreneurs either they can independently manage their financial affairs or not, majority of 93% women thinks that they can manage the financial affairs of their households independently and only 7% do not agree that they can independently manage financial affairs. These figures represent that women are capable of managing their financial affairs without the intervention or support of men, they only need opportunities and resources so that they can contribute their efforts in the development of households.

5.1.11 Table 11 Contribution to family income

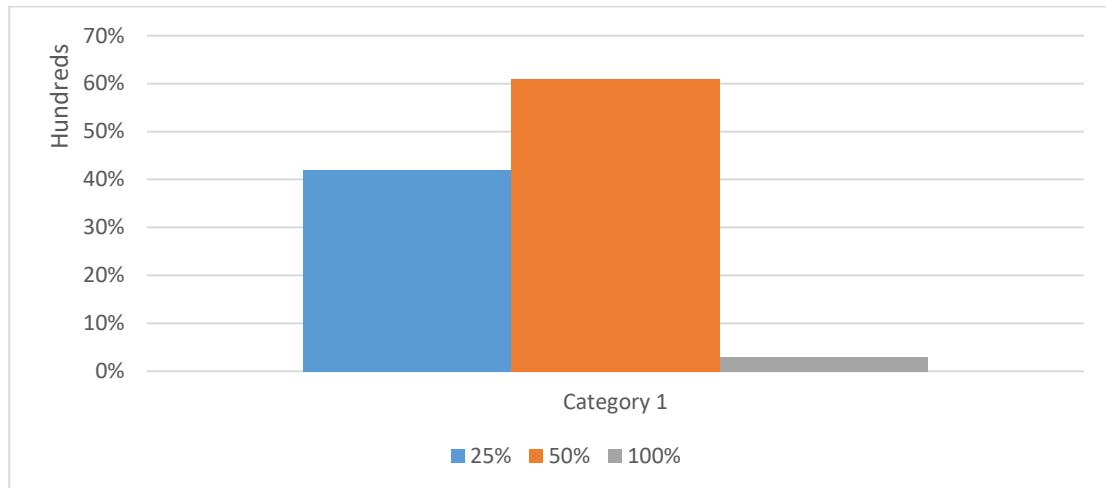


Table 11 representing the contribution of respondents in their family income, 42 women are contributing 25% of their total family income, 61 women are contributing 50% and 3 are 100% involved in their family income generation.

The results here reflect that majority of women are involved in contributing to the family income and are playing their role in their family's financial affairs. They are trying their best to participate in the economic activities of their household so that they can provide a better lifestyle to their families.

5.1.12 Table 12 What is important for the success of women owned business?

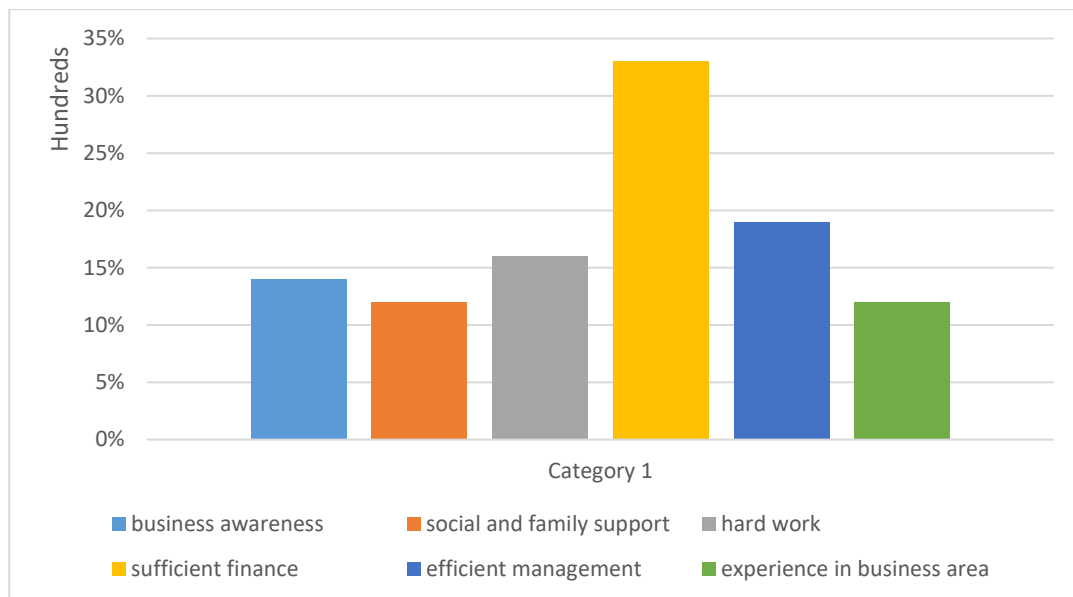


Table 12 shows the reasons for a successful business in opinion of our respondents, 13% women chose business awareness as an important factor for successful business, 11% selected social and family support, 15% thinks that hard work is most important for successful business, 31% are in favor of sufficient finance as an important reason for business success, 17% selected efficient management as an important reason and 11% selected experiences in business area.

5.1.13 Table 13 Your business helped in improving the living conditions of your family.

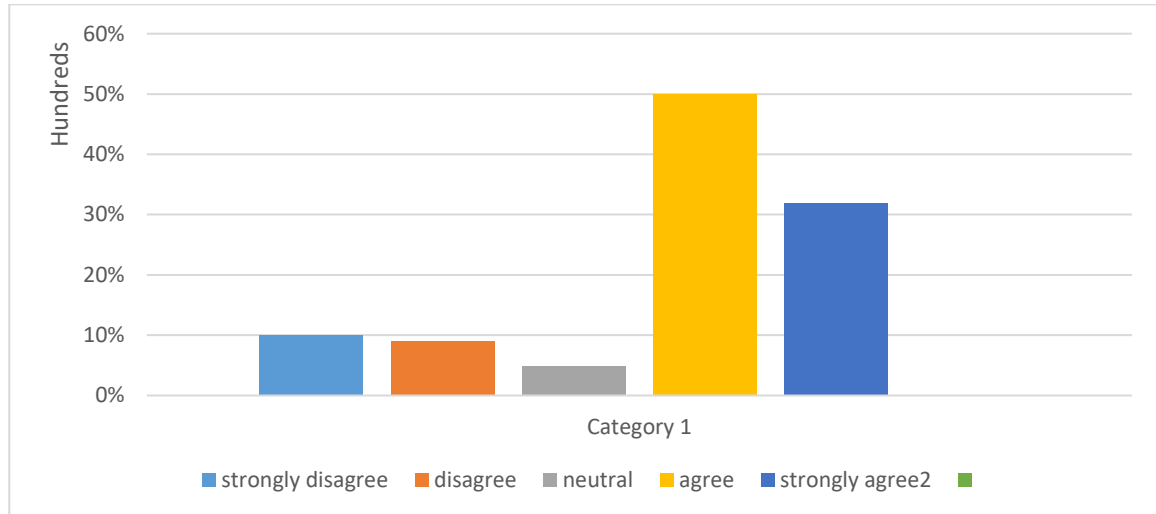


Table 13 is showing the opinion of respondents about their business that either it has helped in improving their living conditions or not, majority of 50% women agreed and 30% strongly agreed that their business has affected their living conditions positively, 9% strongly disagreed and 8% disagreed while 3% are neutral about their business performances. The women majorly agreed that their business has helped in improving their living conditions which means that they know that being an entrepreneur is what made them capable in improving their living conditions.

5.1.14 Table 14 Factors behind motivation in starting business.

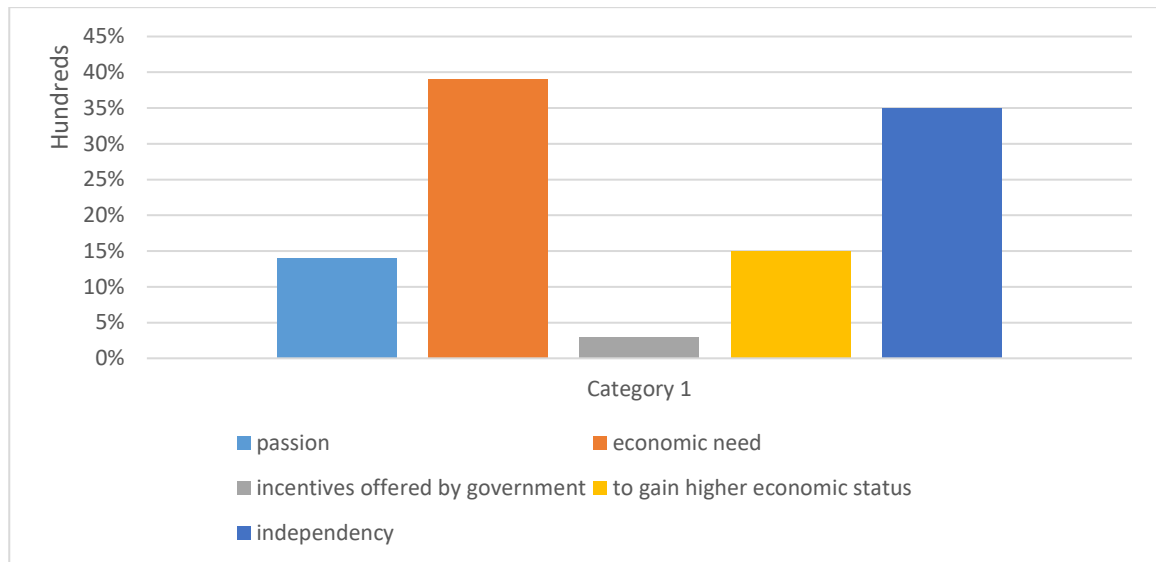


Table 15 representing the factors behind women entrepreneur's motivation to start a business where, 13% women started business because of their passion, 37% had some economic needs to fulfil, 2% because of the incentives offered by the government, 14% started off to gain higher economic/financial status and 33% wants to be independent in their affairs so they started a business of their own.

Here the majority had economic need that encouraged them to start their own business and they also wanted to be independent in their decision making so that they can survive without being dependent on the male of the family.

5.1.15 Table 15 Involvement in family's decision making

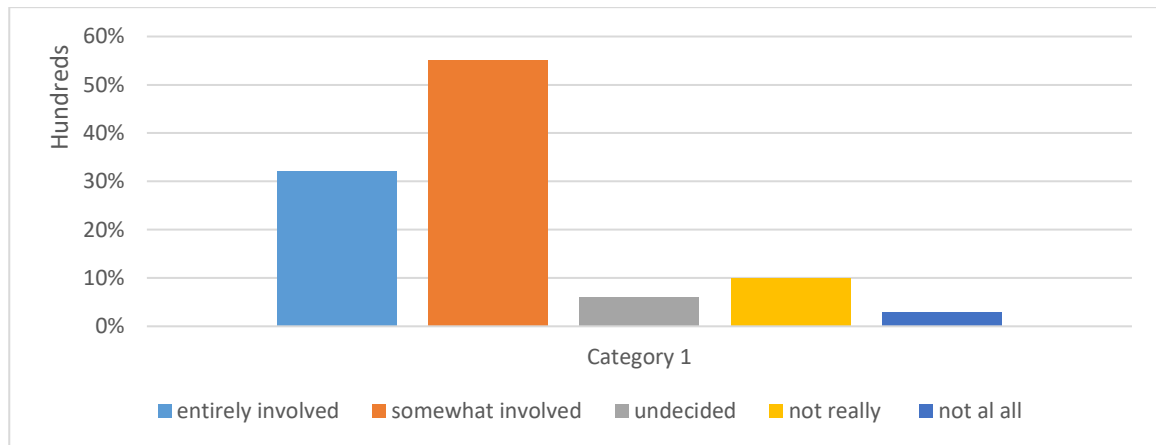


Table 16 records the responses about the involvement of the respondent females in their family's decision making. 31% women are entirely involved, 51% are somewhat involved, 9% not really involved, 2% are not at all involved and 4% are uncertain or neutral. decision making also represents the independency of the women entrepreneurs that they are capable to make their own decisions and their family's decisions without any interference of men.

5.1.16 Table 16 How your business affected your standards of living?

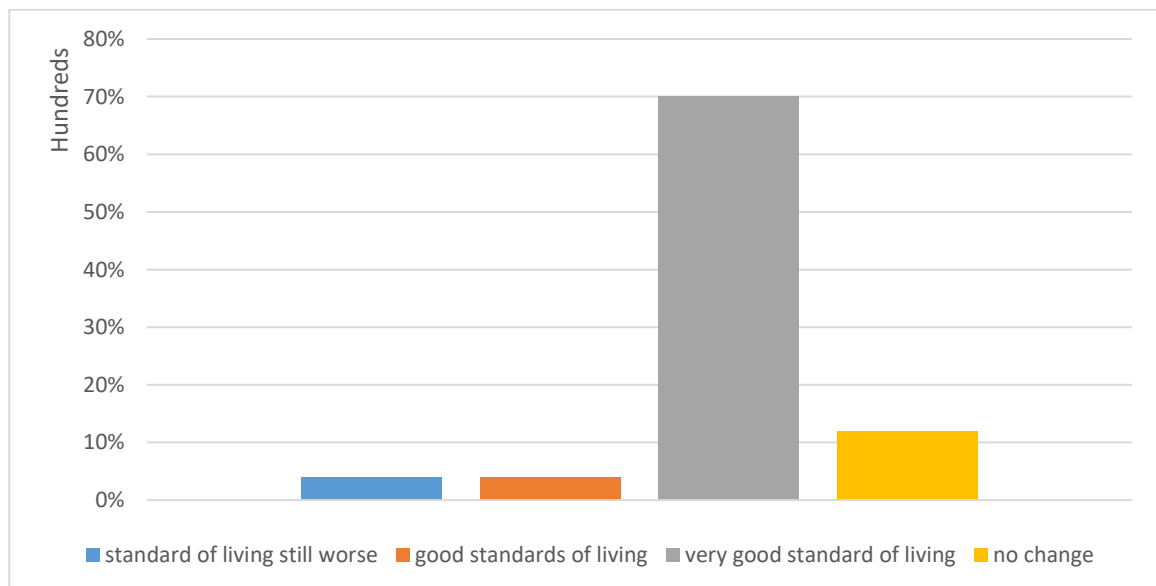


Table 16 is representing the effect of the respondents' businesses on their living standards. 3% women think that their living standards are still worse, and their businesses have not put any impact on the living standards while most of the women think that their business has affected their living standards in a positive way, 18% women are having good standard of living and a majority of 70% women are having very good living standards due to their businesses. And 11% women experienced no change in their living standards.

This is an important question which helped in finding out the overall effect of businesses of these women on their life standards. Results are showing a positive change in living standards which means that entrepreneurship has helped in providing very good living standards to these entrepreneurs,

5.1.17 Table 17 Which qualities being an entrepreneur builds up in women?

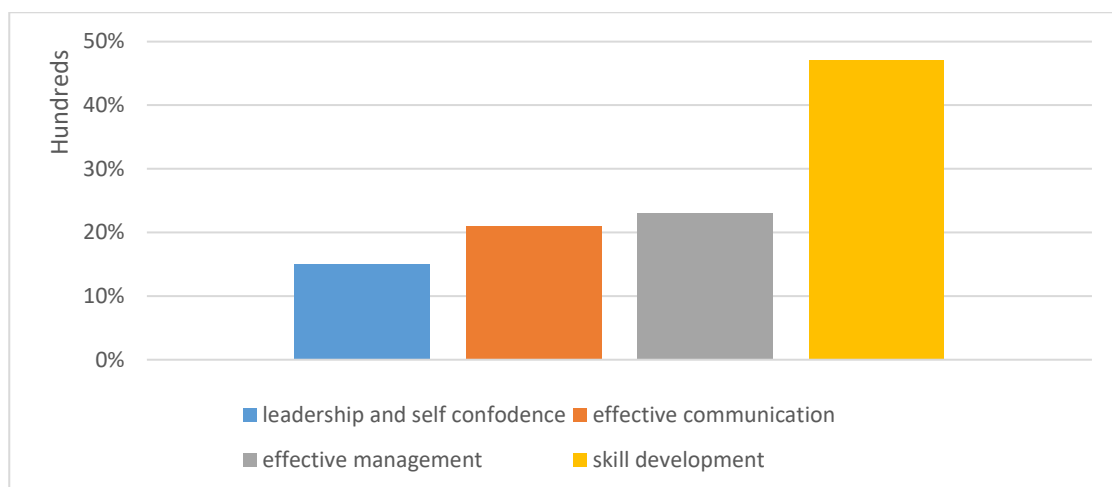


Table 17 reports the qualities that being an entrepreneur builds up in women, 13% women responded to the leadership quality, 19% think that being an entrepreneur improves the communication skills, 21% are of the opinion that it helps in efficient management and 42% chose the skill development option.

The entrepreneurship is playing a major role in developing and enhancing the skills of these women in a better and effective way. They already have the required skills but their businesses are helping them in polishing those skills and utilizing them in more appropriate ways.

5.1.18 Table 18 Gender based issues that you faced throughout your business?

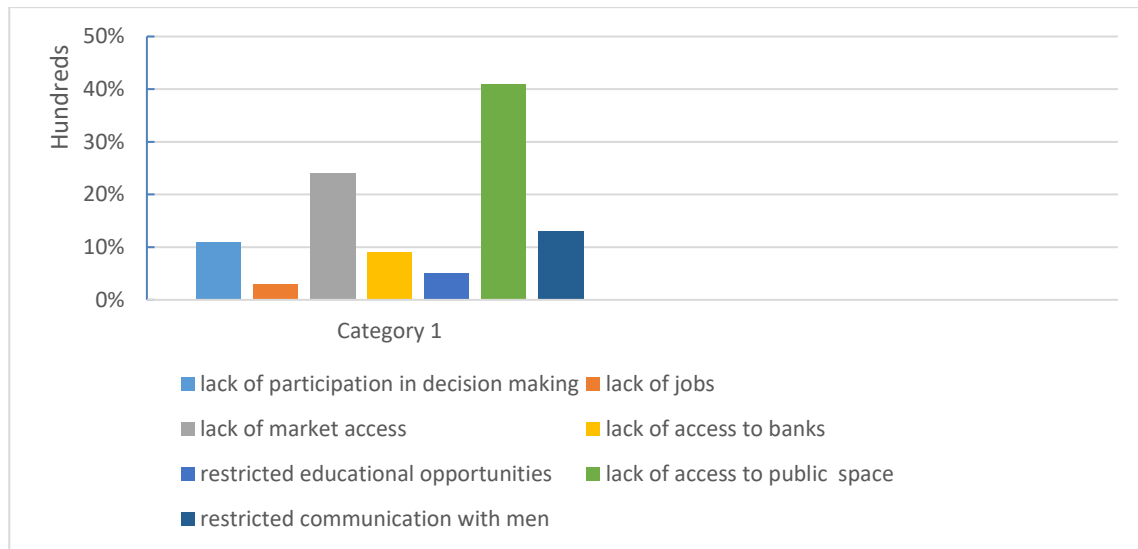


Table 18 showing the gender based issues that the women entrepreneurs faced throughout their business lives, 10% women faced issues because of lack of participation in decision making, 2% faced the issue of lack of jobs for women, 22% thinks that lack of access to market to sell their product has been a major issue, 8% have faced lack of access to banks and other financial institutions, 5% have experienced restricted educational opportunities issues, 41% women lack the access to public spaces and 12% are having issues because of the restricted communication with men in their area.

5.2 CONFIRMATORY FACTOR ANALYSIS OF VARIABLES

Confirmatory factor analysis has been done through SPSS to identify the underlying factors measured by the observed variables of the current study. After analyzing each variable with its respective factors one by one. The factors with values more than .5 were further finalized.

5.2.1 VARIABLE 1

HOUSEHOLD DEVELOPMENT

Table 5.2.1 a Communalities

	Initial	Extraction
how your business has affected your standards of living	1.000	.574
your business contribution has helped in improving living conditions of your family	1.000	.745
do you feel you can independently manage the financial affairs of your business	1.000	.601
decision making of family	1.000	.721
contribution to family income	1.000	.512
working hours per day	1.000	.648

Extraction Method: Principal Component Analysis.

Now all the values are above .5 so the variable is ready for further analysis.

a) CFA RESULTS

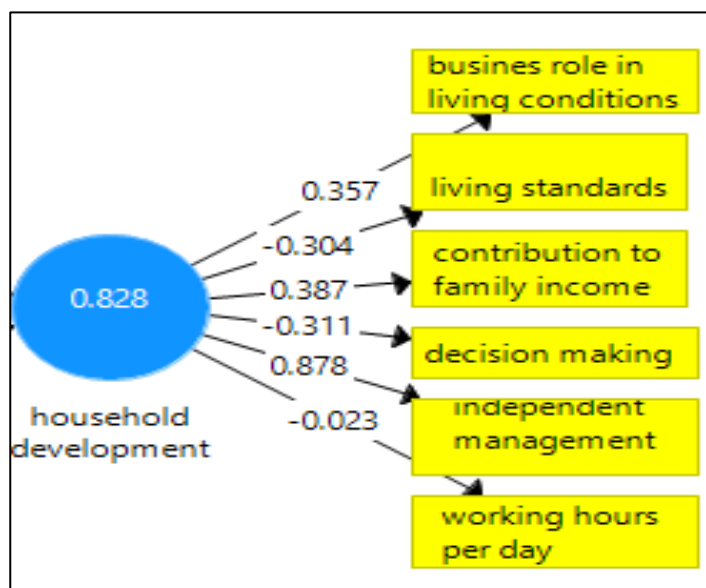


Figure 5.2.1

b) OUTER LOADINGS

Table 5.2.1 b FACTORS AND LOADINGS

FACTORS	OUTER LOADINGS
Business role in living condition	0.357
Living standards	0.304
Contribution to family income	0.387
Decision making	0.311
Independent management	0.878
Working hours per day	0.023

The above table is showing the effect of each factor on household development.

c) **CONSTRUCT RELIABILITY AND VALIDITY**

Table 5.2.1 c Reliability and validity measures

	Cronbach's Alpha	rho_A	R Square	R square adjusted
Household development	0.61	0.395	0.828	0.823

The alpha coefficient for Household development is .61, showing that the items have nearly acceptable internal consistency. 0.828 is showing the overall loading of all independent variables on Household development. The value of R-square for household development is 0.828 which represents 82.3% variance of the dependent variable which is showing how well the regression model fits the observed data. (R-squared can take any values between 0 to 1. Although the statistical measure provides some useful insights regarding the regression model, we should not rely only on the measure in the assessment of our model. The figure does not disclose information about the causation relationship between the independent and dependent variables).

5.2.2 VARIABLE 2 FEMALE ENTREPRENEURSHIP

Table 5.2.2 a Communalities

	Initial	Extraction
services	1.000	.677
wage labor	1.000	.604
farming	1.000	.679
business	1.000	.717
student	1.000	.622
household work	1.000	.579
Type of business	1.000	.601
reason behind product selection	1.000	.674
initial finance generation	1.000	.671
do you gather information from the market	1.000	.775
satisfaction level	1.000	.589
what is most important for the success of business owned by women	1.000	.679
motivation behind conceiving the idea to start business	1.000	.590

Extraction Method: Principal Component Analysis.

All the values are above .5 so the variable is ready for further analysis. After doing the confirmatory factor analysis the variable is further analyzed to check the loadings of each individual factor on the variable and for the purpose of validity and reliability.

a) CFA RESULTS

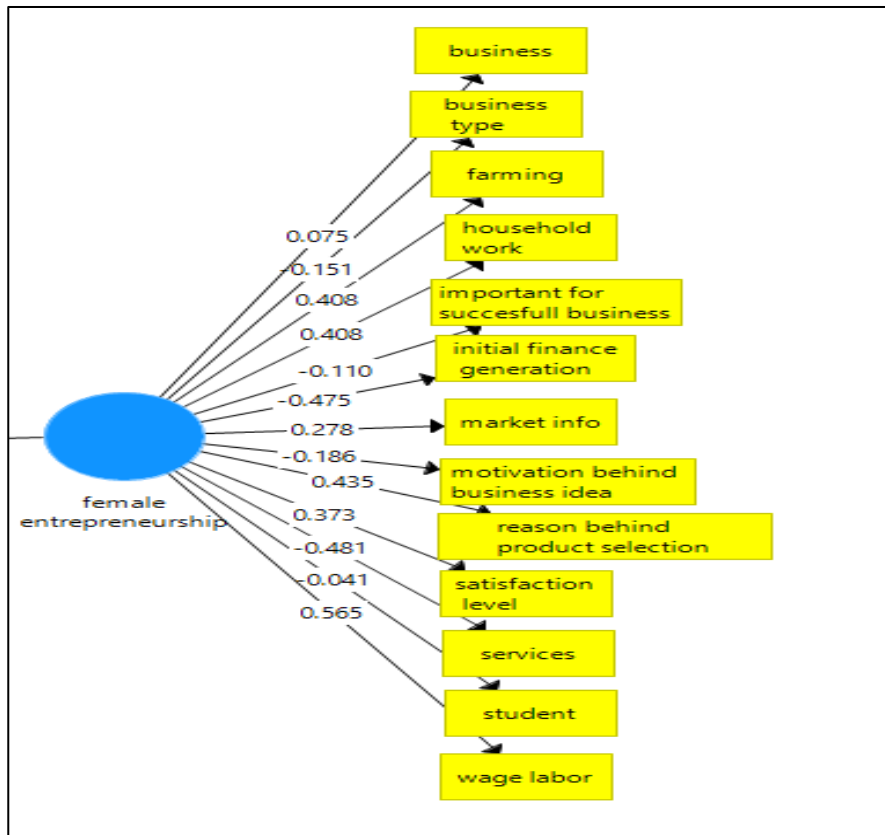


Figure 5.2.2

b) OUTER LOADINGS

Table 5.2.2.b factors and loadings

Factors	Loadings
wage labor	0.565
reason behind product selection	0.435
farming	0.408
household _work	0.408
satisfaction _level	0.373

market info	0.278
business	0.075
student	-0.041
important for successful business	-0.11
Business type	-0.151
motivation behind business idea	-0.186
initial finance generation	-0.475
services	-0.481

c) CONSTRUCT RELIABILITY AND VALIDITY

Table 5.2.2.c Reliability and validity measures

	Cronbach's Alpha	rho_A	F square effect on (household development)
Female entrepreneurship	0.50	0.307	0.07

f-square is effect size (≥ 0.02 is small; ≥ 0.15 is medium; ≥ 0.35 is large)

The f^2 effect size is a standardized measure of effect size. The numerator of the f^2 reflects the proportion of variance uniquely accounted for by the dependent variable, over and above that of all other variables in the regression. It is set relative to the unexplained variance.

The alpha coefficient for female entrepreneurship is 0.50, suggesting that the items have relatively low but acceptable internal consistency. (Note that a reliability coefficient of .70 or higher is considered “acceptable” in most research situations).

5.2.3 VARIABLE 3 GENDER BIASNESS

Table 5.2.3.a Communalities

	Initial	Extractio
	n	
financial problem	1.000	.628
nature of problem	1.000	.560
problems faced	1.000	.596
do you feel you can independently manage the financial affairs of your business	1.000	.503
frequent problems faced throughout the time	1.000	.795
gender based issue you faced	1.000	.703

Extraction Method: Principal Component Analysis.

All the values are above .5 so the CFA is done. Now we will check the factor loadings on the variable individually.

a) CFA RESULTS

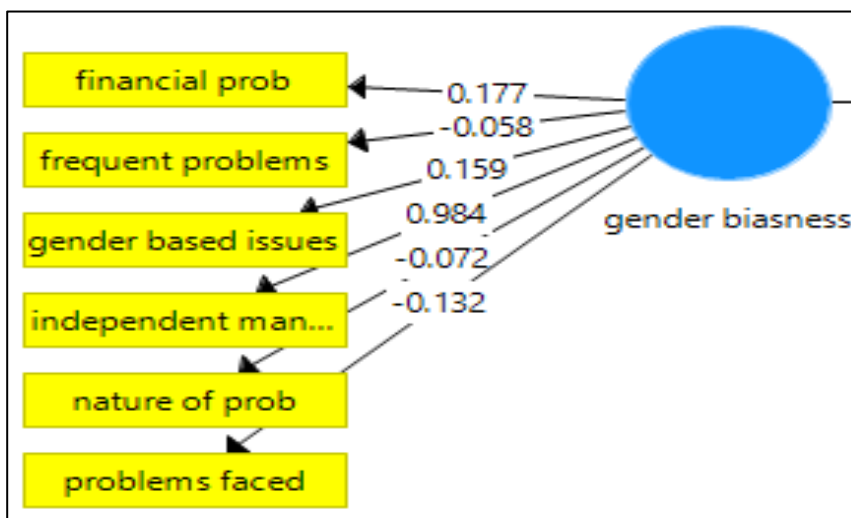


Figure 5.2.3

b) OUTER LOADINGS

Table 5.2.3.b

FACTORS	LOADINGS
financial prob	0.177
frequent problems	-0.058
gender based issues	0.159
independent management	0.984
nature of prob	-0.072
problems faced	-0.132

c) CONSTRUCT RELIABILITY AND VALIDITY

Table 5.2.3.c Reliability and validity factors

	Cronbach's Alpha	rho_A	Average Variance Extracted (AVE)	F-square effect on (household development)
Gender biasness	0.75	0.395	0.175	3.315

f-square is effect size (≥ 0.02 is small; ≥ 0.15 is medium; ≥ 0.35 is large)

The alpha coefficient for Gender biasness is .75, suggesting that the items have relatively highest internal consistency.

5.2.4 VARIABLE 4 FIRMECOLOGY

Table 5.2.4.a

	Initial	Extraction
reason behind product selection	1.000	.660
do you believe that business plan is necessary for a business	1.000	.572
do you gather information from the market	1.000	.623
do you find any competitors in the market	1.000	.575
how do you differentiate your product	1.000	.548
selling price	1.000	.586
key essentials for successful marketing	1.000	.609
initial amount invested	1.000	.726
sales	1.000	.548
expenditures	1.000	.568
profit	1.000	.730

Extraction Method: Principal Component Analysis.

Here the CFA is done now hence all the factors are valid for further analysis. the study will further analyze these constructs to check the impact of each observed variable on their respective construct and then their overall effect on the Firm Ecology.

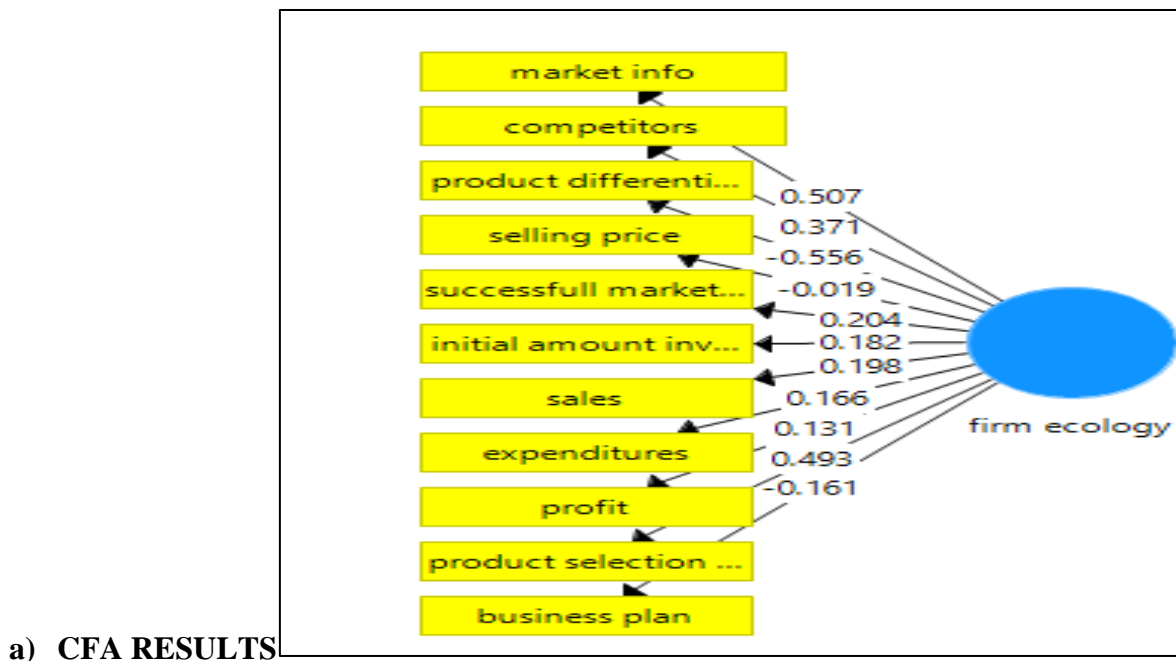


Figure 5.2.4

b) OUTER LOADINGS

Table 5.2.4.b Outer loadings

FACTORS	LOADINGS
business plan	-0.161
competitors	0.371
expenditures	0.166
initial amount invested	0.182
market info	0.507
product differentiation	-0.556
product selection reason	0.493
profit	0.131
sales	0.198
selling price	-0.019
successful marketing	0.204

c) CONSTRUCT RELIABILITY AND VALIDITY

Table 5.2.4.c Reliability and validity indicators

	Cronbach's Alpha	rhoA	Average Variance Extracted (AVE)	F square effect on (Household development)
Firm ecology	0.25	0.065	0.103	0.058

f-square is effect size (≥ 0.02 is small; ≥ 0.15 is medium; ≥ 0.35 is large)

The alpha coefficient for Firm ecology is .25, suggesting that the items have relatively low internal consistency.

5.3 TOTAL EFFECT OF INDEPENDENT VARIABLES ON HOUSEHOLD DEVELOPMENT

Table 5.3.a TOTAL EFFECT

	household development
female entrepreneurship	0.141
firm ecology_	0.128
gender biasness	0.801

Here Gender Biasness is showing highest value which means that the household development of the women entrepreneurs. Gender inequality or biasness is found to have a significant and reverse relationship with the household development. The more the difference between males and females. The less will be the development., although all three variables are affecting the dependent variable differently but comparatively the effect of gender biasness is strongest.

5.4 STRUCTURED EQUATION MODELING PLS

Based on the Confirmatory factor analysis the following path model is generated in Smart PLS by connecting all the observed variables having values more than 0.5 (rectangular shapes) with the latent or unobserved variables (oval shapes). Here SEM is used to show the causal relationships between variables as this technique is a combination of factor analysis and multiple regression analysis, so the current study has used it to analyze the structural relationship between measured variables and latent constructs. For this purpose, we have run regression analyses after constructing the model, also the basic PLS algorithm is run to check the effect of the observed variables on their latent variables and the final effect of all three independent variables on dependent variable. The PLS software ensured that we have a properly specified model before parameters are estimated, then parameter estimates are computed, and provided both on the diagram and in text output. Following are the PLS algorithm results which shows the effect of each construct/indicator on its respective latent variable and the overall effect of independent variables on dependent variable. One of the lessons to be drawn from our structural equation modeling is that our independent variable can have both direct and indirect effects on a dependent variable. In other words, some of the effects of an independent variable on a dependent variable may be transmitted through intervening variables/constructs that represents the latent variables. Our SEM model includes both endogenous and exogenous variables, endogenous variable “Household development” acts as dependent variable and exogenous variables are the independent variables. The following figure model both causal relationship between endogenous and exogenous variables and also the casual relationship among the endogenous variables.

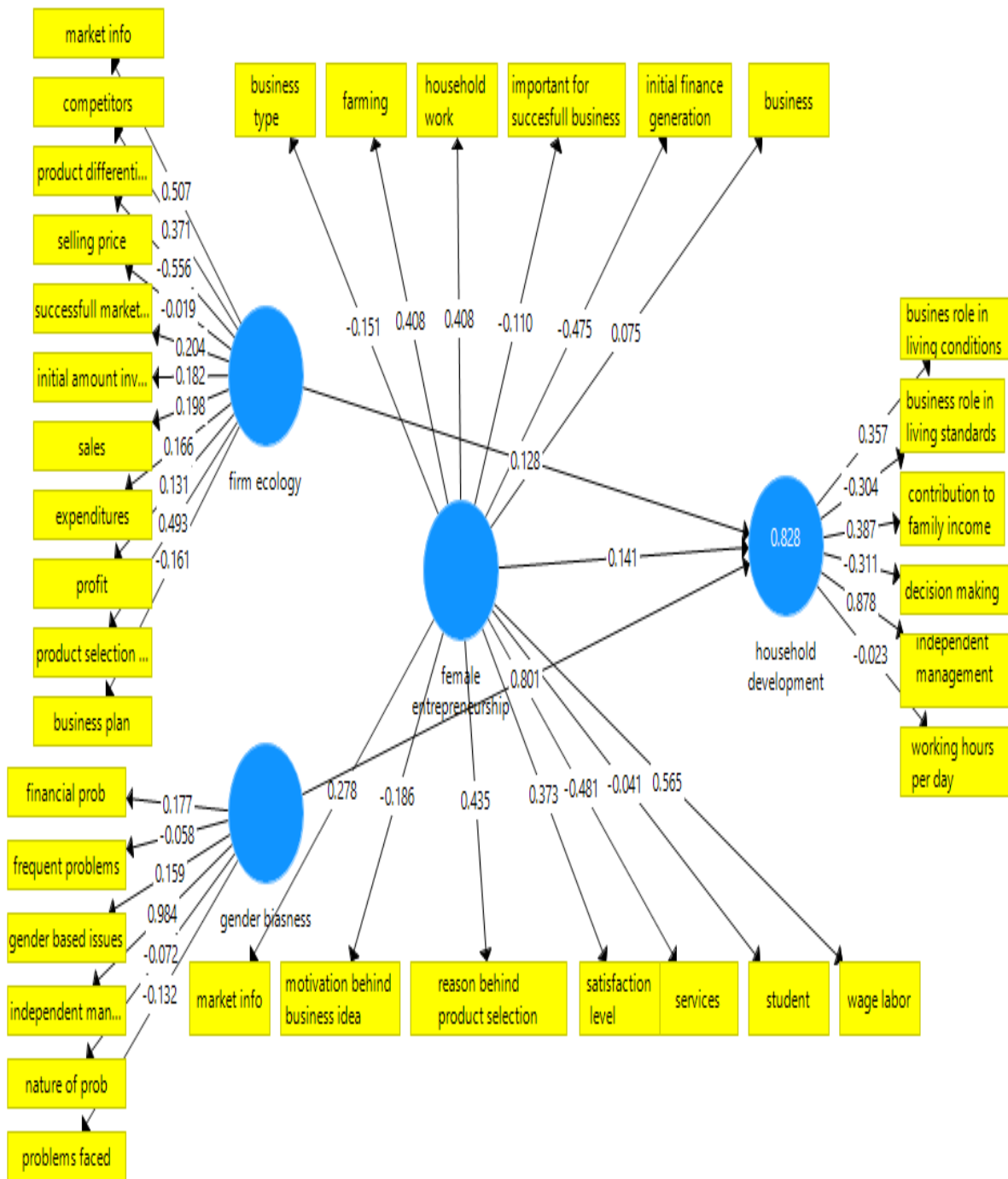


Figure 5.4.1

Table 5.4.a Overall Effect on dependent variable

Independent variables	Dependent variable	Value of coefficient	Fsquare
Female entrepreneurship	→ Household Development	0.141	0.070
Gender biasness	→ Household Development	0.801	3.315
Firm ecology	→ Household Development	0.128	0.058

Coefficient of dependent variable

Household development	0.828
R-square	0.828
R-square adjusted	0.823

After the confirmatory factor analysis and running the data in smart PLS These are the best possible values for our sample. If we look at the values, the overall effect of all three independent variables on household development is 0.82 which is quiet significant.if we see all the factors individually the most effective ones are values close to or above 0.5. above model shows an overall possitive effect of independent variables on the dependent variable. The 0.82 value of gender biasness is although showing a possitive value but in smart PLS the final values are based on restricted assumptions whose interpretation is different than other softwares assumptions. That is why although it is showing possitive value but the final effect of gender biasness on household development is negatively interpreted.

In a similar study designed to find the role of women entrepreneurship in economic development at global level (M.sajjad, 2019). The results of the study illustrated the positive impact of women entrepreneurship on all economies of world including developed and developing nations. It is important to note that motives of women entrepreneurs are different for developed and developing countries. The

current study has also taken the same variables into consideration but on a micro level because the study is limited to a small District. But the results and findings of the study are comparable to the findings of the study conducted on a macro level where Gender inequality found to have significant but reverse relationship with the economic development. The more the differentiation between males and females, the less development in economy (M.sajjad, 2019). This study uniquely addressed the contribution of women entrepreneurs in the world economy which is still an unseen but a powerful benefactor of development. Most of the previous studies focused on micro-level by focusing the entrepreneurship in general (Bhattacharyya and Kumar, 2020) or specifically for female entrepreneurs (Sidratulmunthah et al., 2018). These studies also used the primary data, but their main focus was to address the roots of entrepreneurship in the context of educational institutions. The underlying study contributed in the body of knowledge by addressing the actual contribution of female entrepreneurs towards development at the household level. Along with the contributions of women entrepreneurs, this study also addressed the influence of gender imbalances in the context of women entrepreneurship. Similarly in the current study, gender role is effecting the household development with the highest rate of 0.801 which is quite significant. It means that gender inequalities effects household development at a higher rate.

Female entrepreneurship and firm ecology are also having significant effect on household development. Women entrepreneurs can mark their contribution as a significant tool to the economic development, social development and to the sustainable development of the world's future. This contribution is in the terms of education, better health for societies and in all other areas in which people are able to groom themselves. In fact, successful women entrepreneurs play a model role for the future entrepreneurs of the world (Mamun, 2019). The findings of the study are also relateable because the previous study showed that female entrepreneurship is positively related with the development either its is economic, social or sustainable development. The findings of current study also relateable in case of development at household level, the female entrepreneurship process itself puts a positive impact on the overall household development (with a loading of 0.141) from the initial decision making to the improvement of living standards of the households. The independent decision making of the female entrepreneurs is also an important factor that effects the household development positively. Current research significantly shows that gender discrimination is one of the major causes affecting women's entrance in the process of entrepreneurship and the start-up of their new enterprises. According to the

respondents, women role in Chitral Pakistan mainly embedded in its male-controlled social and cultural environment has significant inferences for women's entrepreneurial activity. These results also supported by previous researchers (Roomi and Rehman, 2018).

Although all variables are having some impact of household development, gender difference, however, does seem to surface highest impact on the overall development of household. According to our findings females responded in a way that the more skillfull and independent they feel, the higher they would perceive their propensity to participate in their households development process which also signifacntly impacts their intention for business but this intention is strongly effected by the gender biasness issues that they face throughout their business lives, in a similar research the Results show females have stronger motives for entrepreneurship than males, which could be due to some reasons. The first instinctual explanation would be because it's an artifact defect, as the variable lacks some items that have been found of importance to males, such as economic ambition or the inherent challenge of what implies creating a business (Maes et al., 2014).

Lastly the variable that is effecting the household development is "firm Ecology" In a latest similar study the findings highlighted that the decision to engage in sustainable business is mostly influenced by internal factors,such as decision making and the strength of female entrepreneurs , rather than external factors, The women entrepreneurs considered that most women that have the idea of a sustainable business in their minds which is given by advancements in expanding business connections, successful marketing and tech capabilities that finally result in more market appropriation. (D.Stefan,2021). The findings of the current study also reveal similar results that the firm ecology also effects the the overall household development of the female entrepreneurs, the firm ecology itself is depending upon different factors among which market information, product differentiation, product selection, profit rate and competitors are having higher values which means that that the factors are indirectly effecting the overall household development as well.

CHAPTER 6

CONCLUSION AND POLICY RECOMMENDATION

This chapter will answer the research questions of the current study and recommend the required policies based on the results and findings of the study which were set out in our earlier chapters.

6.1 CONCLUSION

The role of women entrepreneurs in areas like Chitral is still evaluated by the code of customary beliefs in the society. Their participation in small enterprise activities also influences them personally, socially, and economically in increasing their access to and control over livelihood also. It is important not for their own benefits but also for development of their households in many ways. The female entrepreneurship factor made some positive impacts on improving the total family income by improving their spending and adopting new ideas in their businesses has also improved household living standards and expenditures and directly improved their livelihood status. A developing number of women participating in entrepreneurial activities reflects the change in financial and social fields. Women entrepreneurs face many obstacles in the lifecycle of their businesses, like the lack of financial support and social capital, lack of experience, absence of proper trainings and Government support, lack of time, gender discrimination, stereotype attitude and domestic issues. The Gender based issues reveals that the women entrepreneurs need extra opportunities for them to have a sense of security in their businesses and know that men won't interfere in their business matters and they can independently run their businesses It is essential support ladies to conceptualize approaches to upgrade their security in a financially savvy and maintainable way because these women face many obstacles along the lifecycle of their businesses: the lack of benchmark possibilities, financial capital and support, shortage of time, gender discrimination, stereotype attitudes and the domestic issues. There is much more to accomplish to encourage and support women who are willing to embark on entrepreneurial activity because the current study finds an impactful relationship between women entrepreneurs, household development and their firm performance. Gender related issue are also of great importance because the gender biasness effects the overall entrepreneurial performance of women of the areas. It also effects the firm's performance. Overall, women are

progressively crossing financial and social boundaries. They have more noteworthy trust in their abilities and capacities to assemble their ventures similarly, if not more effectively, than men.

With the help of proper NGO's and government organizations in some areas, their increasing level of awareness and understanding has influenced them to adopt some income generating activities without effecting their household activities rather working hard to get some income generating activity in extra or idle time. In a nutshell, the study concluded that the women of areas like Chitral are ready to participate in any entrepreneurial activity but with the lack of family support and gender related issues in the society they are somehow lacking behind in the field, their role in household development is also very important because these women are generating sufficient income for their families, helping them in improving their living conditions. They only need proper support, trainings, and guidance to bring forward their actual efforts and skills without any gender-based obstacle in the field of entrepreneurship so that they can also play a role in the overall development.

Being a woman and starting a business career on her own is a challenging aspect for her because she does not have any tangible security in the market, which is a result of less access to finance, restricted family environment and issue of gender inequality prevailing in their society. Often to such an extent the women who access finance and supported by institutions are in a better position to resist the considerable difficulties and swipe the barriers they face in setting up a business, if these women do not have financial and environmental support, it is almost impossible for them to succeed, the result of this study confirms the findings of previous study Mwobobia, Fridah. (2012). Researchers need more empirical academic work to find out more issues and their solutions related to the cause of these gender inequality problems in rural areas of Pakistan,

Future studies can target the main issue of gender biasness of how women entrepreneurs strive for survival in the conflicted environment, as suggested in a previous study (sohail ,2018), which focused on KP entrepreneurs and their strategies of avoidance, negotiations and collaboration with government bodies and NGO's for their survival and success, and confirms that female entrepreneurs react in a different ways to counteract institutional pressure while living in a male dominant society. Future studies might focus on exploring strategies to further understanding of this phenomenon. Hence, it can be concluded that gender play vital roles in shaping female social enterprise in Chitral, Pakistan. Therefore, institutions combined

with gendering may well offer the foundation for a productive general theory of female social enterprise in rural areas like Chitral.

Current research concludes that gender inequalities have a significant impact on entrepreneurial spirit and household economic development. These disparities have an impact on the entrepreneurship process and how rural women view prospects. Gender equality participants, on the other hand, focused on guaranteeing equal opportunities and rights for men and women, as well as boosting their participation in education, social activities, and access to capital. It is also found that women struggling to obtain basic means cannot initiate entrepreneurial activity because it requires investment and proper support from parents or husbands, the women entrepreneurial experience can be improved only if government distributes resources efficiently and provides the same level of education and employment opportunities for both male and females. A similar study examined the impact of gender-specific causes and factors on women entrepreneurship in rural areas of Pakistan and concluded that gender discrimination, lack of female education, and access to capital are positively related, and are the main causes for women entrepreneurship in rural areas of Pakistan (Ahmad, 2018). In a similar context, if the women of Chitral are given the same role, basic education, access to capital and employment opportunities as males are enjoying, only then their talent and skills can be utilized. Hence, if there is going to be any development activity in developing economics, this important part of the population cannot be ignored or underestimated.

6.2 POLICY RECOMMENDATION

Based on some constraints, the current study recommends that a single policy cannot be prescribed to improve the living conditions of the entrepreneur's households, rather government and other organizations must make new and mixed policies for the entrepreneurship development focusing mainly on the rural areas of Pakistan.

- Firstly, government should emphasize on the household level of economic development in areas like Chitral, so that the women entrepreneurs can play their actual role in the development process without any hurdle. Mostly the role of women is confined to the boundaries of their houses, with the intervention of government policies and efforts and by providing proper support to these female entrepreneurs, their efforts can be highlighted on a national level and hence their role in overall development can be enhanced.

- By merging gender into statistical surveying, projects can guarantee a solid comprehension of the retail market, and the gender norms and connections that effect development the sector it can be made sure that women entrepreneurship is appropriate and furthermore, under what conditions it can prosper. This can be done, for instance, by connecting markets of individual female entrepreneurs and to wholesalers or agents, for example, female sales agents Another important issue that must be considered is the lack of training and provision of financial support to the women working in these areas. This can only be done by removing the gender-based norms and culture from the society so that women can work freely and independently without any cultural barrier in the way of their success.
- The implementation of strategies of financial credits to support and encourage these small enterprises owned by women. The responsible NGO's and Government organizations should include the mentioned suggestions in their program planning. if well structured, these organizations can give an additional move forward to women, which thus can impact positive change in their personal satisfaction and that of their local area. Many policymakers perceive female entrepreneurship as a phenomenon that contributes to economic growth. This perception should be accompanied by special attention, support, and treatment.
- Considering the role of corporate gender equality in the growth of women's entrepreneurship, the results of this research will repay the interests of society. Government and non-government agencies using the methods recommended in the results of this study will also help provide a set of guidance for rural women to design and promote women's entrepreneurial structures. Policymakers will receive support and guidance to reduce gender specific causes and women's entrepreneurial factors. It will also help future researchers on the same topic by clarifying areas of interest that require further investigation and in-depth analysis. The research can help women, give them the opportunity to start a new business direction.
- The authorities should also focus on the overall firm's performance of the women entrepreneurs, most of the women have no proper guidance about the product selection, their firm's stability, and sustainability in the market, so the government should make policies regarding this matter. The policies should include proper training programs for the women of such areas so that they can know about the product selection and how to manage a sustainable business in the market, the government should

focus more on their market performance by introducing new and advanced products in the local markets and make them easily accessible for the females of the area.

- To sum up, this study aims at contributing to a better understanding of the largely overlooked phenomenon of women entrepreneurs in rural areas of Pakistan from a policy perspective. The findings revealed that gender stereotypes restrain the entrepreneurial activity of women in Pakistan. The institutional set-ups of the government are equally embedded in these patriarchal structures, leading to policies characterized by a strong gender biasness. Entrepreneurial awareness could promote entrepreneurship among women and as an alternative career and way out of poverty for the women of rural areas. More networking activities and awareness programs are required to fill the gender gap among the people of rural areas like Chitral. Policy makers should also focus on introducing employee organizations and entrepreneurship centers, can complement the entrepreneurial awareness and social ties that could facilitate the cultivation of a stronger gender-equal entrepreneurial culture.

APPENDIX

EFA RESULTS

After doing factor reduction in SPSS, we got the above table for exploratory factor analysis. Results show that all the values are above .5 except one, so that factor was removed in CFA

- **HOUSEHOLD DEVELOPMENT**

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.474
Bartlett's Test of Sphericity	Approx. Chi-Square	37.804
	Df	21
	Sig.	.014
Kaiser-Meyer-Olkin Measure of Sampling Adequacy ³		
Communalities		
	Initial	Extraction
how your business has affected your standards of living	1.000	.561
your business contribution has helped in improving living conditions of your family	1.000	.774
do you feel you can independently manage the financial affairs of your business	1.000	.568
decision making of family	1.000	.590
type of decisions involved in	1.000	.417
contribution to family income	1.000	.517
working hours per day	1.000	.527

³ This measure varies between 0 and 1, and values closer to 1 are better. A value of .6 is a suggested minimum.

Extraction Method: Principal Component Analysis.

- **FEMALE ENTREPRENEURSHIP**

Factors

- Family background
- Market knowledge
- Self-identity
- Entrepreneurial motivation
- Financial motivation
- Self-efficiency
- Technology development motivation
- Product development
- Experience as an entrepreneur
- Satisfaction level.

After doing the exploratory factor analysis on the variables some values were still less than .5, so they were excluded from the list and again the data was run.

Following is the table generated previously in exploratory factor analysis.

Communalities		
	Initial	Extraction
services	1.000	.681
wage labor	1.000	.568
farming	1.000	.560
business	1.000	.677
student	1.000	.630
household work	1.000	.542

no work	1.000	.494
reason for starting business	1.000	.482
Type of business	1.000	.598
reason behind product selection	1.000	.602
initial finance generation	1.000	.651
do you gather information from the market	1.000	.770
key essentials for successful marketing	1.000	.353
satisfaction level	1.000	.559
what is most important for the success of business owned by women	1.000	.619
motivation behind conceiving the idea to start business	1.000	.553

Extraction Method: Principal Component Analysis.

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.581
Bartlett's Test of Sphericity	Approx. Chi-Square	337.8
	Df	53
	Sig.	.000

Again, after doing the exploratory factor analysis on the variables the above table was generated in SPSS where some values were still less than .5, so it was excluded them from the list and again the data was run.

- **GENDER BIASNESS**

FACTORS

- Social pressure

- Women's Outreach to rural areas
- Family support
- Restricted communication with men
- Access to financial resources
- Insufficient access to information
- Lack of societal support

Following is the previous table generated for Factor analysis.

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.522
Bartlett's Test of Sphericity	Approx. Chi-Square	31.857
	Df	15
	Sig.	.007

Communalities

	Initial	Extraction
financial problem	1.000	.628
nature of problem	1.000	.560
problems faced	1.000	.596
do you feel you can independently manage the financial affairs of your business	1.000	.503
frequent problems faced throughout the time	1.000	.795
gender based issue you faced	1.000	.703

Extraction Method: Principal Component Analysis.

All the values are above .5 so the CFA is done.

- **FIRM ECOLOGY**

FACTORS

- SUSTAINABILITY
- MORTALITY
- NICHE INFORMATION

Following tables were generated in factor analysis.

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.443
Bartlett's Test of Sphericity	Approx. Chi-Square	92.896
	Df	55
	Sig.	.001

Communalities

	Initial	Extraction
reason behind product selection	1.000	.660
do you believe that business plan is necessary for a business	1.000	.572
do you gather information from the market	1.000	.623
do you find any competitors in the market	1.000	.575
how do you differentiate your product	1.000	.548
selling price	1.000	.586
key essentials for successful marketing	1.000	.609

initial amount invested	1.000	.726
sales	1.000	.548
expenditures	1.000	.568
profit	1.000	.730

Extraction Method: Principal Component Analysis.

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