

# **A DESCRIPTIVE SURVEY ON WOMEN ENTREPRENEURS IN PRIVATE INSTITUTIONS: CHALLENGES AND OPPORTUNITIES**

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**NATIONAL UNIVERSITY OF MODERN LANGUAGES  
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NATIONAL UNIVERSITY OF MODERN LANGUAGES  
FACULTY OF SOCIAL SCIENCES

## THESIS AND DEFENSE APPROVAL

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 Social Sciences for acceptance.

**Thesis Title:** A Descriptive Survey on Women Entrepreneurs in Private Institutions:  
Challenges and Opportunities

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Candidate of **Master of Philosophy** at National University of Modern Languages do hereby declare that the thesis "**A Descriptive Survey on Women Entrepreneurs in Private Institutions: Challenges and Opportunities**" submitted by me in partial fulfillment of M. Phil Degree, is my original work, and has not been submitted or published earlier. I also solemnly declare that it should 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:** A Descriptive Survey on Women Entrepreneurs in Private Institutions: Challenges and Opportunities

This study aimed to investigate the challenges and opportunities which encourage women to become entrepreneurs and to identify the challenges faced by women educational entrepreneurs in private institutions. The population of this study was women entrepreneurs in a private institution, district, and tehsil Rawalpindi. Researcher used whole population as the sample of the study. An adapted validated questionnaire (having two main dimensions; challenges and opportunities) with five points Likert scale was used. For this study, 325 women entrepreneurs constitute the target population of the study. The sample was 285 women entrepreneurs and 40 women entrepreneurs were for pilot testing to check the reliability of the instrument which is .865. According to the research findings, major challenges women entrepreneurs face are a lack of product marketability, education and training, assistance from government agencies, ICT, Power, and energy-related hurdle experienced by female businesses (load shedding), and other problems without the support of male family members, as well as insufficient networking possibilities. Female entrepreneurs had access to family support throughout the early stages of their firms. Having access to funding was a benefit for female business owners, among other things. Results show that most of the items reject the null hypothesis so there is a significant difference between female entrepreneurs who face challenges and those who have opportunities to start a new venture. Moreover, it is recommended to support female entrepreneurs, separate marketplaces had to be created. Women entrepreneurs should be provided additional opportunities to grow the scope of their firms by giving them the chance to learn from successful businesspeople in other areas/nations. For causing such events, the relevant authorities must be held responsible.

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## **LIST OF ABBREVIATIONS**

IMF	International Monetary Fund
PWEAP	Pakistan Women Entrepreneurs Association
SDG	Sustainable Development Goal
TEA	Total Entrepreneurial Activity
WBDC	Women Business Development Center
SMEDA	Small and Medium Enterprises Development Authority
SMEs	Small-Medium Enterprises
NGOs	Non-Governmental Organization
PESTLE	Politics, Economy, Social, Technology, Law and Environment

## Acknowledgment

God Almighty is worthy of all acknowledgments..... No one can say that I am perfect, everyone should admit that without the help of ALLAH and his people a man can't get anything so I bow my head before almighty **ALLAH** with gratitude. I am also very much thankful and my salute too many individuals who have helped me in shaping this research paper. I am grateful to Almighty **ALLAH**, who has given me strength and mentor to accomplish this task. I extend my thanks to **Dr. Khushbakht Hina** for her keen interest and concern for my work and for guiding me in the best way throughout my research journey. I am highly obliged to her for such gracious and faithful supervision. I would also like to convey thanks to all participants who participated in the study for their valuable time and cooperation in allowing me to collect my data. **'Thank you so much participants for your cooperation'** 'Very sincerely thanks to my all friends especially Ms. Bushra, Ms. Nida Shahzad, and Ms. Saman Chaudhary for supporting me at each and every step of my research. The last but not least, I would feel incomplete without thanking my parents who pray for my brilliant success and bright future.

## **DEDICATION**

Every challenging work needs self-efforts as well as the guidance of elders especially those who were very close to our hearts. My humble effort I dedicate to my sweet and loving Father and Mother whose affection love, encouragement, and prayers of day and night make me able to get such success and honor, along with all hard-working and respected teachers.

## CHAPTER NO 1

### INTRODUCTION

Women entrepreneurs must be appropriately modeled to respond to trend shifts and global market difficulties, as well as to sustain and achieve success in the entrepreneurial environment. Unfortunately, women lag behind men in several respects. Women's literacy rates and career opportunities have consistently increased over time. In addition, they participate actively, aside from their professions, from a late age. Women participate, get into the business, and set up all sorts of enterprises. The term "entrepreneurship" is derived from the French word "entreprendre", which means "seize opportunities" or "fulfill desires and desires through innovation and main companies. The resources used to produce goods at a given price, and through the coordination of those resources, produce items whose promoting price is uncertain as compared to the manufacturing cost. Women entrepreneurs play an important role in nations' socio-economic growth, creating jobs and increasing GDP, among other things, such as reducing poverty and social isolation (Cardella et al., 2020). Entrepreneurship is essential for socioeconomic development in a country and is a big issue for economists and politicians alike. Within the entrepreneurial ecosystem, women entrepreneurs are increasingly seen as a new source of socioeconomic progress. Women are recognized as effective entrepreneurs in the modern era due to their keen interest, talent, and capacity for strong economic growth.

According to the most recent women's entrepreneurship report from the Global Entrepreneurship Monitor (GEM) (2021/2022), the percentage of women starting businesses dropped by 15% between 2019 and 2020. In 2021, these rates stayed the same. Women's intentions to start a business within the next three years and overall startup rates declined more quickly than men's in 2020, however not in countries with an upper middle income.

According to a new ground-breaking analysis by the International Monetary Fund (IMF), the economic productivity lost due to gender differences costs the globe billions of dollars annually. Gender divides the entire economic process among these countries, according to a survey of more than forty prosperous and poor countries (although the economic process cared for narrow the gap between the genders). This is particularly true in the Islamic Republic of Pakistan, a perfect example where almost half of the female population is still largely excluded from the world of work. Due to several interdependent social and cultural elements, it is difficult to increase women's engagement in public life. Zeeshan Baloch's (2018), recent research on entrepreneurship education indicates that, in contrast to many emerging nations, it has been difficult to integrate women into the mainstream of financial interests in Pakistan. Entrepreneurship education indicates that, in contrast to many emerging nations, it has been difficult to integrate women into the mainstream of financial interests in Pakistan. In Pakistan, a nation with an estimated population of 172 million Eight hundred thousand people, just 3% of women are active in the economy, according to figures from the Federal Bureau of Statistics. Offering women in urban and rural communities the chance to start their businesses is one method to increase economic involvement.

The high degree of unemployment and the related socio-economic problems are due to weak entrepreneurship and the development of skills among students in the university. As the government is handicapped as the main provider of production and labor, it has now become imperative that graduates become intellectually active, by focusing on skill-based training and entrepreneurial knowledge. In an economy, entrepreneurs play a major role. Some people have the experience and initiative to sell good new ideas and make the right choices to benefit from the idea. The reward for the risks is the entrepreneur's future economic gains. Technically, any woman entrepreneur who manages any business, often with significant effort and risk, shall be a female entrepreneur. This era of information has



changed, as have the responsibilities of educators to create more job opportunities for ourselves and others. This research aims to address the challenges of entrepreneurs and how business training can increase their skills and expertise and help women to empower themselves. Globally, the share of women in small businesses has increased considerably (see e.g., Ericksen, 1999; Hughes, 2003; Fielden and Davidson, 2005). However, research on the experiences of small business owners overlooks a relatively restricted number of existing industries. Therefore, the aim of the present study is to investigate challenges and opportunities, for women entrepreneurs in private education institutions and their important contribution to economic growth & society.

## **1.1 Statement of the Problem**

This study is aimed to investigate the opportunities and challenges faced by female entrepreneurs running private institutions such as SMEs. Pakistan is a growing nation where males dominate over women. Women lack the freedom to make their own decisions in daily life. According to Pakistani society, males are responsible for providing for their households financially, while women are expected to take care of their families, children, and other dependents.

Women often start businesses to strengthen social relations in the community through financial resources and family participation. She often stresses her happiness since women predict self-actualization more so than male business people do. In terms of economic integration and opportunity for women, Pakistan was placed 143rd out of 144 nations in the world economy in 2016. Therefore, the purpose of this study is to investigate the opportunities and challenges faced by female educational entrepreneurs working in private institutions.

## 1.2 The Rationale of the Study

The trade-economic and index-Mundi (2020) research estimates that the global unemployment rate will be 6% between 2020 and 2021 (Trading Economics Global Macro Model, 2020; seen September 21, 2020). There is a significant need for people to start their companies or pursue entrepreneurship because of the large number of unemployed people. Nowadays, women are launching their businesses to get more control over their personal and professional life. Since they create employment opportunities, female entrepreneurs are more significant. Women who start their businesses become financially independent, which is good for the well-being of their offspring as well as the economy as a whole. Women's empowerment has been growing so swiftly over the world. Women now do not have the same opportunities as males in Pakistan. In Pakistani business, gender inequality and discrimination are widespread. Because of social expectations and gender, women face significant challenges. The isolation of gender discrimination starts early and will become a manner of life. In any case, the economic need is driving progressively more females to connect in financial activities-employment or enterprise. The COVID-19 situation has affected women's businesses, especially with household income, sales, lifestyle, and mental health in mind. The collapse of female enterprises demonstrated that creativity and digitalization are necessary for the survival of enterprises. Women's entrepreneurship is critical for creating employment opportunities and reducing poverty and gender inequality. Women entrepreneurs can become financially independent, which is good for their well-being and the economy as a whole. Gender discrimination is still a significant challenge for women in the business world, and it's essential to address this issue to create a more equal society. Women's entrepreneurship improves not just the economy of the country, but also the financial stability of families and communities. Despite the governments' many measures and incentives, the number of women entrepreneurs is not increasing at a faster rate.

Most women educational entrepreneurs want to start their own business in Pakistan but they thought after choosing an educational field they don't have the option to start a new venture. This study helps to aware of how they can start their business in the educational field and aware of startup challenges and opportunities. So, this study helps women entrepreneurs in starting a new venture and get knowledge about start-up challenges.

### **1.3 Significance of the Study**

The significance of this study is that it will help students/learners from different backgrounds in society and business, as it teaches people to develop individuality and to think outside the box. Women entrepreneurs are more economically powerful than workers because ownership not only gives them control over their assets but also the flexibility to make decisions. It will also offer opportunities, build confidence, provide social equality, and improve the economy. The generation of money and employment is another way that people give back to society. Many women in developing nations still lack access to education, are jobless, and reside in underdeveloped neighborhoods. These circumstances do not stop people from contributing to local economies and starting their businesses. The most important trait of female entrepreneurs that impacts their chances of success is passion. This is what will motivate you to keep going even in the face of obstacles. By generating new jobs, small businesses help people better their lives and the lives of many others. It will teach about risk management, incorporate critical thinking, decrease unemployment and make students self-dependent. It would also be a great help for higher education students to create their businesses, especially women's. It will promote innovative thinking and new ideas. In this competitive environment, innovation and entrepreneurship enable people to become self-sufficient and use their creativity to create something unique. Learning about invention and business improves an individual's logical and analytical ability, allowing her to deal with any situation. There is less or little work done on awareness of women's entrepreneurship. It will

promote women's empowerment (SDG goal 5) and reduce poverty (SDG goal 1). This study will be a contributor to the existing literature. It will develop creativity and encouragement in students.

## **1.4 Research Objectives**

The research objectives of this study were to:

1. Determine the women entrepreneurs' challenges.
2. Determine the women entrepreneurs' opportunities.
3. Evaluate the difference of entrepreneurship challenges on women's business factors.
  - i. To investigate the personal, securing finance, and marketing challenges faced by women entrepreneurs.
4. To find out the difference of entrepreneurship challenges on women's social factors.
  - i. To identify the lack of formal education, family conflicts, and time challenges faced by women entrepreneurs.
5. Analyze the difference of entrepreneurship challenges on women's technical factors.
  - i. To investigate the lack of skills, non-availability of raw materials, and shortage of electricity challenges faced by women entrepreneurs.
6. Investigate the difference between women's entrepreneurship opportunities with respect to environmental factors.
  - i. To identify the family support, access to finance, social factors, information and communication technology, and government policies and NGO support opportunities for women entrepreneurs.

## 1.5 Research Hypotheses

The research hypotheses of this study are:

1. **H<sub>01</sub>:** There is no significant difference between women entrepreneurs with challenges and Opportunities.
2. **H<sub>02</sub>:** There is no significant difference between entrepreneurship challenges on women's business factors.
3. **H<sub>03</sub>:** There is no significant difference between women's entrepreneurship challenges on social factors.
4. **H<sub>04</sub>:** There is no significant difference between women's entrepreneurship challenges on technical factors.
5. **H<sub>05</sub>:** There is no significant difference between women's entrepreneurship opportunities with environmental factors.

## 1.6 Delimitations

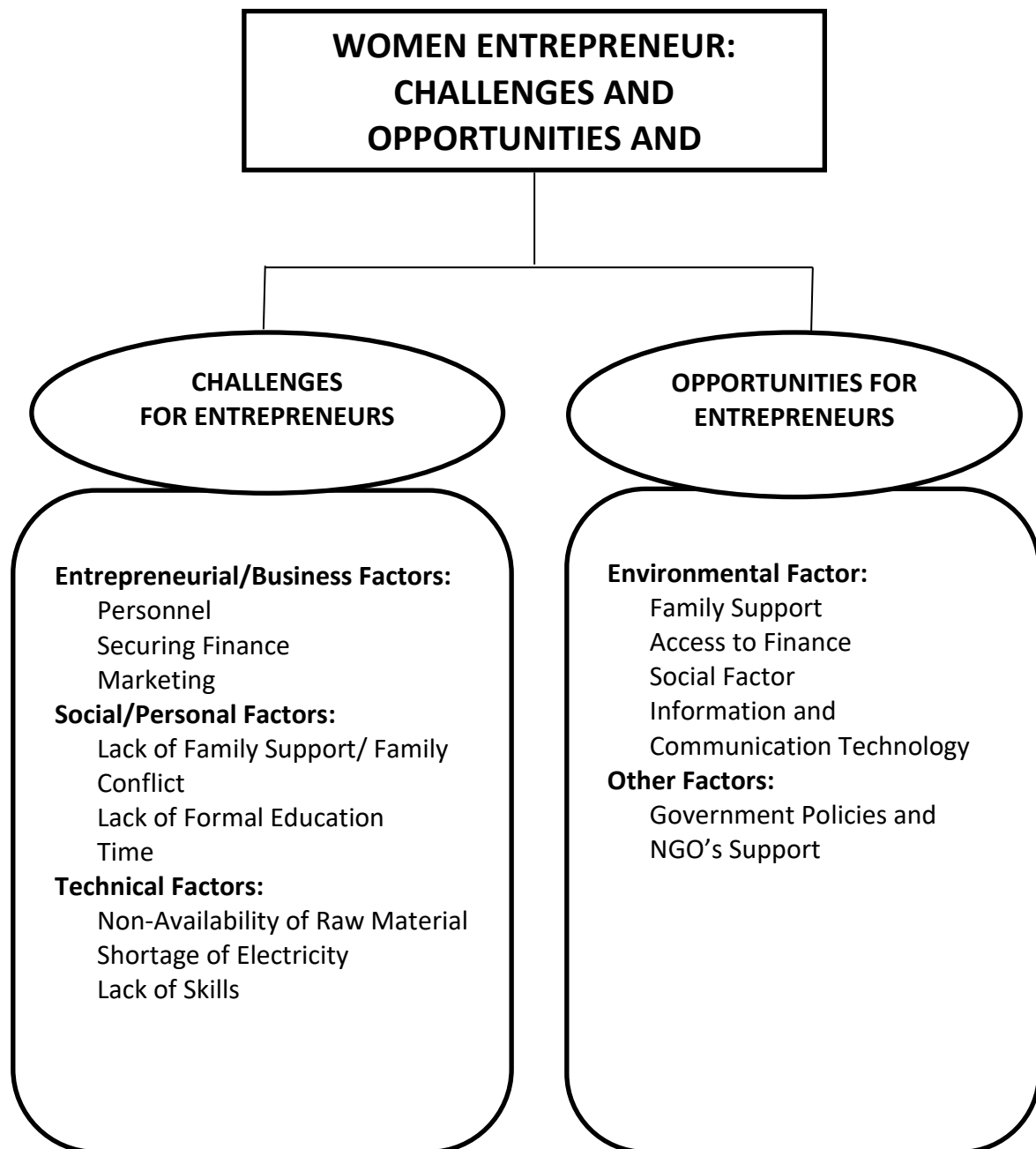
1. The researcher specifically selected Rawalpindi tehsil private schools at the primary levels.
2. The study was delimited to those women entrepreneurs who are working in the educational sector.
3. The study was delimited only to accessible schools.
4. The study is descriptive and the survey method is used for data collection.

## 1.7 Conceptual Framework of the Study

For the current study, the researcher adapts different successful entrepreneurship women models mentioned above for making a conceptual model for this study. In this model, the major three dimensions were discussed in terms of the factors associated with the success of women entrepreneurs. These factors are individual's factors, organizational factors, and

external factors. The individual factors are further divided into two sub-factors which are personal and family-related factors. Personal factors include interest and strong internal passion, a brace to undertake risk, self-confidence, and a positive attitude. Whereas, family-related factor includes, motivation from family members (parents, children, spouse, and relatives). Moreover, the second domain is organizational factors which include, managerial skills, leadership and organizational culture, marketing skills, financial and operational skills, and technological application. In addition to this, the third domain of this model is external factors which include, market opportunity, level of competition, Assistance program from government agencies, and external conditions PESTLE (Politics, Economy, Social, Technology, Law, and Environment). Whereas, other factors discussed in this model were moral and spiritual values and strong relationships with other businesses. But according to the need of the study researcher mold this model into two categories which are: challenges of women entrepreneurs and opportunities of women entrepreneurs. The reason behind adapting this model is that it is related to the success of women entrepreneurs and the dimensions discussed helped the researcher in indicating challenges and opportunities related to the women entrepreneurs in private institutions of Rawalpindi city.

Individual inspiration is important for success in life, thus the researcher in this study starts by looking at the characteristics that motivate people to start their own businesses. In our example, a socially motivated entrepreneur evolved from a genuinely opportunity-focused entrepreneur. The researcher developed their conceptual framework by using indicators from two theoretical frameworks of earlier research. For the current study, the researcher used two factors, including chances for women's company growth and difficulties encountered during business startups.



Researchers adapt Aslam, S., Latif, M., & Aslam, M. (2013). Proposed model for the challenges or Problems faced by women entrepreneurs and for opportunities researchers adapt a proposed model of Majid, M., Cai, Li., Hasnain, J., Saba, F., & Sheikh, A. (2019).

## 1.8 Operational Definition

### 1.8.1 Entrepreneurs

A person who takes initiative and creatively thinks may handle social and economic processes to generate recognized opportunities while also accepting risks and failures.

### **1.8.2 Educational Entrepreneurs**

Educational entrepreneurs are those who are running small-medium enterprises, such as schools, and academies at a primary, secondary, and high level. In this study, educational entrepreneurs were CEOs of primary and secondary educational institutions.

### **1.8.3 Opportunities**

An opportunity or circumstance that allows you to do what you want or need to do, or the potential of doing anything. If a firm is formed as a result of the three preceding labor market situations, we consider it an "opportunity" (rising, peak, drop, and bottom out).

### **1.8.4 Challenges**

A challenge is a new and difficult aspect that demands significant mental or physical effort, the need to explain it, and the desire to succeed.

### **1.8.5 Personnel**

"Personnel" refers to actual individuals. The personnel department interacts with employees, keeps their records, and helps them with any problems that arise.

### **1.8.6 Securing Finance**

Bank commercial loans are referred to as secured finance. When someone finances a project or an expense, they supply the funds required to complete it.

### **1.8.7 Marketing**

The purpose of marketing is to attract customers to your company's products or services. It is the process of developing, communicating, delivering, and distributing additional value solutions for customers, clients, business partners, and society as a whole. Management has authority over every aspect of a company's activity, including product creation, distribution techniques, sales, and advertising.



**1.8.8 Family Conflict**

Any family conflict, whether between spouses, parents and children, siblings, or extended family. Family conflict occurs when family members have strongly opposed views/beliefs or misunderstand each other. This reasoning quickly leads to an inaccurate conclusion.

**1.8.9 Availability of Raw Material**

If raw materials are conveniently available, a firm does not need a large inventory of them. As a result, in this situation, less working capital will be required. When raw materials are lacking, a loss is unavoidable. In this situation, all workers are paid the same amount.

## CHAPTER NO 2

### LITERATURE REVIEW

#### 2.1 Women Entrepreneurship: An Introduction and Concept

Entrepreneurship is the word living in the economy and the economy is only driving and excelling when you have your self-business. Self-business means that you have a lot of women entrepreneurs in the world and these entrepreneurs are not only male. We have to work on gender, when we have an equal ratio of male and female entrepreneurs then we can see better growth in the economy. Women Entrepreneurship is a process of starting a new venture by taking some risks in the hope of making a profit.

According to the analysis of the literature, the word "entrepreneur" comes from the French word "entrepreneur," which means "to undertake" (Hayes, 2021). Numerous writers have debated the idea that entrepreneurship is a concept from the 20th century, as women started firms primarily to increase their families' income (Sathya & Vithyapriya, 2016). However, Surbhi (2020) stated that "Women Entrepreneurship" refers to the method or process of creating a business entity, meaning obtaining profits as a future return. The phrase "women entrepreneurship" refers to a dynamic process of incremental wealth creation in which people take considerable risks in terms of equity, time, and professional attention in exchange for adding value to a good or service. A lot of previous research has looked at this topic (Esiobu, Onubogu, & Ibe, 2016). According to Ismail (2016) women's entrepreneurship is the action of starting, developing, and running a new business while taking all of the risks necessary to make a profit, and it is not limited to one gender. A more comprehensive description can be found in women's entrepreneurship. However, Vasudevan and Prasad (2016) states that women's entrepreneurship is frequently regarded as a critical tool for addressing unemployment, poverty, and a poor economy around the world. The

establishment of new businesses and the rapid expansion of existing ones are important economic inputs.

Women entrepreneur is a person who takes initiative and creatively thinks and may handle social and economic processes to generate recognized opportunities while also accepting risks and failures. According to Surbhi (2020) “Women Entrepreneurs” are people who locate social needs and try to achieve the same needs with their innovative ideas. The researcher is tending to agree with Surbhi (2020) women entrepreneurs achieve their needs and bring up some innovative ideas. In addition to this premnath (2019) stated that an entrepreneur is someone who, rather than working as an employee, organizes a wander to profit from a situation. In any economy, women entrepreneurs are essential. These are the people with the skills and initiative to predict current and future needs, as well as bring smart new concepts to market.

According to society, males are responsible for providing for their households financially, while women are expected to take care of their families, children, and other dependents. According to this function division, man serves as a good example of how to operate and manage a business (Nicolás & Rubio, 2016). Research on entrepreneurship that emphasizes male traits lends credibility to that as well (Al-Dajani & Marlow, 2013). Women are frequently seen as being less capable than males under man-dominated and patriarchal perspectives (Foss et al., 2013) which discourages them from engaging in economic activities. Consequently, there is a sizable gender gap in the proportion of women who start firms (Minniti & Nardone, 2007). Due to erroneous social and cultural conventions that may be strongly ingrained in cultural notions, female marketers in Pakistan do not have access to the same opportunities as male marketers (Roomi & Parrot, 2008). There are very few women participating in entrepreneurial sports in Pakistan because of increased gender disparity. Due to the male-dominated society, Pakistani women struggle to establish

businesses, access finance, property, and other resources, as well as training and development opportunities.

According to Anwar and Rashid (2012) and Nagarajan (2016) after the long struggle for economic freedom through entrepreneurship, women face many obstacles in meeting the needs of their families. Women's owned businesses help them to contribute to their family's well-being and to increase social interactions. It further enhances the sovereignty of women and helps them make a notable contribution to the growth and prosperity of the world as a whole. However, according to Ramadani and Gerguri Rashiti (2017) women entrepreneurs are now opening up new employment opportunities for young women. In the book "Women Entrepreneurship in Family Businesses", Ratten et al. (2018a) pointed out that women around the world still lack good business skills and they have entered their businesses. According to Khan (2014) patriarchal tradition is another factor in Pakistani women's poor engagement in the business sector. Pakistan is a developing nation with an estimated 196.3 million people (Trade Economics, 2017).

## **2.2 Gender and Entrepreneur**

Several studies have proposed that female entrepreneurs in various developing countries face obstacles due to religious and cultural constraints (Bock, 2018). The researcher is tending to agree with (Bock, 2018) several studies, for instance, reveal that the most significant challenges women face is linked to their gender (Jones, 2017). Few authors have also suggested that scholars and policymakers are interested in research initiatives that investigate gender-related issues in the field of entrepreneurship (Malmstrom, 2017).

A study by Akram (2018) has led to a more profound understanding of gender discrimination, women entrepreneurs face a variety of hurdles, the most significant of which are financial, community support, and business control by their male colleagues. Pakistan, like other emerging countries, faces the nearly same problem. Pakistani society is diverse, yet

limits on women's empowerment are common throughout the country. By World Bank, Pakistan was rated 133rd out of 160 nations in the 2017 Gender Inequality Index. This demonstrates how gender discrimination has restricted female involvement in Pakistan's economy. When compared to other nations in the area, women entrepreneurs in Pakistan are largely engaged in self-employed units. Many rural women from low-income families do not have access to basic education, which limits their awareness of the outside world. Very recently (Shaheen, Ahmad & Hussain, 2021) have provided new evidence for fewer women entrepreneurs in our country they stated that there are many talented women in various household products in rural Pakistan, but due to cultural and other constraints, the majority of them are unable to transform their talents into commercial ventures, and thus into businesses. They develop various skills during their youth and adolescence. They are, however, denied their fundamental right to study after marriage and take on household responsibilities like cleaning, cooking, and child-rearing.

This leads to the conclusion that the situation of women entrepreneurship in Pakistan's rural areas is deplorable, due to a gender disparity. This combined with the low literacy rate, limited the sociocultural environment's supporting role (Shaheen, 2021). Because government policies ignored the context, women's entrepreneurship was unable to establish themselves as a significant pillar of society and the economy.

## **2.3 Women as Entrepreneurs**

A woman as an entrepreneur is defined by Santos (2018) a female entrepreneur who takes initiative and creatively thinks may handle social and economic processes to generate recognized opportunities while also accepting risks and failures. Throughout the twentieth century, economic development through female entrepreneurship was a popular issue among academics. Moreover, Eleanor Schwartz (1976) is widely regarded as the first researcher to propose the phrase "women entrepreneurship" (Zerwas, 2019).

According to Harbison (cited in Sudha, 2007) any woman or group of women who develop, copy, or adapt an economic activity may be referred to as a woman entrepreneur. Today, women are launching new businesses at a higher rate than men. Women have benefited from a more favorable social context since the turn of the century. Today's society and governments recognize women's empowerment via the provision of jobs, economic independence, commercial ventures, and the establishment of various sorts of enterprises. In emerging nations, home-based business plays an imperative role in economic growth. However, according to Hanif (2017) the handicraft industry is critical to the economy of growing nations such as Pakistan. The business climate in Pakistan for women shows the dynamic interaction of different components that fall into two basic groups. The first refers to social, economic, traditional, and religious components that are secure inside the authoritarian framework and visible in women's inferior status. The second collection of elements establishes structures, approach archives, administrative game plans, and institutional tools. The administrative environment does not generally victimize women, although even well-intentioned systems can occasionally result in unfavorable discrimination. Maryam (2017) states that women are discriminated against in poor nations such as Pakistan. As a result, women confront numerous conflicts since they do not have the same chances as males. They don't just lack financial means; they also lack access to necessities like clean water, good sanitization, and education and health care. Essentials of life are in short supply, putting their talent to the test, limiting their capacity to acquire profitable work, and resulting in income, poverty, and social exclusion. Women's hopes and ambitions are hidden.

Women's status has gradually improved in most emerging countries during the previous two decades. Women are finding themselves and seeking to create a place for themselves in every industry. Women make up about half of the global population. They have, however, contributed disproportionately little to economic output. Pattnaik (2018)

simply stated that a female entrepreneur is someone who takes the initiative and risks required to start and manage a business in the face of risk and uncertainty to produce self-employment, revenue, and growth. She looks for opportunities and acquires the resources needed to benefit from them.

## **2.4 Women Entrepreneurship: A Historical Review**

There is no universally accepted definition of "entrepreneur" or "entrepreneurship" among economists. Pahuja (2015) claims that the term "entrepreneur" originally became well-known in the seventeenth century to describe a person who signed a contract with the government to deliver certain products or provide specific services. The contract price was specified; thus, the business owners assumed the risk of the expedition and were accountable for any profits or losses. Renowned French economist Richard Cantillon is credited for inventing new the term "entrepreneur" as well as one of the first ideas in the profession. He viewed the entrepreneur as a risk-taker who spotted opportunities to buy cheaply and sell for a profit as well as supply and demand instabilities. He described a woman entrepreneur as a businessperson who "buys at a specific price, sells at a market price, and carries the operating risk" like a trader or farmer. Women entrepreneurs create and start new enterprises while taking on financial risks and maintaining gender neutrality. According to Ismail (2016), to complete the phases of the women's entrepreneurial process, one must take chances and follow regulations. The study of Lakshmi (2016) has led to a more profound understanding of the concept of women's entrepreneurship; he states that women's entrepreneurship is seen as a great incentive for women to work freely so that they can carry out their dual responsibilities effectively as domestic and business operators. Women entrepreneurship also is known to be a key means of empowering women by providing the most economical way to operate a business through the main access to company loans. For a long time, women in

companies are still rare, for an extended amount of your time and women have fewer opportunities to make the right decisions.

Women now make up a sizable portion of the workforce in politics, business, and government. There has been a considerable increase in the percentage of female company owners recently. But in certain poor nations, women find it extremely difficult to follow their business goals. Yunis and Anderson (2019) state that in their research, the Islamic Republic of Pakistan ranks sixth among the most popular countries in the world, with nearly half of the population being women. It presents the case of typical women suffering from dynamic modernization, heritage, and beliefs. In Pakistan like other developing countries, female entrepreneurs do not dream of the same opportunities as men. It is often believed that women are best suited as "housewives" rather than as earners. They are encouraged to stay home and refrain from such activities. However, a small number of women are still starting to engage in entrepreneurship. Some have social goals in mind. For these women, the dynamics of the situation create exciting opportunities and obstacles to running a business in Pakistan. Worldview shows that business owners of women are growing. For example, in the USA and Australia women's entrepreneurship increased by 82.9% in 2015–2016 and 74.8% respectively. Moreover, in the UK, Denmark, Sweden, and Germany, the top five female entrepreneurship places also increased (Global Economy, 2017). While in developing countries women in the first stage of entrepreneurship set up small business-like boutiques, beauty salons, and baking products.

## **2.5 Significance of Women Entrepreneurs in Society**

Women entrepreneurs can bring a lot of diversity to the business environment as they can do things differently. Women's roles in society have evolved. There is no field in which women have not demonstrated their worth, from entering the commercial and political sectors to achieving key positions. The same can be true about being an entrepreneur, which comes



with a slew of challenges when a woman decides to go for it. Women are crucial to entrepreneurship and will drive change for many years to come. Through their intellect, they support economic development, innovation, creativity, and productivity. Additionally, they inspire other women and people to launch their enterprises.

According to gender equality by UCO (2018) the current economic situation requires a significant contribution to achieve stability. Many nations with low GDP growth can benefit from women contributing to economic stability. Furthermore, the current situation of the global economy needs the development of entrepreneurial thought and behavior. Providing chances for female entrepreneurs is a simple way to do this. Anum Kamran, President of the Pakistan Women Entrepreneurs Association (PWEAP), estimates that over 95 percent of Pakistani women are unemployed.

Women's entrepreneurship has received a lot of attention recently and is becoming a more widespread phenomenon on a worldwide basis (Henry et al., 2016). According to Roomi, Rehman, and Henry (2018) gender-related power relations in Pakistan's conventional and traditional culture are based on injustice and prejudice, making women the object of discrimination and gender disparities. The researcher appears to agree with Roomi, Rehman, and Henry (2018) that women do indeed face these difficulties. The performance of women-owned businesses has been significantly impacted by gender discrimination's access to national laws, culture, and regulations, as it is further mentioned by Muhammad, McElwee, and Dana (2017) at the same time additionally, it makes a considerable contribution to the battle against poverty and serves as society's better half (Vinothini, 2016). It is further described by Sathya and Vithyapriya (2016) Women's businesses aren't recent, women-owned and managed their businesses for decades before the 20th century, to prevent poverty and increase profits. Consequently, many researchers investigated the role of a lack of business skills, Family support, self-confidence, motivation, and risk-taking for women to

succeed in the workplace (Azmi, 2017). Therefore, promoting women's empowerment and gender equality is essential to accelerate sustainable development. Therefore, this study aims to survey the opportunities and challenges of women entrepreneurs in a private institution.

In the UN report policy given by the UN WOMEN (2019) the vision for sustainable development role for the global world in entrepreneurship they have discussed that the 2030 Vision for Sustainable Development has separate goals for gender equality and women's empowerment (SDG5). There is also a more consistent call for gender equality targets for different purposes and a gender disintegration of data across various indicators. Education is thus a fundamental pillar of sustainable development as it feeds the power of the majority and feeds the national economy to reduce poverty and expand opportunities for choice. There is now a mutual agreement on this issue as evidenced by the existence of the exclusive Sustainable Development Goal in the field of education (SDG 4). By the end of 2030, it aims to fully increase the number of young people with the skills needed for entrepreneurship, employment, and decent work. Education is therefore essential to achieving inclusive sustainable development (Garzon, et al., 2018).

## **2.6 Women Entrepreneurship and Different Sectors**

There are four sectors of women's entrepreneurship which is consisting of

- Agricultural Sector
- Manufacturing Sector
- Service Sector/Tertiary Sector
- Educational Sector/ Quaternary Sector
- Stock and Investment Sector

### **2.6.1 Agricultural Sector**

Pettinger (2019) states that the agricultural industries are affiliated services that comprise the primary sector. The primary sector provides raw resources for goods and

services. The primary sector includes agriculture, forestry, fishing, and mining. However, different research found that companies in the primary sector are involved in the exploitation and gathering of the planet's natural resources. Frequently, primary sector businesses engage in economic activity that makes use of and sells Earth's natural resources to consumers or other businesses. Compared to more developed countries, emerging nations have a larger concentration of economic activity and employment in the primary sector. However, industrialized nations favor the use of technology and machines in their primary sector activities, suggesting that the populace is not heavily employed in the primary sector (Kenton, 2021).

### **2.6.2 Manufacturing Sector**

The manufacturing industry is part of the secondary sector. Pettinger (2019) states that the secondary sector transforms one good into another by improving its utility. The secondary sector is better organized and uses more efficient manufacturing procedures. The secondary sectors include major firms, manufacturing units, small businesses, huge corporations, and global organizations. Construction, manufacturing, and utilities such as electricity are all examples of manufacturing industries. According to Kenton (2021) claims, businesses engaged in constructing, manufacturing, and processing are considered to be in the secondary sector. The primary sector produces natural items, which are then turned into goods by the secondary sector. The secondary sector comprises the following commercial activities: Examples of industries include the production of automobiles, textiles, chemical engineering, aerospace and space exploration, shipbuilding, and energy utilities.

### **2.6.3 Service Sector/ Tertiary Sector**

The service sector is included in the tertiary sector. Pettinger (2019) states that the tertiary sector assists the elementary and secondary sectors by providing services. The tertiary sector is well-organized and has advanced logistical systems to carry out its responsibilities. The tertiary sector comprises banking, insurance, tourism, finance, commerce, and administration. Moreover, according to Kenton (2021) firms in the tertiary sector include retailers, entertainment companies, and financial organizations. The tertiary sector sells goods produced by the secondary sector to benefit businesses and customers. Retail sales, transportation and distribution, dining establishments, travel, insurance and banking, medical services, and legal services are a few examples of the services offered by the tertiary sector.

### **2.6.4 Educational Sector/ Quaternary Sector**

According to Pettinger (2019) the quaternary sector is considered to be the economy's intellectual component. Education, training, technical innovation, and research and development are all part of it. It is the process that enables organizations to create better production processes and improve the quality of services offered in the market. Economic growth would be slow or non-existent if technology and knowledge did not advance. It is commonly referred to as the knowledge economy since it is the sector of the economy that is based on human capital—information technology, knowledge, and education. Kenton (2021) on the other hand, describes the educational sectors by claiming that the quaternary sector is made up of companies that participate in intellectual activities and pursuits. The quaternary sector usually performs intellectual tasks like innovation and technological development. This sector of the economy engages in research and development that improves methods like manufacturing. Businesses and organizations formerly belonged to the tertiary sector before entering

the quaternary sector. But as the knowledge-based economy grew and technological innovations proliferated, a brand-new economic sector emerged.

The "Stock and Investment Sector," according to Kenton (2021) is another sector.

### **2.6.5 Stock and Investment Sector**

To allow investors to evaluate companies with similar business activities, according to Kenton (2021) the financial markets are divided into many economic sectors. While economic sectors provide a comprehensive view of the economy, investment sectors further define and categorize businesses. Investment sectors are important because they make it possible to gauge the performance of an economy based on the financial results of the businesses that comprise that sector. The following list of investment sectors is not comprehensive; however, the following are some examples:

- Innovation, like gadgets and programming engineers
- Administrations, for example, banks and insurance agency
- Land, like private and business land
- Industrials, like assembling, apparatus, and development
- Resources, which include the production and distribution of energy
- Services providers, such as water, electric, and gas companies
- Customer optional, which addresses items that are not necessary
- Buyer essentials, such as businesses that provide food and drink

## **2.7 Various Levels of Women Entrepreneurship**

There are many levels of entrepreneurship, but according to Hayes (2021) and Purdom (2021) there are four main levels of entrepreneurship. Small businesses, scalable startups, large companies, and social entrepreneurship are the four primary levels of entrepreneurship.

### **2.7.1 Small Business Entrepreneurship:**

The idea of beginning a small business, according to Hayes (2021) relates to starting a firm without expanding it into a huge corporation or opening multiple franchises. A single restaurant, a single grocery shop, or retail establishments where you sell your handcrafted goods are examples of small company entrepreneurship. These people frequently invest their own money in their businesses, and they succeed when it generates enough income to cover their living expenses. They don't have any outside investors, and they only accept loans if doing so will allow them to keep running the business.

### **2.7.2 Scalable Startup**

Hayes (2021) states that the objective is to develop a unique good or service that will support the business's long-term expansion and scaling. To develop their ideas and focus on various industries, these businesses often require investors and large quantities of money. Take Silicon Valley as an illustration of a business that got its start with a new conception. Purdom (2021) believes that a scalable company has an original idea that has the potential to change the world. They build each aspect of a business plan to fast develop their firm. They want to start making the greatest money in the shortest amount of time possible. Establishing a scalable firm is challenging since it involves knowledge, hard work, and experience. If you want to see some examples of scalable companies, are Facebook and Instagram.

### **2.7.3 Large Company**

Purdom (2021) explained that when a larger company tries to extend its services, this is referred to as large company entrepreneurship. This program is intended for professionals who understand how to operate a large business and achieve maximum growth. They experiment with new ideas to see how they work. To run a large firm,

you'll need a large team. According to Hayes (2021) when huge corporations create a new business division within an already-existing firm, this is known as entrepreneurship. The current business could be ideally placed to expand into new markets or take part in cutting-edge technologies. These firms' CEOs either identify a new market for the business or employees develop ideas that they present to top management to start the process.

#### **2.7.4 Social Entrepreneurship among Women**

Purdom (2021) a social entrepreneur is an entrepreneur who is passionate about helping society and improving the lives of others. The purpose of this entrepreneurial method is to create a social enterprise for the benefit of society rather than to maximize profit. These entrepreneurs will occasionally create non-profit organizations to perform charitable work. In contrast, according to Hayes (2021) social entrepreneurship is meant to benefit society and all of mankind. Their services and goods are aimed at helping people or the environment. Instead of being driven by a desire to profit, they are motivated by a desire to help the world.

### **2.8 Characteristics of Women as Entrepreneurs**

According to Hayes (2021) there are four types of entrepreneurs. Types of entrepreneurs include; builders, opportunists, innovators, and specialists.

#### **2.8.1 Builder**

Scalable businesses can be built by builders quickly. Within the first two to four years, builders usually exceed sales expectations, and they keep expanding until they achieve \$100 million in revenue or more. By bringing in the greatest investors and recruiting the most qualified staff, these people want to build a solid foundation. They need personalities that are suited to their desire for speedy growth, but they will find it

challenging to form close bonds with people in both their personal and professional lives Hayes (2021).

### **2.8.2 Opportunist**

According to Hayes (2021) opportunistic entrepreneurs are upbeat individuals who can see financial opportunities, stick with a venture during its development stages, then go away when it achieves its peak. These women are driven to ideas that might produce residual or recurring income because they are focused on profits and the wealth they would create. Opportunistic business owners may act irresponsibly since they are searching for opportunities at the right time.

### **2.8.3 Innovator**

Few people-innovators-are capable of developing a remarkable idea or something that no one else has considered. Think about people like Mark Zuckerberg, Steve Jobs, and Thomas Edison, to name a few. These individuals got what they desired and as a result learned about business potential. Innovation leaders are more focused on the social effect of their goods and services than on financial gain. These people tend to delegate day-to-day operations to others who are more adept at running a firm since they are better at coming up with ideas (2021).

### **2.8.4 Specialist**

Hayes (2021) discuss that these individuals are scientific and risk-averse. They have a broad range of skills in a certain area acquired through training or experience. An expert business visionary will work out their business through system administration and references result in a slower growth than a developer business person.



## **2.9 Roles and Responsibilities of Women Entrepreneur**

There are many roles of women entrepreneur, but according to the book of premnath (2019) the role of women entrepreneur includes: economy, growth and opportunities, risk assumption, business decision making functions, managerial functions and innovation.

### **2.9.1 Enrichment Economy**

Premnath (2019) discusses that in economy enrichment women entrepreneurs play a critical role in a market economy. All economic activity is activated and stimulated by women entrepreneurs, who operate as the spark plugs in the economy's engine. The promotion and appreciation of the entrepreneurial spirit is the key to global economic success.

### **2.9.2 Opportunities for Societies to Grow**

Women Entrepreneurs and their actions are the primary determinants of any economy's level of success, wealth, development, and opportunity, a society's prosperity is only as good as its capacity to reward and encourage entrepreneurial activity. The majority of entrepreneurs are found in the most dynamic cultures, where there are also supportive economic and legal frameworks that help them expand their businesses Premnath (2019).

### **2.9.3 Risk Assumption and Taken**

In a recent study, Premnath (2019) states that a woman entrepreneur is a person who assumes the risk of a business in pursuit of profit and looks for chances to profit by satisfying unmet needs. Women business owners look for instability, or a conflict between what customers want and need and what is currently being offered. The female business owner next collects the production components needed to create, provide, and market the desired goods and services.

#### **2.9.4 Functions of Business Decision Making**

Premnath (2019) believed that women entrepreneurs are optimistic and forward-thinking individuals who believe in their capacity to succeed and are interested in investing on the line in the pursuit of profit. They're faster and willing to try new approaches in order to accomplish their profit goals. They invest their funds and the money of others into establishing a profitable product or service. They're also adaptive, quick to change as soon as new information becomes available.

#### **2.9.5 Managerial Functions and Governance Functions**

By making their goods and services stand out from the competition, female business owners are able to sell more than their male colleagues. They are constantly on the lookout for client demands that the competition isn't meeting, and they figure out how to make their products and services more desirable than the competitor's (Premnath, 2019).

#### **2.9.6 Innovation and Creation**

According to Premnath (2019) women business owners are a national treasure who should be given the most protection, nurturing, encouragement, and rewards. They are the source of all the riches, employment, opportunity, and success in the country. In a market economy, they are the most significant individuals, yet there are never enough of them.

### **2.10 Women Entrepreneurship: A Global Context**

In developing nations like Angola, as well as developed nations on the Arabian Peninsula like Saudi Arabia, Oman, or Kuwait, and in the Americas like Panama, Chile, and the United States, female entrepreneurs are particularly prevalent, according to a study by the Global Women Entrepreneurship Research Association that was conducted in 43 countries and territories. The survey finds that there aren't enough female entrepreneurs in a number of

advanced European nations. Italy (0.9%) had the second-lowest percentage of female entrepreneurs on the list, slightly below Poland, representing Europe's dismal performance (2.4 percent). Panama was the developed country with the most female business owners (2.9.1 percent). In most affluent countries, male women entrepreneurs had success rates 50–100% higher than female women entrepreneurs.

## **2.11 Councils and Agencies for Helping Women Entrepreneurs in Pakistan**

In terms of "factors-driven" countries, Pakistan had the lowest early-stage total entrepreneurial activity (TEA) rate (9.07%). Women had a rate of 1.73 in the early stages of total entrepreneurial activity (TEA), whereas men had a rate of 15.94. In the global entrepreneurship monitor research, women had one of the lowest rates of total entrepreneurial activity (TEA) among the participating countries. Despite these challenges, the Pakistani government has made efforts to aid female entrepreneurs. For example, a women's business development center (WBDC) was established under the SMEDA in 2012 to raise awareness of business start-ups among women. The first women's bank, Ltd., was established by the Pakistani government to make it easier for women to get loans. The Small and Medium Enterprises Development Authority (SMEDA) was founded as a federal organization in October 1998 by the Ministry of Industries and Production. Women in SMEs, which are small firms in Pakistan with less than 250 employees, make up the target demographic. The economy is governed and run by women (SMEDA, 2018; Khan, Salamzadeh, Kawamorita, & Rethi, 2020).

## **2.12 Women Entrepreneurship and Their Role in Educational Industry**

The desire and capacity of a person to look for investment possibilities in a learning environment and to be able to start and run a successful firm is known as educational entrepreneurship (Shuaibu, H., Kamin, Y. B., Isa, U. M., & Cledumas, A. M. 2021). But

according to Lackéus, M., and Middleton, K. W. (2016) business education and entrepreneurship education are the two terms that are employed in this field the most frequently. While the term "entrepreneurship training" has been defined to focus more on the particular context of starting a new business and working for oneself, the term "business education" is frequently used in the United Kingdom and has been defined as focusing mostly on individual development, attitude, skills, and talents.

Education helps women entrepreneurs innovate and succeed in business (Khurana & Datta, 2021). In addition to this it also helps to deal effectively with difficult and risky problems (Lattacher & Wdowiak, 2020). Successful business rethink may be assisted by knowledge gathered in uncertain and dangerous conditions. According to Nogueira (2019) women's entrepreneurship is a crucial component of entrepreneurship education. These company development procedures foster learning about entrepreneurship and provide knowledge. Women entrepreneurs who develop and operate entrepreneurial firms enhance personal and social capital (Holcomb et al., 2009; Ettl & Welter, 2010). The design of social processes includes entrepreneurial learning (Hunter & Lean, 2018). Gender is a significant factor to take into consideration while beginning and expanding new firms when contextualizing entrepreneurial learning (Ettl & Welter, 2010; Welter, 2020). Female entrepreneurs are also impacted by micro-impacts including knowledge, experience, and drive to pursue business (Neumeyer et al., 2019). In this research entrepreneurship of educational industry (educational entrepreneurship) means that entrepreneurship as an educational industry is those who are running their small-medium enterprise in the field of education such as school, academy, primary, secondary and high level.

### **2.13 Women Entrepreneur in Pakistan**

In Accordance with World Bank, Pakistan stands at 35th out of 46 Asian countries in term of female labor-force participation. One of the reasons Asian nations are split is because

the majority of Pakistani women can only find informal work 35 (non-documented less paid jobs, no medical edges with any job security). Over 75% of Pakistani women who reside in rural regions are employed by non-governmental organizations, according to recent research (NGOs). However, there are fewer than 2% of women working in the public sector. This reduces their capacity to grow their enterprises, employ their skills, and lessen the extreme gender imbalance in Pakistani society. The purpose of this study is to examine the current situation and challenges faced by Pakistani women business entrepreneurs. Women find it particularly challenging to make financial decisions because to the pervasive uncertainty in the economy and government markets (Platnikov et al., 2019). However, from the perspective of the employee, testing such internal and external factors is essential because it occasionally modifies employee behaviors, such as motivation and self-confidence, which can have a detrimental effect on women's performance due to societal norms or environmental influences. On the other hand, several prior studies have examined these elements in developing nations, where company owners must adhere to various supporting norms and regulations in order to launch and operate their enterprises (Hasan & Almubarak, 2016; Rani & Hashim, 2017). By supporting the idea of higher education, these factors, according to Modarresi (2016) can have a major influence on the success of women entrepreneurs in industrialized nations. This research will look at the issues affecting Pakistani women entrepreneurs in order to attain economic empowerment and significantly contribute to the growth and prosperity of the nation.

Women have come a long way in the last several decades. New social structures are being facilitated by changes in the economy, society, politics, technology, and industry. They support women when they become more visible in society and start to entrap them in their homes and families. In contrast to Pakistan, the situation in developed and emerging nations as well as Western nations is different. In 2008, Roomi and Parrot proposed that although, for

those who are willing to let their women go out to teach themselves and take part within the financial field, inadequate transportation, both public and private, work as a true limitation on their physical development.

Stevenson (1983) explained that entrepreneurship is “looking for opportunities without considering the resources currently under control”. The researcher indicates that the social-disapproval of the commercial enterprise women in Pakistan additionally implies the invisibility of women's participation with inside the workforce (Kamal, 1997). Moreover, their participation in their family and other matters of the residence is visible as a social obligation in the region of financial participation. But the situation is changing because of social development and globalization. Now the women play an active role in growing the Pakistani economy. The researcher implies that these days’ women are seeking to get profits orientated jobs and seeking to achieve the social status of men (Firdous, 2014). The traditional Pakistani society is converting specifically inside the city regions of Pakistan; women are now not live home to attend to their family, where each husband-and-wife work to fulfill their family expenses. In Pakistani society, women stay at home to take care of their families. Especially in Pakistani cities, wives and husbands work to meet family needs. Principles related to women's economic empowerment, moral support for immediate family members, transportation and mobility assessments, and communication with the opposite gender in transactions and business will contribute to their business success. (Roomi and Parrott, 2008).

In addition, most women entrepreneurs can only do this with or without the support of their family members. This is a significant challenge at a time when developing nations are attempting to alleviate poverty while adhering to the Millennium Development Goals.

## **2.14 Women Entrepreneurship at Regional Level in Pakistan**

Pakistan has historically had higher poverty rates, lower in rural areas and lower poverty rates in urban areas. At the same time, 47 million people live in rural areas, 35 million below the poverty line. In 1990, rural poverty increased rapidly, and the income gap between urban and rural areas across the country became more important. This trend is due to the disproportionate impact of slowing economic growth, declining public sector spending and a sluggish economy in rural areas (Ahmed & qalati, 2019).

## **2.15 Covid-19 and its Impacts on Academic Entrepreneurship**

According to Davidson (2019) Looking on the impact of COVID-19 on company commercial enterprise models, we shall see the powerful external shock and its immediate effect on current firms. It's crucial to remember that different "external shocks" have different strengths. "Because it doesn't deserve to cause or receive the same affect the same from these agents." A focus on entrepreneurship policy is essential and entrepreneurship policy is an area of rapid development.

This unprecedented pandemic has rapidly overruled the underlying assumptions of the current business model as all aspects of current operational trust have been wiped out. A full reconsideration and drastic restructuring of current business models were necessary as a result of this altering circumstance, which allowed for new presumptions and business forecasts. Despite investigational evidence suggesting the COVID-19 pandemic impacts men's health more than women's (Curley, 2020), female businesses are disproportionately impacted by the ensuing economic catastrophe. UN Women, WE. Forum and Werner all have 2020 deadlines.

Women-owned businesses are frequently more vulnerable to economic effects due to their younger average age and lower firm size, while being more numerous in the industries most impacted by economic upheaval (Kalnins & Williams, 2014; McManus, 2017; WE

Forum, 2020). The Global Entrepreneurship Monitor's most current figures show that, while more than 50% of female entrepreneurs operate in the wholesale and retail sectors, 42.6% of men and 17.2% of women respectively work in government, health, education, and social services (Elam et al., 2019).

These sectors are the weakest sectors in most countries due to low barriers to entry, high dependence on consumers who are (non-corporate) customers, and highly competitive. In addition, in the cases where people unable to access schools, daycare facilities and nursing homes are unavailable, female entrepreneurs bear the highest burden of supporting their families (OECD, 2020).

## **2.16 Problems and Opportunities for Women Entrepreneurs in Pakistan**

There are many problems that women face at various stages from an early age. Open a business and manage it. Their various problems include:

### **2.16.1 Low Level of Literacy amongst Women**

Illiteracy is a major cause of widespread socioeconomic prejudice in society and achieves economic independence because he lacks knowledge of the latest technology and adequate training. Women find it challenging to launch their own businesses.

### **2.16.2 Lack of Risk-Taking Ability**

Our education system is very primitive and helps us understand women's abilities and hidden opportunities because most women don't do business. They do not have the ability and ability to take risks.

### **2.16.3 Self-Economic Instability of Women**

The economic stability of women is very poor due to the lack of education that is important to women. Become independent. Women in rural areas are not allowed to engage in corporate activities.



#### **2.16.4 Promotion, Marketing and Scale up Related Problem**

Female entrepreneurs face challenges in product marketing as this realm is dominated by men. Women are not allowed to leave traces in this area. Women entrepreneurs also dominate the market and to make their products popular, they often rely on the help of intermediaries to market their products. Charge them high fees.

#### **2.16.5 Social Custom and Behavior**

Women have fewer developed market networks, and social and traditional constraints restricting their inclusion in businesses are among the obstacles that women face. Religious restriction prevents women from enterprises. In some nations, women may have to make agreements, bargain, and be the face of the company with their male partners. These barriers, women's skills and efforts increasingly became accepted by the business community.

#### **2.16.6 Level of Support towards Family**

Women spend a lot of time in business, struggling to meet the needs of family and community members. This leaves them unable to do household chores to meet the needs of their children, which creates conflicts in their personal lives and makes it difficult to hire business women.

#### **2.16.7 Level of Self-Confidence and Self-Esteem amongst Women**

To become entrepreneurs, women must have a strong outlook and an optimistic attitude among women. However, it was found that women lack these qualities needed to create of their own businesses. So, today's women's lack of confidence in moving forward creates barriers to being great entrepreneurs.

#### **2.16.8 Lack Focus on Career Obligation**

Women do not pay as much attention to their professional responsibilities as to their family responsibilities (personal life). Despite their outstanding entrepreneurial

abilities, they do not focus on career responsibilities. Their lack of focus on their careers makes it difficult to promote women's entrepreneurship.

### **2.16.9 Problems in Getting Financial Assistance by Bank and Financial Institutions**

Not all companies are lucky enough to get an investor and/or finance. Some have to focus on credit cards or collect funds on their own, by booting their business projects. Among the leading enterprises that lack financial resources are women's companies. Gender and cultural distinctions often make it normal for women to be forbidden from lending-more banks prefer to finance male companies.

Banks and other financial institutions assist SMEs in obtaining funding. However, these banks and financial institutions don't always lend to female business owners and doubt their validity. Ironically, women are more likely than males to return their loans, according to a US survey cited by the United Nations Industrial Development Organization (UNIDO). Financial firms, meanwhile, continue to doubt their capacity to repay debts.

## **2.17 Barriers Associated with Women Entrepreneurship in Pakistan**

According to Jabeen, S., & Ahmad, F. (2018), it is generally based on scientific data and theory, and it is becoming increasingly important in the social context of entrepreneurship, with training playing an important role in the development of entrepreneurial qualities. To be more specific, there is a lot to consider in terms of empirical study and theory that this is true in particular, specialized ways for female entrepreneurs. Finally, the empirical evidence and theory reveal a special relevance for female corporate executives in Pakistani society, which is socially limited. He proposes the following interconnected obstacles to Pakistani female entrepreneurs based on his/her findings. The

first barrier to female entrepreneurship and the second barrier associated with overcoming these barriers:

- In Pakistan, women encounter challenges to entrepreneurship due to a lack of entrepreneurial capacity development (training and education).
- Women encounter capital (social and financial) barriers to become entrepreneurs in Pakistan.
- In Pakistan, women confront societal and cultural impediments to become entrepreneurs (Pardah and Izzat).
- Women's entrepreneurial skills training can remove barriers to entrepreneurial capacity development (training and education).
- Women's financial support can help to minimize capital (social and financial) obstacles.
- Women's sole family support can help to reduce social and cultural barriers (Pardah and Izzat).
- Family support is favorably associated with women's entrepreneurship.

According to Yaqoob, S. (2020), he suggested five emerging themes

1. Motivational factor behind entrepreneur

- Social and cultural problems
- Economic issues: opportunity driven
- Encouragement: Family support
- Becoming own boss

2. Challenges faced during startup business

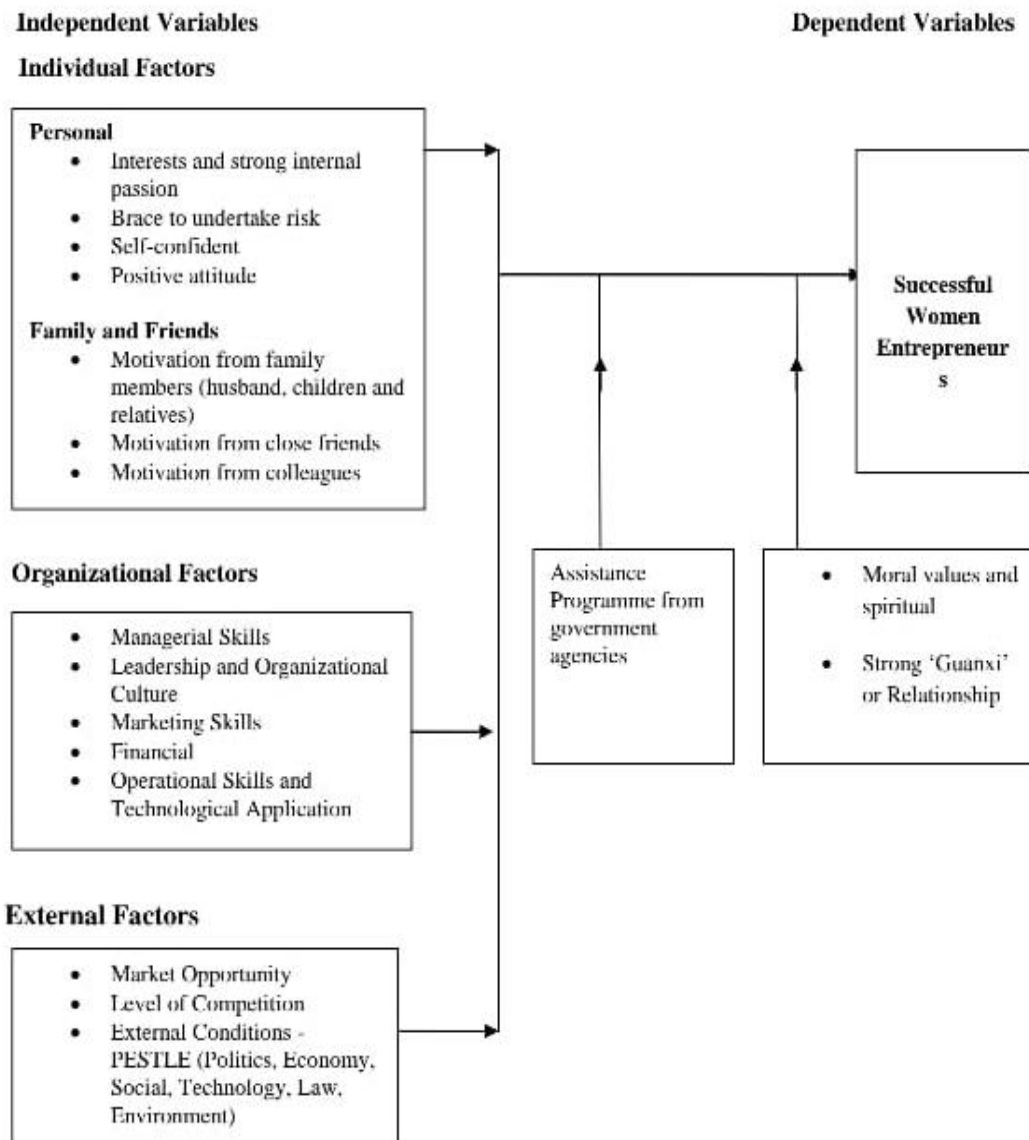
- Social: family issue
- Geographical location: underdeveloped city (low profitability)
- Limited Technological advancement

3. Supporting factors for growth of women owned enterprises
  - Individual characteristics of entrepreneur- inborn quality of creativity
  - Individual characteristics of entrepreneur- cultural/religious value consideration
  - Social context-changing behavior (innovation)
4. Society benefit
  - Strong social capital
  - Value creation for society
5. Continuous learning
  - Individual: power of knowledge

## 2.18 Theoretical Ground

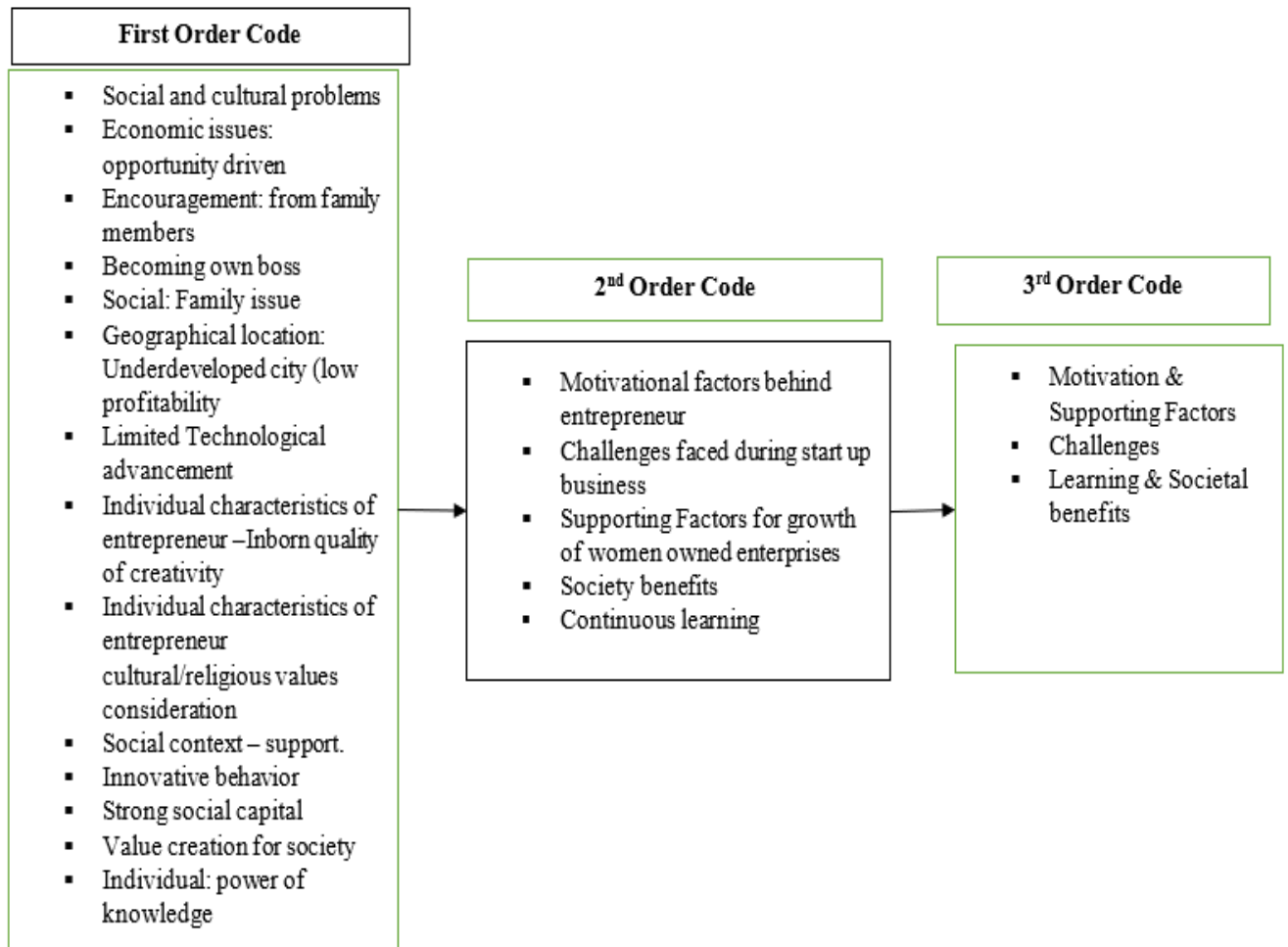
According to the underpinning “successful women entrepreneurship model” given by Chee et al., (2022). The main three components of this model were examined in terms of the elements linked to female entrepreneurs' success. These variables include internal organizational variables as well as external variables. Personal and family-related variables are the second level of subdivision for the individual factors. It comprises curiosity and a strong internal passion, the willingness to take risks, self-assurance, and an optimistic outlook. While the family-related component also takes into account family members' motivation (parents, kids, spouse, and relatives). Additionally, the second category is organizational aspects, which includes technical application, management abilities, organizational culture, leadership, and financial and operational expertise. Additionally, the third domain of this model is comprised of external elements, which include market potential, degree of competition, assistance programmed from governmental agencies, and external circumstances PESTLE (Politics, Economy, Social, Technology, Law and Environment).

Whereas, other factors discussed in this model were moral and spiritual values and strong relationship with other business.



The main five elements of this model were explored in terms of the variables linked to the success of women entrepreneurs, according to the underlying model of Yaqoob (2020). These include the driving forces behind an entrepreneur, the difficulties encountered during company starting, the supporting elements for the growth of women-owned firms, the advantages for society, and ongoing education. The first domain of motivational factors behind entrepreneur is further divided into two sub factors which are social and cultural

problems, economic issue: opportunity driven, Encouragement: family support, becoming own boss. Moreover, the second domain is challenges faced during startup business further divided into three sub factors which include social: family issue, geographical location: underdeveloped city (low profitability) and limited technological advancement. However, the third domain of this model is further broken down into four subfactors that are: individual characteristics of the entrepreneur-inborn quality of creativity; individual characteristics of the entrepreneur cultural/religious value consideration; social context–support; and social context–changing behavior (innovation). Additionally, the generation of value for society and strong social capital are the two subfactors that make up the fourth domain of benefits to society. The last area of continual learning is further broken down into an independent sub-factor called "power of knowledge."



Bouguerra, N. (2015) Investigate women's attitudes about entrepreneurship; it looks at the factors that motivate Arab women to start their own businesses as well as the obstacles they face. In order to better understand the phenomena and identify the reasons and challenges that may support or prevent women's participation in business creation, this study examines earlier research on female entrepreneurship. In this study, two key dimensions were covered in terms of the elements linked to female entrepreneurs' success. Important limitations and key incentives fall under these categories. The first domain focuses on major incentives, which are further broken down into 10 sub-factors: character qualities, financial assistance, employability, development, support from family and friends, education and training, government assistance, income, and societal considerations. Key restrictions, the

second domain, are further broken down into twelve sub-factors. These include: money problems, a lack of education, a lack of government assistance, a lack of business support, a lack of training, gender disparity in the workplace, a lack of infrastructure, a lack of networking, a legal environment, a social environment, and an economic environment.

key Incentives	key Constraints
<ul style="list-style-type: none"> <li>• Personality Traits</li> <li>• Financial support</li> <li>• Employability</li> <li>• Development</li> <li>• Family Support</li> <li>• Education</li> <li>• Training</li> <li>• Government support</li> <li>• Income</li> <li>• Social factor</li> </ul>	<ul style="list-style-type: none"> <li>• Financial Issues</li> <li>• Lack of Training</li> <li>• Lack of Business Support</li> <li>• Lack of Education</li> <li>• Lack of Government Support</li> <li>• Culture and Tradition</li> <li>• Gender Inequality</li> <li>• Lack of Infrastructure</li> <li>• Lack of Networking</li> <li>• Legal Environment</li> <li>• Social Environment</li> <li>• Economic Environment</li> </ul>

Bouguerra, N. (2015). An investigation of women entrepreneurship: Motives and barriers to business startup in the Arab World. *Journal of Women's Entrepreneurship and Education*.

According to Panda, S. (2018) constraints faced by women entrepreneurs in developing countries includes Gender discrimination, work family conflict, financial constraints, lack of infrastructural support, unfavorable BEP environments, lack of entrepreneurship training and education and personality-based constraints.



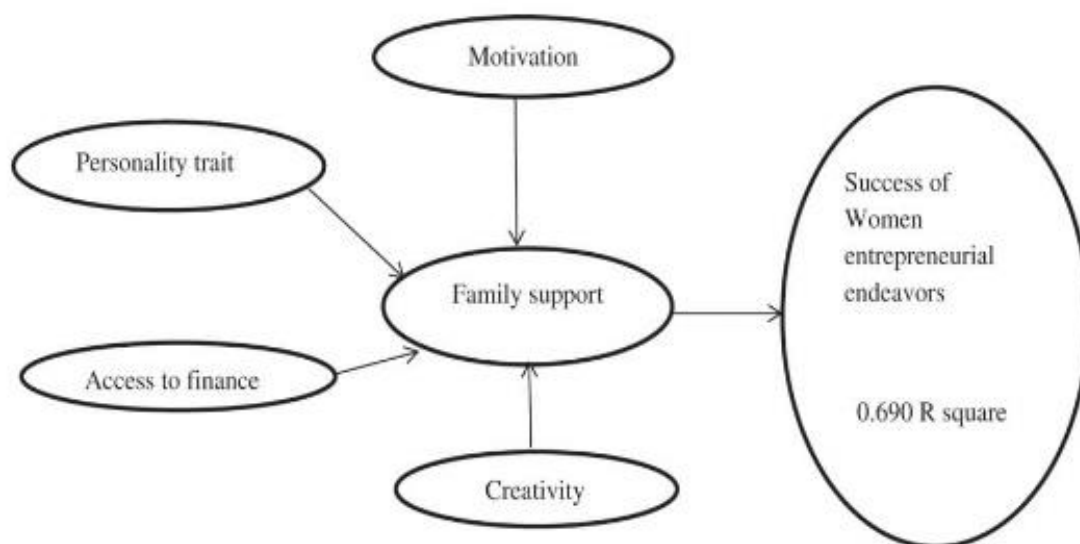
Aggregated constraints (themes)	Country-level constraints	Countries	References
Gender discrimination	Cohort of male entrepreneurs as a 'brotherhood'; wage gap; need for permission and support from male family members; resistance of males towards female entrepreneurial activities involving travel and interacting with other men; perception of women as incapable, less committed and untrustworthy; traditional patriarchal society; weak negotiating positions in professional transactions; religious beliefs; sexual harassment	Turkey; UAE; Lebanon; Albania, Nigeria, Macedonia; Kosovo; Saudi Arabia; Iran; Oman; Botswana; Kenya; Afghanistan; Uganda; Ukraine; Lithuania; Asian developing countries <sup>2</sup> ; Zimbabwe; Pakistan; India	Jamali, 2009; Itani <i>et al.</i> , 2011; Maden, 2015; Ramadani <i>et al.</i> , 2015; Naguib and Jamali, 2015; Javadian and Singh, 2012; Ama <i>et al.</i> , 2014; Mwobobia, 2012; Holmén <i>et al.</i> , 2011; Tlaiss, 2014; Lourenço <i>et al.</i> , 2014; Aidis <i>et al.</i> , 2007; Tambunan, 2009; Al-Sadi <i>et al.</i> , 2011; Mordi <i>et al.</i> , 2010; Mboko & Smith-Hunter, 2010; Anwar and Rashid, 2011; Goyal and Parkash, 2011; Woldie and Adersua, 2004; Ahmad (2011)
Work-family conflict	High stress levels; role overloading and role conflicts as wife, mother, and business owner; pressures on women to shoulder household responsibilities (e.g. housekeeping; child rearing); motherhood; lack of time and energy	Turkey; UAE; Nigeria; Lebanon; Albania, Macedonia & Kosovo; Saudi Arabia; Iran; Botswana; Kenya; Afghanistan; Bangladesh; Oman; Sri Lanka; Pakistan; India	Jamali, 2009; Halkias <i>et al.</i> , 2011; Itani <i>et al.</i> , 2011; Maden, 2015; Ramadani <i>et al.</i> , 2015; Naguib and Jamali, 2015; Javadian and Singh, 2012; Ama <i>et al.</i> , 2014; Mwobobia, 2012; Holmén <i>et al.</i> , 2011; Tlaiss, 2014; Hossain <i>et al.</i> , 2009; Al-Sadi <i>et al.</i> , 2011; Mordi <i>et al.</i> , 2010; Ayadurai, 2006; Anwar and Rashid, 2011; Goyal and Prakash, 2011; Chu <i>et al.</i> , 2007
Financial constraints	Poverty; limited access to debt/loans; limited alternative financing options (e.g. venture capital); high collateral requirements; lack of credit history; high interest rates; general distrust and discrimination towards women entrepreneurs by bankers; predominant reliance on family savings to start business; lack of lasting relationships with bankers; women's averseness towards raising debt	Turkey; Nigeria; Lebanon; Albania, Macedonia & Kosovo; Saudi Arabia; Botswana; Kenya; Afghanistan; Bangladesh; Ethiopia; India; Uganda; Ukraine; Vietnam; Eastern Europe & Central Asia <sup>3</sup> ; Latin America <sup>4</sup> & Sub Saharan Africa <sup>5</sup> ; Asian developing countries <sup>6</sup> ; Poland; Oman; Sri Lanka; Pakistan	Jamali, 2009; Halkias <i>et al.</i> , 2011; Maden, 2015; Ramadani <i>et al.</i> , 2015; Naguib and Jamali, 2015; Ama <i>et al.</i> , 2014; Mwobobia, 2012; Holmén <i>et al.</i> , 2011; Tlaiss, 2014; Hossain <i>et al.</i> , 2009; Singh and Belwal, 2008; Sengupta <i>et al.</i> , 2013; Lourenço <i>et al.</i> , 2014; Aidis <i>et al.</i> , 2007; Zhu <i>et al.</i> , 2015; Bardasi <i>et al.</i> , 2011; Tambunan, 2009; Wasilczuk and Zieba, 2008; Al-Sadi <i>et al.</i> , 2011; Mordi <i>et al.</i> , 2010; Sandhu <i>et al.</i> , 2012; Ayadurai, 2006; Anwar and Rashid, 2011; Goyal and Parkash, 2011; Luke and Munshi, 2011

Aggregated constraints (themes)	Country-level constraints	Countries	References
Lack of infrastructural support	Lack of technological support; limited day care facilities; lack of agencies conducting market research and feasibility studies; lack of incentives and motivation for women entrepreneurship; lack of awards and publicity; lack of networking groups and business consultants for women entrepreneurs; difficulty in finding right location; constrained mobility; low opportunity to network; high rent of office space	Turkey; Nigeria; Saudi Arabia; Lebanon; Albania, Macedonia; Kosovo; Botswana; Afghanistan; Bangladesh; Ethiopia; Oman; India; Uganda; Ukraine; Vietnam; Bulgaria; Nigeria; Sri Lanka, Pakistan; Tanzania; Russia	Jamali, 2009; Yousuf Danish and Lawton Smith, 2012; Halkias <i>et al.</i> , 2011; Maden, 2015; Ramadani <i>et al.</i> , 2015; Naguib and Jamali, 2015; Ama <i>et al.</i> , 2014; Holmén <i>et al.</i> , 2011; Hossain <i>et al.</i> , 2009; Singh and Belwal, 2008; Sengupta <i>et al.</i> , 2013; Lourenço <i>et al.</i> , 2014; Aidis <i>et al.</i> , 2007; Zhu <i>et al.</i> , 2015; Yordanova, 2011; Al-Sadi <i>et al.</i> , 2011; Mordi <i>et al.</i> , 2010; Ayadurai, 2006; Anwar and Rashid, 2011; Jagero and Kushoka, 2011; Goyal and Parkash, 2011; Layumov and Razumnova, 2000; McElwee and Al-Riyami, 2003
Unfavourable BEP environments	High tax rates; high competition; political unrest and instability; stringent, complicated and male-biased regulations; corruption; bureaucracy and red tapes; economic stagnancy and recession; lack of transport and electricity; lack of property rights; unclear legal structure	Turkey; Saudi Arabia; Lebanon; Botswana; Kenya; Ethiopia; Uganda; Ukraine; Lithuania; Vietnam; Bulgaria; Nigeria; Zimbabwe; Pakistan; Tanzania; India	Jamali, 2009; Yousuf Danish and Lawton Smith, 2012; Maden, 2015; Naguib and Jamali, 2015; Ama <i>et al.</i> , 2014; Mwobobia, 2012; Singh and Belwal, 2008; Lourenço <i>et al.</i> , 2014; Aidis <i>et al.</i> , 2007; Zhu <i>et al.</i> , 2015; Yordanova (2011); Al-Sadi <i>et al.</i> , 2011; Mordi <i>et al.</i> , 2010; Mboko and Smith-Hunter, 2010; Anwar and Rashid, 2011; Jagero and Kushoka, 2011; Goyal and Parkash, 2011
Lack of entrepreneurship training and education	Lack of access to training on managing finance, marketing, business management, consumer relationships, hiring and managing human resources; lack of guidance and counselling; low level of education; lack of work experience	Turkey; UAE; Saudi Arabia; Albania, Macedonia; Kosovo; Kenya; Afghanistan; Ethiopia; Nigeria; Oman; India; Uganda; Vietnam; Asian developing countries <sup>1</sup> Sri Lanka, Pakistan	Yousuf Danish and Lawton Smith, 2012; Itani <i>et al.</i> , 2011; Maden, 2015; Ramadani <i>et al.</i> , 2015; Mwobobia, 2012; Holmén <i>et al.</i> , 2011; Singh and Belwal, 2008; Sengupta <i>et al.</i> , 2013; Lourenço <i>et al.</i> , 2014; Zhu <i>et al.</i> , 2015; Tambunan, 2009; Al-Sadi <i>et al.</i> , 2011; Mordi <i>et al.</i> , 2010; Ayadurai, 2006; Anwar and Rashid, 2011; Goyal and Parkash, 2011; Sadi and Al-Ghazali, 2010

Aggregated constraints (themes)	Country-level constraints	Countries	References
Personality-based constraints	Internal doubts and insecurities of women with respect to their capabilities and strengths; feelings of loneliness and isolation; coping with risk; no role models	Turkey; UAE; Lebanon; Albania, Macedonia & Kosovo; Afghanistan; Oman, Pakistan; India	Jamali, 2009; Itani <i>et al.</i> , 2011; Maden, 2015; Ramadani <i>et al.</i> , 2015; Holmén <i>et al.</i> , 2011; Al-Sadi <i>et al.</i> , 2011; Anwar and Rashid, 2011; Goyal and Parkash, 2011; Kabasakal <i>et al.</i> , 2004

Panda, S. (2018). Constraints faced by women entrepreneurs in developing countries: review and ranking. *Gender in Management: An International Journal*.

According to Batool, H., &Ullah, K. (2017) success of women entrepreneurial endeavors depends on five factors. The first factor of women entrepreneurial success includes family support, second factor contain motivation, third factor include creativity, fourth factors is personality trait and last factor includes access of finance.



Batool, H., &Ullah, K. (2017). Successful antecedents of women entrepreneurs: A case of underdeveloped nation. *Entrepreneurship Research Journal*, 7(2)

In this study researcher was interested in exploring the challenges and opportunities associated with women entrepreneurship. Researcher wanted to explore most of the related challenges in this study which was also the main objective of the study and for that purpose researcher adapted the model given by Aslam, S., Latif, M., & Aslam, M. (2013) proposed model for the challenges or Problems faced by women entrepreneurs was the great fit because it was covering all the related constrains like entrepreneurial/ business factors, social/ personal factors, and technical Factors related to women entrepreneurship. Whereas the researcher was also interested the maximum possible opportunities related to women entrepreneur that is why researcher adapted a proposed model of Majid, M., Cai, Li., Hasnain, J., Saba, F., & Sheikh, A. (2019) which was the great fit because it was covering all the related constrains like environmental factors and other factors. Moreover, as per my little knowledge there was no single model covering both challenges and opportunities that is why researcher adapted these two models.

## **2.19 Conceptual Framework**

By studying different theoretical framework research can make a conceptual framework by considering these theoretical frameworks as a ground or idea of the conceptual framework. The conceptual framework was adapted in nature.

### **2.19.1 Social and Cultural Issues**

Women have fewer developed market networks, and social and traditional constraints restricting their inclusion in businesses are among the obstacles that women face. Religion prevents women from enterprises. In some nations, women may have to make agreements, bargain, and be the face of the company with their male partners. Whatever these barriers, women's skills and efforts increasingly became accepted by the business community.

### **2.19.2 Economic Issues**

Not all companies are lucky enough to get an investor and/or finance. Some have to focus on credit cards or collect funds on their own, by booting their business projects. Among the leading enterprises that lack financial resources are women's companies. Gender and cultural distinctions often make it normal for women to be forbidden from lending — more banks prefer to finance male companies.

### **2.19.3 Encouragement from Family Members**

Women in the company must spend long hours and often find it impossible to fulfill their families' and society's requirements. As such, they are unable to take up household jobs, to respond to children's needs that cause tension in their own lives. And, as women entrepreneurs, they can't work.

### **2.19.4 Becoming Own Boss**

According to Byrne et al. (2019) women's "strong interest" and "passion" can influence current trade trends in company. Women are capable of being their own bosses and possess complete autonomy to act whatever they like. For women entrepreneurs, the urge to start their own firm may be less influenced by the desire for financial rewards than by the desire for personal success (Itani et al, 2009). Among female entrepreneurs, freedom, control, and the ability to be one's own boss are commonly mentioned factors (Fatoki, 2010).

Although more women establish businesses, they still encounter obstacles. Female entrepreneurs are becoming more prevalent. Despite the encouraging outcomes, women face obstacles that prevent them from succeeding in the professional sphere.

### **2.19.5 Family Issues**

Many women are not just entrepreneurs or professionals—they have family, spouses, and other commitments. Personal and professional obligations may pressure a woman

to quit her family or company. The family wants her to be a woman and mother, while the company calls her to be the representative and prove dedication. For those who do not get social care, it becomes more challenging when they tend to carry the burden. Some women can combine these two realms of life, others exhausted.

#### **2.19.6 Training and Education**

Empowering a woman of skill is the start of a long road to victory. Life is an everyday event in which new knowledge is provided every day. Unfortunately, women have little access to this material and new knowledge. While it can be caused by economic conditions, women take the additional step and explore accurate and realistic knowledge.

Entrepreneurship is difficult and involves unpredictable scenarios. Don't ever be afraid of failure; if you fear failure you won't bother. With a promise of success, no one is going into the industry. A great problem for women is the fear of the future and the unknown. You fear failure, especially if the persons around you are doubtful about your company's capabilities. This anxiety is harmful and risky since women will eventually work from a position of fear rather than trust. Thus, even though they are supposed to win, they will fail in the industry.

Laws, cultures, faith, and policy are constructed based on a patriarch. In the male culture, women have to work their way in the face of shame and sexism. Although laws and policies have tried to build a market climate conducive to everyone, the real modifications are still not implemented. Investment of a gender lens, referring to a strategy to solve the problems of gender differences and/or discuss issues of gender, is becoming more and more effective.

Women do not depend in the same way as they do on their families and personal life on their work. They should not concentrate on their career duties, including their outstanding

entrepreneurship skills. Their lack of emphasis on their careers poses a challenge in supporting entrepreneurship for women. Women must be an entrepreneur with a positive strategic disposition and an ambitious mind. However, it was found that women may not have the qualities necessary to set up their businesses. So, the lack of confidence that the women of today need to go forward causes resistance in becoming a successful entrepreneur.

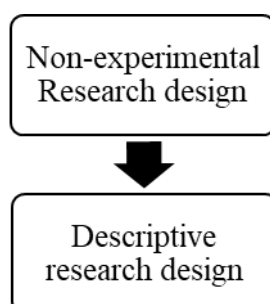
## CHAPTER NO 3

### RESEARCH METHODOLOGY

For data collection in this study non-experimental research design was used. Quantitative survey method was used as a research methodology. A questionnaire with two main dimensions (challenges and possibilities) and five main themes and fourteen subthemes was used by the researcher. The tool was also verified by four domain experts. Pilot testing was used to determine the instrument's reliability, and IBM SPSS 21.0 was used to calculate the instrument's Cronbach alpha coefficient. The target population of the study was N= 325. These target population was accessible but not available. Sample of the study N=285. By using purposive sampling techniques researcher took N= 40 entrepreneurs for pilot testing and other was taken as the sample of the study. Researcher used target population as the sample of the study. After taking permission from the participants available data was N= 257. Researcher received 8 incomplete questionnaires, so according to the ethics of the study researcher does not add these responses in her study.

In this research study, researcher used descriptive and inferential statistics for data analysis. Moreover, percentages and Krushkal-Wallis H test were used for data analysis.

### 3.1 Research Design



For solving any research problem, a framework that contains a thorough/ detailed plan including the techniques and methods which helps in solving the research problem is known as research design. It is also known as the blue print of the study (O' Leary, 2017). For the

current study researcher used non-experimental research design because it was a pioneer study to explore the challenges and opportunities related to women entrepreneurs. It is a best fit for this study because according to (Goerage.t) whenever we need to investigate the research question that have not studied before in depth then nonexperimental research design is more suitable because researcher know the causes and only need to check the effect of these causes on women entrepreneurs.

Furthermore, researcher used descriptive and inferential research design as a statistical design for this study because as per the objectives of the study researcher wanted to identify the challenges and opportunities related to women entrepreneurship which do not require any statistical test. According to the MccCombes.S, (2019) Descriptive research design is more suitable in scenarios when researcher wants to only observe and measure the variables instead of controlling or manipulating the variables. To check the difference between the variable effects researcher used inferential statistics (Krushkal-Wallis H test). Same as in this study researcher wanted to observe the variables that are why this design was more suitable for the study.

### **3.2 Research Method and Approach**

The current study used quantitative research approach. Furthermore, as per the requirement of the research objectives descriptive research design was used and inferential statistics was used to test the hypothesis for the study. Researcher used survey method and specifically questionnaire as a research method for the current study. The reason behind using this approach is that it is more suitable to get data by using survey method because whenever we need to get a specific piece of information in structured form and to get vast data this method is more appropriate (Mills, 2021).



### 3.3 Population

For this research study, all private institution women entrepreneurs (CEOs) of District Rawalpindi were considered as the population of this study. The target population of the current study was all private institution women entrepreneurs (CEOs) of Rawalpindi tehsil, N=325. The researcher has collected the data of target population (total schools, school names, CEOs name and their school address etc.) from District Education Office for getting the exact number of target population.

At the very first step, the researcher got the authentic list of all private institution women entrepreneurs (CEOs) of Rawalpindi tehsil from the District Education Office. It was a complete list of all school in Rawalpindi tehsil, then researcher sort the list and selected only those private institutes whose CEOs were women entrepreneurs.

### 3.4 Sampling Techniques

For the current research study, researcher took whole population as the sample of study. The reason behind entire population as a sample, they can obtain a complete and accurate representation of the population. Researcher needs only women entrepreneurs who were running their own institution (business) because of this, the researcher selected the school of those women's who was started the business on their own initiative, or took over a family-owned business and those who bought the business as a running operation. Furthermore, researcher took permission to get data from the CEOs of the school who were willing to participate in the current study. From the sample of n=285 researcher received N=257 response because 16 participant are not willing to participate. But unfortunately, out of 285 responses 12 questionnaire were incomplete questionnaire. As a research ethics researcher cannot include this data into the research.

### 3.4.1 Sample Size

For this research study, the researcher selected 325 schools from the target population within that researcher took 285 women entrepreneurs (CEOs) of schools as the sample of the study and other 40 was taken as pilot testing. The minimum suitable sample size for educational research should be at least 30 if we want to get the more reliable results (Cohen, Manion and Morrison, 2007). As the accessible population of the study was 325, and available population was almost N= 285 researcher used Google sample calculator and the results indicated that the minimum sample size for the current study is n=285. According to the Cohen, Manion, & Morrison (2007), state that for total population of 100 the sample size should be 80. The total sample size of the current study is 71% of the total target population.

<b>Respondents</b>	<b>Target</b>	<b>Sample</b>	<b>Method</b>	<b>Pilot Testing</b>
<b>Population</b>				
<b>Women Entrepreneurs</b>	325	285	Survey	40

### 3.5 Instrument

The researcher adapted and merged 2 questionnaires of Xavier, S. R., Ahmad, S. Z., Nor, L. M., & Yusof, M. (2012), Valla, S. (2012). This tool was built on a five-point Likert scale with options from “Totally Agree” to Totally Disagree”. This scale was based on two major constructs of women entrepreneurs, which includes challenges and opportunities.

The total number of items in the questionnaires were 80. Furthermore, the questionnaire having two major dimensions which were challenges and opportunities. Under the dimension of challenges there were 3 sub-themes; entrepreneurial/business factors, social/personal factors, and technical factors. Whereas, under the dimension of opportunities there were 2 sub-themes; environmental factor, and other factors. All of the four

questionnaires were freely available online that is why there was no need to get the permission for using those tools. The reason behind adapting the four tools was that the two dimensions of challenges and opportunities were not investigated by using the one tool that's why researcher picked up the statements from all of the four tools for making an authentic and reliable questionnaire. Moreover, for the construct and content validity of the research tool the questionnaire was sent to four experts in the field. Whereas for checking the reliability of the instrument testing was done and Cronbach alpha coefficient was used by IBM SPSS 21.0.

<b>Dimension of Questionnaire</b>	<b>Main Scales</b>	<b>Sub Scales</b>
Challenges (53 items)	<ul style="list-style-type: none"> <li>• Entrepreneurial Business Factors (21 items)</li> <li>• Social Factors (15 items)</li> <li>• Technical Factors (17 items)</li> </ul>	<ul style="list-style-type: none"> <li>➤ Personnel (6 items), Securing Finance (7 items), Marketing (8 items).</li> <li>➤ Lack of Formal Education (5 items), Lack of Family Support (6 items), Time (4 items).</li> <li>➤ Lack of Skills (6 items), Non-Availability of Raw Material (5 items), Shortage of Electricity (6 items).</li> </ul>
Opportunities (27 items)	<ul style="list-style-type: none"> <li>• Environmental Factors</li> <li>• Other Factors</li> </ul>	<ul style="list-style-type: none"> <li>➤ Family Support (6 items), Social Factor (6 items), Information and Communication Technology (5 items).</li> <li>➤ Government Policies and NGOs Support (5 items)</li> </ul>

### 3.6 Validity of the Instrument

The reliability of this research tool was investigated. The researcher gave a research instrument to three experts in the field to test the construct and content validity. According to the researcher's understanding, all of the statements within the instrument were allocated to a specific dimension. The tool was then given to the expert with a request to identify and place

the statements in more suitable categories. The experts then rearranged the instrument's items and subcategories and corrected any wrongly positioned statements. For checking the content validity of the tool at the very first step the researcher personally utilized grammarly software and corrected all of the basic grammatical errors from the tool. Then researcher sent the tool to English language experts for improving the content validity of the tool. Instrument validity certificates are attached as Annexure.

### 3.7 Reliability of an Instrument

The research instrument's reliability was assessed because the Pakistani setting differs from the global setting, it was necessary to evaluate the instrument's reliability in order to obtain more authentic results. The researcher conducted pilot testing on the tool to ensure its reliability. The data was collected from 40 participants who were later on excluded from the actual sample size. Pilot testing was done by the researcher herself through self-administered questionnaire. After collecting data, the Cronbach alpha coefficient was calculated using IBM SPSS 21.0. According to George & Mallery (2003), they offer the "rule of thumb" for dependability acceptance. Their criteria are that dependability better than .7 will be considered fair, while reliability greater than .8 will be considered good. The detailed reliability analysis results are described below.

#### 3.7.1 Reliability Statics of Overall Instrument

**Table 3.1**

Reliability statics of overall instrument

<b>Factors</b>	<b>Total Number of Items</b>	<b>Cronbach's Alpha</b>
<b>Business Factors</b>	<b>21</b>	<b>.735</b>
<b>Social factors</b>	<b>15</b>	<b>.625</b>
<b>Technical Factors</b>	<b>17</b>	<b>.711</b>

<b>Environmental Factors</b>	<b>27</b>	<b>.815</b>
<b>Overall</b>	<b>80</b>	<b>.865</b>

The above mention table indicated that Cronbach's Alpha is .865 that is close to 1 indicating that the overall instrument was highly reliable.

**Table 3.2**

Reliability statistics of overall challenges of instrument

<b>Cronbach's Alpha</b>	<b>Total number of Items</b>
.773	53

According to the above table, the Cronbach's Alpha value is .773, which is close to 1, under the dimension of difficulties. The reliability results indicate that every statement under the difficulties dimension was very reliable. Additionally, the reliability score of .773 indicates that no items should be excluded because the entire dimension shows acceptable reliability.

**Table 3.3**

Reliability statistics for overall opportunities of instrument

<b>Cronbach's Alpha</b>	<b>Total Number of Items</b>
.803	27

As per the above mention, the Cronbach's Alpha value for opportunities is .803, which is close to 1. The reliability findings indicate that each statement under the opportunity dimension was highly reliable. Moreover, the reliability value .803 indicates that no items should be excluded because the entire dimension shows good reliability.

The inter-item correlation was replaced by Q-sorting techniques to get an in-depth perspective of individuals/ respondents. Q-methodology refers to the systematic analysis of participant perspectives (sometimes referred to as Q-sort). It is a form of component analysis in which individuals investigate how various items are seen to establish their primary dimensions or "types." The Q-methodology is used to analyze participant perspectives that represent diverse points of view on an issue. Before the Q sort, participants would be briefed about the study's background and aim. The Q set of statements, as well as the instruction "rank the statements from most important to least important," would be delivered to the participant. The researcher collects data by self-administration; therefore, the researcher does Q-sorting by describing the statements to the participants.

### **3.8 Data Collection Procedure**

This was a non-experimental study and researcher used descriptive and inferential statistics. The researcher wants to investigate the problems and opportunities faced by female entrepreneurs in private institutions.

At the first step, researcher received a list of schools whose CEOs are women entrepreneurs from District Education Office Rawalpindi. The list provided was a compiled list of whole Rawalpindi District including all seven Tehsils of Rawalpindi. Furthermore, researcher sorts the list of Rawalpindi Tehsil and then sort the list area wise. After that researcher took permission from administration of all the schools for data collection. After taking permission from the school's administration researcher visit the school personally for data collection. Some of the schools' owners were working as a principal of same school and researcher collected the data by meeting them in personal. Whereas, some of the principals took the tool and assured that they will get it filled by the owner and return the tool back to the researcher after some time. Furthermore, unfortunately some of the school owners refuse to give data that is why researcher only collected data from the available sample participants.

The researcher assures the research participants that this data will be confidential and their names and their school's name will not be disclosed. This questionnaire was self-administered by the researcher and my two classmates Bushra Ameer (bushraameer987@gmail.com) and saman Chaudhary (samanch357@gmail.com) help me in data collection procedure. They were my facilitator for data collection and work with me for the data collection process. Before sending them for data collection researcher informed them everything regarding the questionnaire. If participants ask any things regarding questionnaire so they will guide them. In case of any of any further information they want to talk to researcher or in case of any problem they will call the researcher any time. At the end researcher thanked each of the participants for giving their precious time and valuable response.

### **3.9 Data Analysis**

The study followed non-experimental research design. Furthermore, researcher used descriptive and inferential research as a statistical research design and used quantitative method including questionnaire containing 80 statements. For the current study, IBM SPSS 21.0 was used for descriptive analysis in which data was analyzed by using frequencies, and percentages and for inferential statistics analysis Krushkal-Wallis H test was used.

## **CHAPTER NO 4**

### **DATA ANALYSIS**

This chapter includes the data analysis process researcher has used to interpret the results of the study. This study used quantitative or survey method, questionnaire was used to collect data from the participants. The questionnaire consists of two major sections; challenges and opportunities. Moreover, the challenges were consisting of three main themes which includes; Entrepreneurial business factors, social factors, technical factors. This main theme was further divided into three sub themes. The sub themes of Entrepreneurial business factor include; Personnel, securing finance, and marketing while sub themes of social factors include; lack of formal education, lack of family support/ family conflict and time. However, the sub themes of technical factors include; lack of skills, non-availability of raw material and shortage of electricity. On the other hand, opportunities were consisting of two main themes which includes; environmental factors and other factors. The sub themes of environmental factors include family support, access to finance, social factor and information and communication technology. Whereas, the sub theme of other factors includes; government policy and NGOs support. The reason behind using survey method to explore the challenges faced by women entrepreneurs and opportunities for women entrepreneurs. To analyze the results researcher used IBM SPSS 21.0. All the data collected through questionnaire were entered into SPSS manually, then data cleaning was done to check any missing response or any error. After cleaning researcher collected results in the form of descriptive statistics and inferential statistics.



## 4.1 Demographic Information

Table 4.1 Demographic information of age of women entrepreneurs

Age	Percentage
20-30yr	24%
31-40yr	48%
41-50yr	28%

The results of above table indicate that the respondent percentage from the group 31yr-40yr was (48%) percent. Whereas, the result shows that 28% of women respondent were in the age of 41yr-50yr who was an entrepreneur. However, there is very less percentage of women respondent (24%) who was doing startups in the age of 20yr-30yr.

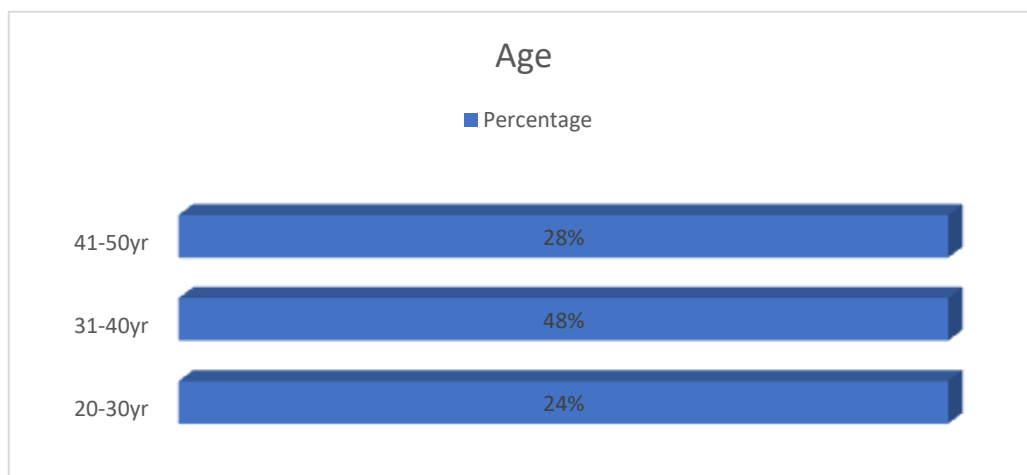


Table 4.2 Demographic information of marital status of women entrepreneurs

Marital Status	Percentage
Single	64%
Married	36%

Above table indicates that the 64% of respondents were single while 36% of the respondents were married.

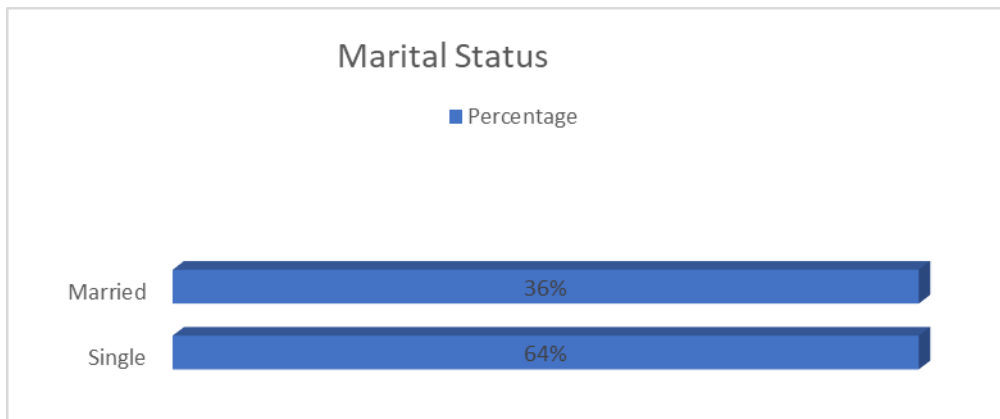


Table 4.3: Demographic information of academic qualification of women entrepreneurs

Academic Qualification	Percentage
Intermediate or below	12%
Graduation	52%
Post-Graduation	16%
Other	20%

The findings of above table indicates that the academic qualification of 12% of women entrepreneurs from the participants were intermediate or below, 52% of women entrepreneurs were graduated, 16% of women entrepreneurs were post graduated while 20% of women have other qualification like diploma etc.

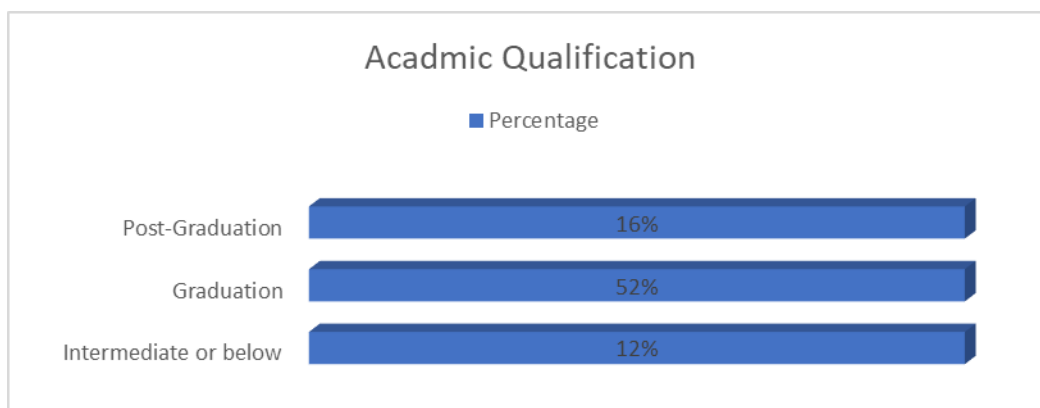


Table 4.4: Demographic information of personal experience of women entrepreneurs

Professional Experience	Percentage
Less than 5-10yr	56%
11-20yr	40%
20-30yr	4%

The result of above table indicates that (56%) of participants of this study who were women entrepreneurs have less than 5-10yr experience whereas, (40%) of participants have 11-20yr experience and (4%) of participants have 20-30yr experience.

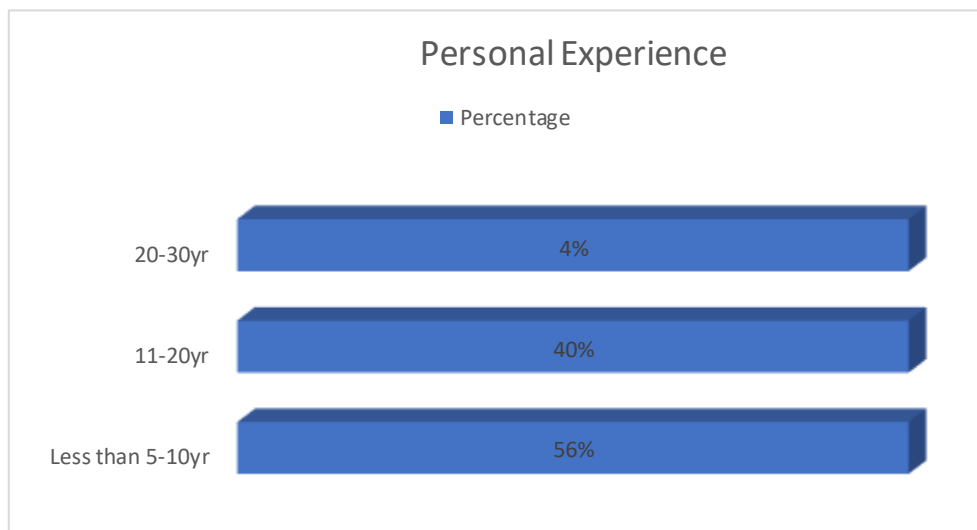
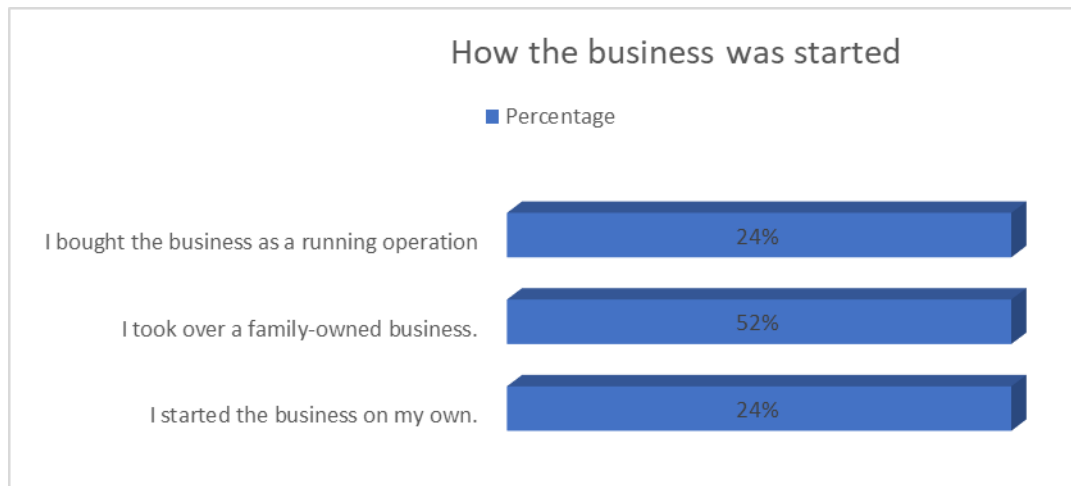


Table 4.5: How the business was started views of women entrepreneurs

How the business was started	Percentage
I started the business on my own.	24%
I took over a family-owned business.	52%
I bought the business as a running operation	24%

The results of above table indicates that highest percentage (52%) of participants were took over a family-owned business, however (24%) of participants were started the business on their own while, (24%) of participants were bought the business in running operation.



## 4.2 Challenges

Table 4.6: Personnel constraints for women entrepreneurs

Factors	Strongly Agree	Agree	Total A/SA	Neutral	Disagree	Strongly Disagree	Total D/SD	Mean
The view held by society on the traditional role of women (e.g., wife, mother) affects women's entrepreneurial endeavors negatively.	48%	40%	88%	12%	0%	0%	0%	4.30
Self-business doesn't help women entrepreneurs to increase their visibility and that of their business in society.	16%	72%	88%	12%	0%	0%	0%	4.07
SME (small-medium enterprises) don't help me in creating a greater loyalty amongst my existing customers.	32%	44%	76%	24%	0%	0%	0%	4.05
SME (small-medium enterprises) don't help me in improving customer involvement and encouragement.	32%	48%	80%	16%	4%	0%	4%	4.08
Lack of feedback and opinions from people might restrict the improvement in the institution from time to time.	32%	36%	68%	32%	0%	0%	0%	3.99

<b>Factors</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Total A/SA</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>Total D/SD</b>	<b>Mean</b>
Ovall/ total personnel constraints	33%	43%	76%	22%	0.6%	0%	0.6%	

In this study personnel challenges were contained six constructs. The results of the study indicated that the results also shown that respondents shown their agreement towards the statements “Self-business don’t help women entrepreneurs to increase their visibility and that of their business in society”, “The view held by society on the traditional role of women (e.g. wife, mother) affects women’s entrepreneurial endeavors negatively” for both of the statements (88%) of the respondents shown their agreement that is why it was considered as the most prominent personnel challenge faced by the women entrepreneur. Furthermore, for the statement “SME (small-medium enterprises) don’t help me in improving customer involvement and encouragement”. The result showed (80%) agreement of the respondents which indicates that most of the respondents are facing this challenge. While, for the statement “SME (small-medium enterprises) don’t help me in creating a greater loyalty amongst my existing customers”. The result of this statement indicated (76%) agreement of respondent which indicates this challenge was also common among most of the respondents. Whereas, the statement “Lack of feedback and opinions from people might restricts the improvement in the institution from time to time”. The result of this statement showed (68%) agreement of respondent which indicates that least of the participants were facing this challenge among the mentioned six challenges in personnel constraints. Overall, the results showed that all of the challenges mentioned in the personnel constraints were faced by women entrepreneurs.

The view held by society on the traditional role of women (e.g. wife, mother) affects women’s entrepreneurial endeavors negatively, Self-business helps women entrepreneurs to increase their visibility and that of their business in society, SME (small-medium enterprises)

gives me the advantage of creating a greater loyalty amongst my existing customers, SME (small-medium enterprises) gives me the advantage of greater customer involvement and encouragement, Feedback and opinions from people help to develop improvement in the institution from time to time, Lack of flexible work arrangements in business cause personal dissatisfaction.

Among all of the constraints the above mention table is indicating that most of the participants were agreed that personnel constraints are the major challenge for women entrepreneurs. Furthermore, the results indicated that respondents shown highest percentage (88%) of their agreement which is “Self-business don’t help women entrepreneurs to increase their visibility and that of their business in society”, “The view held by society on the traditional role of women (e.g., wife, mother) affects women’s entrepreneurial endeavors negatively” that is why it was considered as the most prominent personnel challenge faced by the women entrepreneur. Whereas, rest of the five factors respondents were also showed their agreement which means that these challenges are also facing by women entrepreneurs.

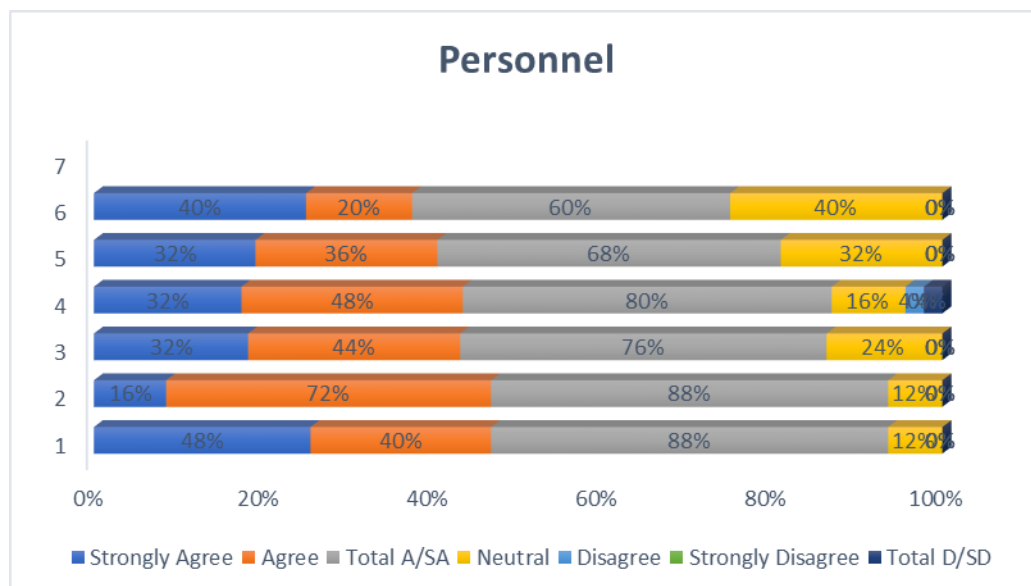


Table 4.7: Securing Finance constraints for women entrepreneurs

<b>Factors</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Total A/SA</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>Total D/SD</b>	<b>Mean</b>
Women entrepreneurs' requests and demands are not taken seriously by the loan banks and officers.	56%	36%	92%	4%	4%	0%	4%	4.51
Women have restricted access to the necessary financial resources for running a business.	28%	48%	76%	20%	4%	0%	4%	3.82
Women entrepreneurs mostly suffered gender discrimination from financial and social markets.	32%	44%	76%	20%	4%	0%	4%	4.06
The amount of the approved loan is (would be) too small.	44%	48%	92%	4%	4%	0%	4%	4.12
Long procedure to avail financial help is a factor faced by women entrepreneurs.	48%	40%	88%	12%	0%	0%	0%	4.31
Availability of long-term finance is a major problem faced by women entrepreneurs.	24%	60%	84%	16%	0%	0%	0%	4.06
Moneylenders put excessive pressure on returning the loan before due time.	48%	36%	84%	16%	0%	0%	0%	4.11
Oval/ total securing finance constraints.	40%	45%	86%	13%	2%	0	2%	

Seven securing finance constraints were considered in this study. The results of the study indicated that respondents shown highest percentage (92%) of their agreement towards the statements “Women entrepreneurs’ requests and demands are not taken seriously by the loan banks and officers” and “The amount of the approved loan is (would be) too small” that is why it was considered as the most prominent securing finance challenge faced by the women entrepreneur. However, the results also shown that (88%) respondents shown their agreement towards the statement “Long procedure to avail financial help is a factor faced by

women entrepreneurs”. The result of this constraint shown that respondent shown their agreement towards the statements “Availability of long-term finance is a major problem faced by women entrepreneurs”, “Moneylenders put excessive pressure on returning the loan before due time” for both of the statements (84%) of the respondents shown their agreement indicated that women entrepreneurs are facing these challenges to a greater extent. While, for the statements “Women entrepreneurs mostly suffered gender discrimination from financial and social markets.”, “Women have restricted access to the necessary financial resources for running a business”. The result showed (76%) agreement of the respondents which indicates that most of the respondents are facing this challenge. Overall, the results showed that all of the challenges mentioned in the securing finance were faced by women entrepreneurs.

Among all of the constraints the above mention table is indicating that most of the participants were agreed that securing finance constraints are the major challenge for women entrepreneurs. Furthermore, the results indicated that respondents shown highest percentage (92%) of their agreement on both statements which are “Women entrepreneurs’ requests and demands are not taken seriously by the loan banks and officers”, The amount of the approved loan is (would be) too small” that is why it was considered as the most prominent securing finance challenge faced by the women entrepreneur. Whereas, rest of the five factors respondents were also showed their agreement which means that these challenges are also facing by women entrepreneurs.



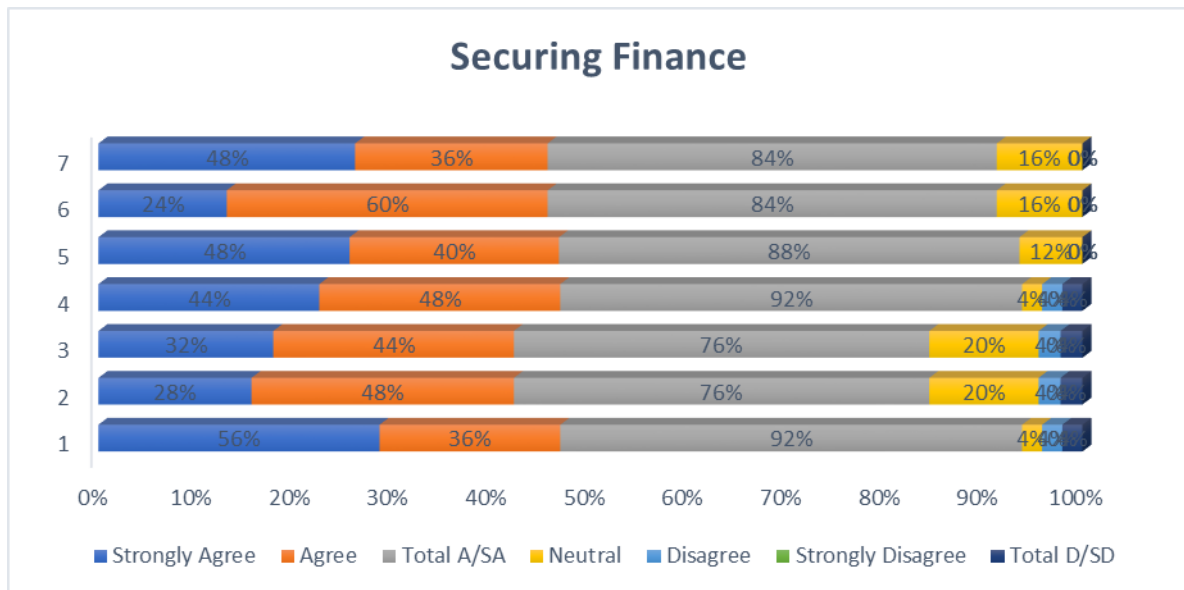


Table 4.8: Marketing constraints for women entrepreneurs

Factors	Strongly Agree	Agree	Total A/SA	Neutral	Disagree	Strongly Disagree	Total D/SD	Mean
Women entrepreneurs have to depend on their families (support) for professional or social networking.	36%	48%	84%	16%	0%	0%	0%	4.23
Women entrepreneurs have lack of necessary marketing skills to run their businesses.	32%	44%	76%	20%	4%	0%	4%	3.96
It is difficult for women entrepreneurs to promote their business with other competitors.	12%	60%	72%	20%	8%	0%	8%	3.72
I am inadequate to join social networks within the first six months of having started my business.	36%	36%	72%	24%	4%	0%	4%	4.00
I have a positive relationship with my team.	20%	8%	28%	72%	0%	0%	0%	4.24
Women have fewer social connections as compared to men with professional's experts in certain fields that limits their involvement in the business.	36%	32%	68%	28%	4%	0%	4%	4.18
Women entrepreneurs	12%	48%	60%	32%	8%	0%	8%	4.06

are less confident to market their products as compared to men.

<b>Factors</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Total A/SA</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>Total D/SD</b>	<b>Mean</b>
It is difficult for me to do marketing for my business due to restrictions placed by my family for traveling to different places.	48%	20%	68%	8%	20%	0%	20%	4.36
Overall/total marketing challenge	29%	37%	66%	28%	6%	0%	6%	

This study took eight marketing constraints into consideration. According to the study's findings, respondents agreed with the statements in the greatest percentage (84%). “Women entrepreneurs have to depend on their families (support) for professional or social networking” that is why it was considered as the most prominent marketing challenge faced by the women entrepreneur. Moreover, the results also shown that respondents shown their agreement towards the statement “Women entrepreneurs have lack of necessary marketing skills to run their businesses” for this statement (76%) of the respondents shown their agreement indicated that women entrepreneurs are facing these challenges to a greater extent. Furthermore, for the statements “It is difficult for women entrepreneurs to promote their business with other competitors”, “I am inadequate to join social networks within the first six months of having started my business”. The result showed (72%) agreement of the respondents for both the statements which indicates that most of the respondents are facing this challenge. While, for the statement “Women have fewer social connections as compared to men with professional’s experts in certain fields that limits their involvement in the business”, “It is difficult for me to do marketing for my business due to restrictions placed by my family for traveling to different places”. The result of these statements indicated (68%) agreement of respondent which indicates this challenge was also common among most of the

respondents. Whereas, the statement “Women entrepreneurs are less confident to market their products as compared to men”. The result of this statement showed (60%) agreement of respondent which indicates that least of the participants were facing this challenge among the mentioned seven challenges in marketing constraints. Overall, the findings revealed that all of the challenges mentioned in the marketing construct were faced by female entrepreneurs.

Among all of the constraints, the above-mentioned table shows that the majority of participants agreed that marketing is the most difficult challenge for women entrepreneurs. Furthermore, the results revealed that respondents agreed with the highest percentage (84%) on the statement “Women entrepreneurs have to depend on their families (support) for professional or social networking” As a result, it was regarded as the most significant marketing challenge faced by female entrepreneurs. The rest of the seven factors respondents agreed on, indicating that these challenges are also faced by female entrepreneurs.

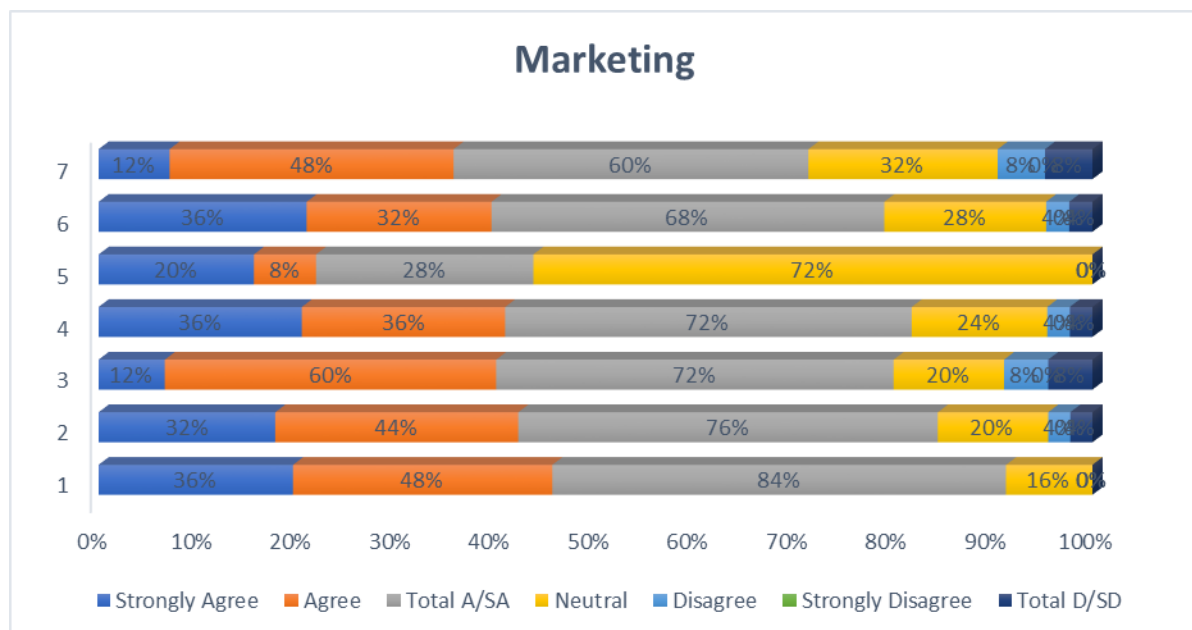


Table 4.9: Lack of Formal Education constraints for women entrepreneurs

<b>Factors</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Total A/SA</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>Total D/SD</b>	<b>Mean</b>
I have the required educational background needed to run my business.	17%	15%	32%	50%	18%	0%	18%	4.67
Lacks of training and low education level have a significant impact on running the business successfully.	40%	52%	92%	4%	0%	4%	4%	4.30
Information in my chosen field of endeavor is not easily accessible.	44%	32%	76%	12%	12%	12%	24%	4.06
An educational business help women entrepreneur to build a community for other women who want to run their business.	6%	40%	46%	50%	0%	4%	4%	4.51
I am not able to expand my business due to the lack of information on marketing strategy.	56%	28%	84%	0%	4%	12%	16%	4.12
Overall/total formal education challenge.	33%	33%	66%	23%	7%	7%	14%	

This study considered five lacks of formal education constraints. According to the study's findings, respondents agreed with the statements in the highest percentage (92%) “Lacks of training and low education level have a significant impact on running the business successfully”. That is why it was considered as the most prominent challenge for lack of formal education faced by the women entrepreneur. However, the results also shown that respondents shown their agreement towards the statements “I am not able to expand my business due to the lack of information on marketing strategy for this statement (84%) of the respondents shown their agreement indicated that women entrepreneurs are facing these challenges to a greater extent. Moreover, for the statement “Information in my chosen field of endeavor is not easily accessible”. The result showed (76%) agreement of the respondents for the statement which indicates that most of the respondents are facing this challenge. While,

for the statement “An educational business help women entrepreneur to build a community for other women who want to run their business”. The result of this statement showed (46%) agreement of respondent which indicates that least of the participants were facing this challenge among the mentioned five challenges in lack of formal education constraints. Overall, the findings revealed that all of the challenges mentioned in the marketing construct were faced by female entrepreneurs.

Among all of the constraints, the above-mentioned table shows that the majority of participants agreed that lack of formal education is the most difficult challenge for women entrepreneurs. Furthermore, the findings revealed that respondents agreed with the highest percentage (92%) on the statement “Lacks of training and low education level have a significant impact on running the business successfully” As a result, it was regarded as the most significant lack of formal education challenge faced by female entrepreneurs. The rest of the four factors respondents agreed on, indicating that these challenges are also faced by female entrepreneurs.

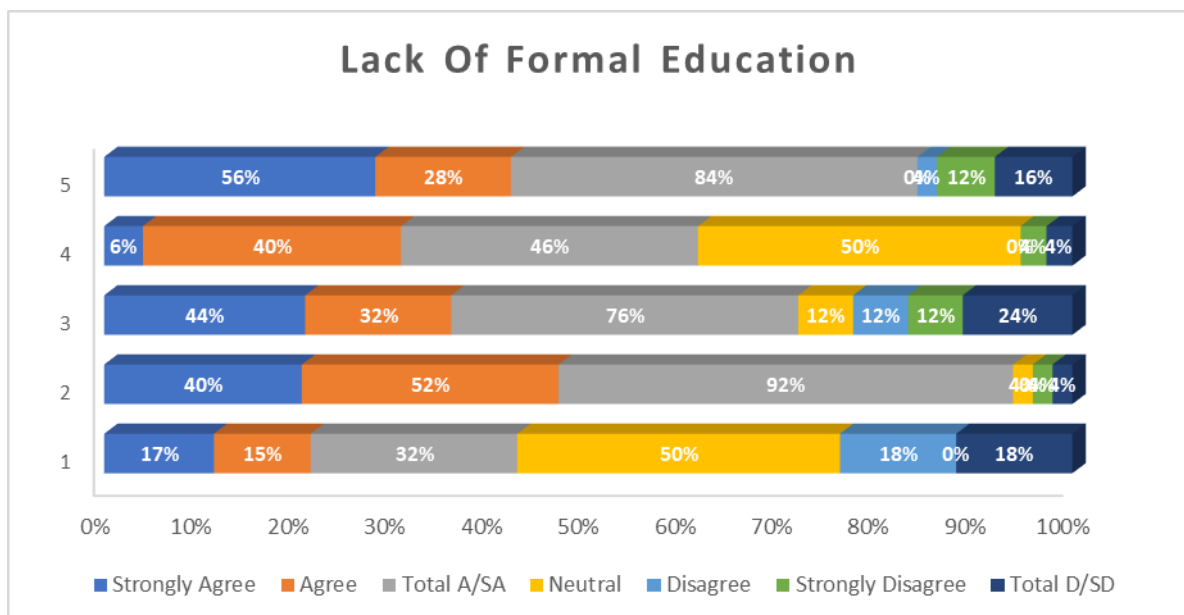


Table 4.10: Lack of Family Support constraints for women entrepreneurs

<b>Factors</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Total A/SA</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>Total D/SD</b>	<b>Mean</b>
Family support is very important for women entrepreneurs.	4%	20%	24%	76%	0%	0%	0%	4.75
Lacking moral support from the family affects the performance of women entrepreneurs and limits their involvement.	32%	68%	100%	0%	0%	0%	0%	4.29
Operating business on SMEs (small-medium enterprises) doesn't create a better balance between personal and professional life.	48%	8%	56%	44%	0%	0%	0%	4.34
Lack of childcare and higher burden of household responsibilities is a great a challenge for women entrepreneur.	52%	44%	96%	4%	0%	0%	4%	4.47
Having young children limits women's involvement in the business.	60%	32%	92%	8%	0%	0%	0%	4.55
Lack of support from people around me (relatives, friends, etc.).	16%	48%	64%	32%	4%	0%	0%	3.72
Overall/total family support challenge.	35%	37%	72%	27%	0.6%	0%	0.6%	

This study considered six lacks of family support constraints. According to the study's findings, respondents agreed with the statements in the highest percentage (100%) "Lacking moral support from the family affects the performance of women entrepreneurs and limits their involvement". That is why it was considered as the most prominent challenge for lack of family support faced by the women entrepreneur. However, the results also shown that respondents shown their agreement towards the statements "Lack of childcare and higher burden of household responsibilities is a great a challenge for women entrepreneur" for this

statement (96%) of the respondents shown their agreement indicated that women entrepreneurs are facing these challenges to a greater extent. Moreover, for the statement “Having young children limits women’s involvement in the business”. The result showed (92%) agreement of the respondents for the statement which indicates that most of the respondents are facing this challenge. While, for the statement “Lack of support from people around me (relatives, friends, etc.)”. The result of this statement showed (64%) agreement of respondent which indicates that least of the participants were facing this challenge among the mentioned six challenges in lack of family support constraints. Overall, the findings revealed that all of the challenges mentioned in the lack of family support construct were faced by female entrepreneurs.

Among all of the constraints, the above-mentioned table shows that the majority of participants agreed that lack of family support is the most difficult challenge for women entrepreneurs. Furthermore, the findings revealed that respondents agreed with the highest percentage (100%) on the statement “Lacking moral support from the family affects the performance of women entrepreneurs and limits their involvement” As a result, it was regarded as the most significant lack of family support challenge faced by female entrepreneurs. The rest of the five factors respondents agreed on, indicating that these challenges are also faced by female entrepreneurs.

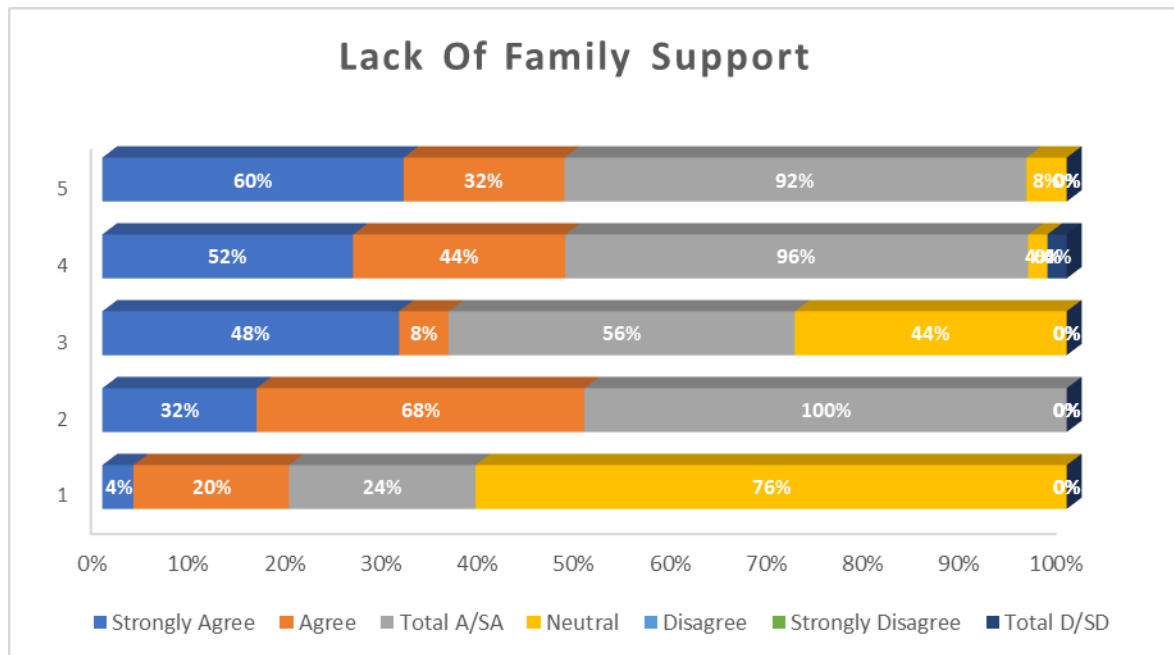


Table 4.11: Time constraints for women entrepreneurs

Factors	Strongly Agree	Agree	Total A/SA	Neutral	Disagree	Strongly Disagree	Total D/SD	Mean
Lack of time management practices is a great challenge.	20%	12%	32%	68%	0%	0%	0%	4.13
I am unable to work long hours in my own business.	20%	24%	44%	52%	4%	0%	4%	4.31
Entrepreneurs have lack of free time as compared to others.	20%	40%	60%	12%	12%	16%	28%	3.42
It's difficult to manage time for business due to household chores.	64%	28%	92%	8%	0%	0%	0%	4.53
Overall/total time challenge.	31%	26%	57%	35%	4%	4%	8%	

This study considered four constraints for time. According to the study's findings, respondents agreed with the statements in the highest percentage (92%) “It’s difficult to manage time for business due to household chores”. That is why it was considered as the most prominent challenge for lack of family support faced by the women entrepreneur. While, for the statement “Entrepreneurs have lack of free time as compared to others”. The



result of this statement showed (60%) agreement of respondent which indicates that least of the participants were facing this challenge among the mentioned four challenges in time constraints. Overall, the findings revealed that all of the challenges mentioned in the time construct were faced by female entrepreneurs.

Among all of the constraints, the above-mentioned table shows that the majority of participants agreed that lack of family support is the most difficult challenge for women entrepreneurs. Furthermore, the findings revealed that respondents agreed with the highest percentage (92%) on the statement “It’s difficult to manage time for business due to household chores”. As a result, it was regarded as the most significant time challenge faced by female entrepreneurs. The rest of the three factors respondents agreed on, indicating that these challenges are also faced by female entrepreneurs.

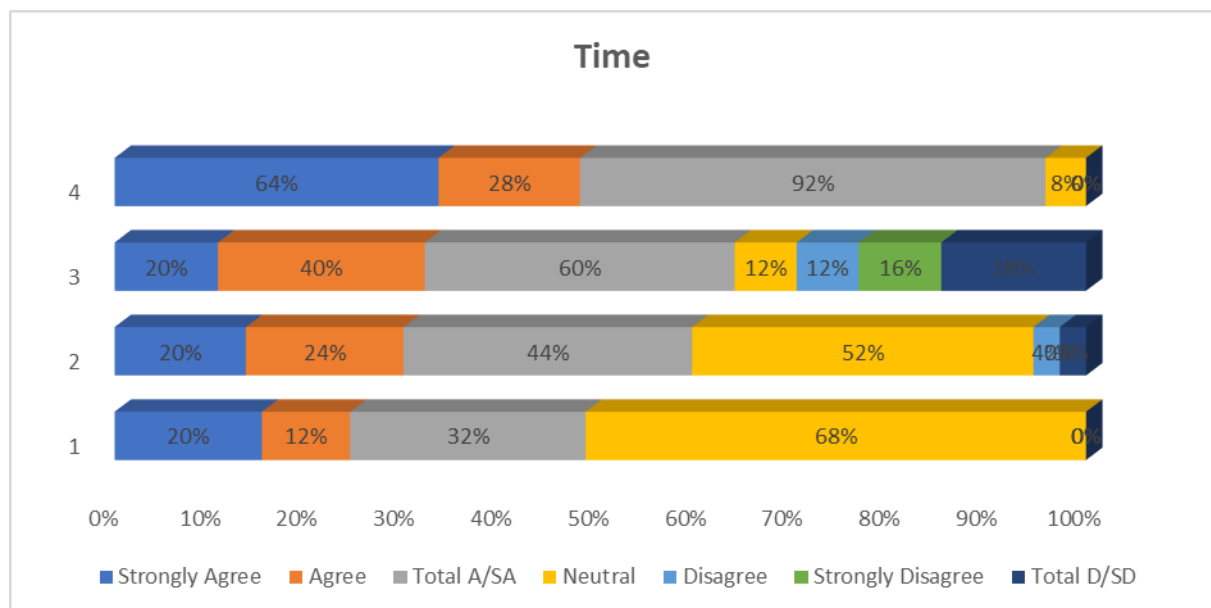


Table 4.12: Lack of Skills constraints for women entrepreneurs

Factors	Strongly Agree	Agree	Total A/SA	Neutral	Disagree	Strongly Disagree	Total D/SD	Mean
I have lack of training and consultancy to improve my technical know-how throughout my business process.	30%	30%	60%	36%	4%	0%	4%	4.55

<b>Factors</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Total A/SA</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>Total D/SD</b>	<b>Mean</b>
I get lack of training and consultancy to improve my managerial know-how.	20%	68%	88%	8%	4%	0%	4%	4.10
The training I have received is not enough to run my business effectively and efficiently.	40%	40%	80%	16%	4%	0%	4%	4.19
A low-level risk-taking (skill) attitude is another factor affecting women's decision to get into business.	16%	76%	92%	8%	0%	0%	0%	4.08
My previous educational skills and experience prepared me well for my role as an entrepreneur.	56%	4%	60%	40%	0%	0%	0%	4.49
I have lack of training for the financial management of my business.	44%	8%	52%	40%	8%	0%	8%	4.24
Overall/total lack of skills challenge.	34%	38%	72%	25%	3%	0%	3%	

Six lacks of skills constraints were considered in this study. The results of the study indicated that respondents shown highest percentage (92%) of their agreement towards the statement “A low-level risk-taking (skill) attitude is another factor affecting women's decision to get into business” that is why it was considered as the most prominent personnel challenge faced by the women entrepreneur. Moreover, the results also shown that respondents shown their agreement towards the statement “I get lack of training and consultancy to improve my managerial know-how” for the statements (88%) of the respondents shown their agreement indicated that women entrepreneurs are facing these challenges to a greater extent. Furthermore, for the statement “The training I have received is not enough to run my business effectively and efficiently”. The result showed (80%) agreement of the respondents which indicates that most of the respondents are facing this

challenge. Whereas, for the statements “My previous educational skills and experience prepared me well for my role as an entrepreneur”, “I have lack of training and consultancy to improve my technical know-how throughout my business process”. The result of this statement showed (60%) agreement of respondent which indicates that least of the participants were facing this challenge among the mentioned six challenges in lack of skills constraints. Overall, the results showed that all of the challenges mentioned in the lack of skills constraints were faced by women entrepreneurs.

Among all of the constraints the above mention table is indicating that most of the participants were agreed that lack of skills constraints is the major challenge for women entrepreneurs. Furthermore, the results indicated that respondents shown highest percentage (92%) of their agreement which is “A low-level risk-taking (skill) attitude is another factor affecting women’s decision to get into business” that is why it was considered as the most prominent lack of skills challenge faced by the women entrepreneur. Whereas, rest of the five factors respondents were also showed their agreement which means that these challenges are also facing by women entrepreneurs.

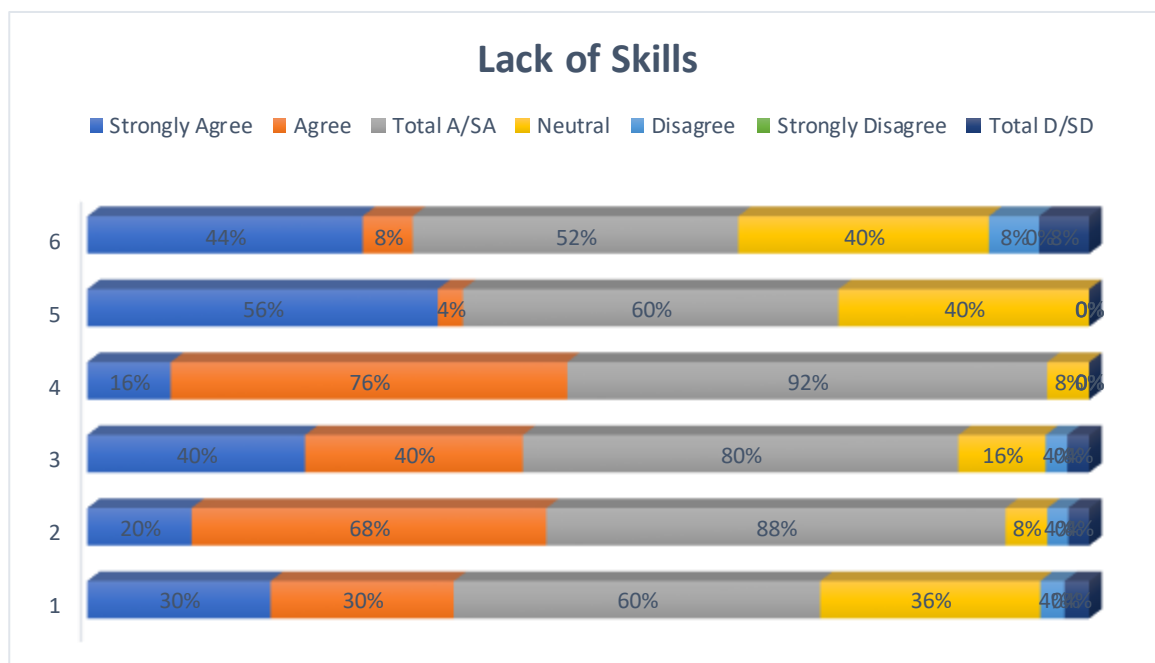


Table 4.13: Non-availability of raw material constraints for women entrepreneurs

<b>Factors</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Total A/SA</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>Total D/SD</b>	<b>Mean</b>
The fact that men have better opportunities in education and training than women limit their involvement in the business.	44%	32%	76%	12%	2%	8%	10%	4.02
Women entrepreneurs have doubts about their personal abilities.	32%	48%	80%	16%	4%	0%	4%	4.17
Getting raw materials for my business is a problem due to poor transportation facilities.	24%	4%	28%	56%	16%	0%	16%	3.89
The innovation/creation in business gets affected due to the delayed supply of raw materials.	40%	44%	84%	8%	8%	0%	8%	4.18
It is difficult for me to purchase raw materials due to restrictions placed by my family for traveling to different places.	36%	44%	80%	8%	12%	0%	12%	4.04
Ovall/ total non-availability of raw material challenge.	35%	34%	70%	20%	8%	2%	10%	

Five non-availability of raw material constraints were considered in this study. The results of the study indicated that respondents shown highest percentage (84%) of their agreement towards the statement “The innovation/creation in business gets affected due to the delayed supply of raw materials” that is why it was considered as the most prominent personnel challenge faced by the women entrepreneur. Moreover, the results also shown that respondents shown their agreement towards the statements “It is difficult for me to purchase raw materials due to restrictions placed by my family for traveling to different places”, “Women entrepreneurs have doubts about their personal abilities.” for both of the statements

(80%) of the respondents shown their agreement indicated that women entrepreneurs are facing these challenges to a greater extent. While, for the statement “The fact that men have better opportunities in education and training than women limit their involvement in the business”. The result of this statement indicated (76%) agreement of respondent which indicates this challenge was also common among most of the respondents. Whereas, the statement “Getting raw materials for my business is a problem due to poor transportation facilities”. The result of this statement showed (28%) agreement of respondent which indicates that least of the participants were facing this challenge among the mentioned five challenges in non-availability of raw material constraints. Overall, the results showed that all of the challenges mentioned in the non-availability of raw material constraints were faced by women entrepreneurs.

Among all of the constraints the above mention table is indicating that most of the participants were agreed that non-availability of raw material constraints is the major challenge for women entrepreneurs. Furthermore, the results indicated that respondents shown highest percentage (84%) of their agreement which is “The innovation/creation in business gets affected due to the delayed supply of raw materials” that is why it was considered as the most prominent non-availability of raw material challenge faced by the women entrepreneur. Whereas, rest of the five factors respondents were also showed their agreement which means that these challenges are also facing by women entrepreneurs.

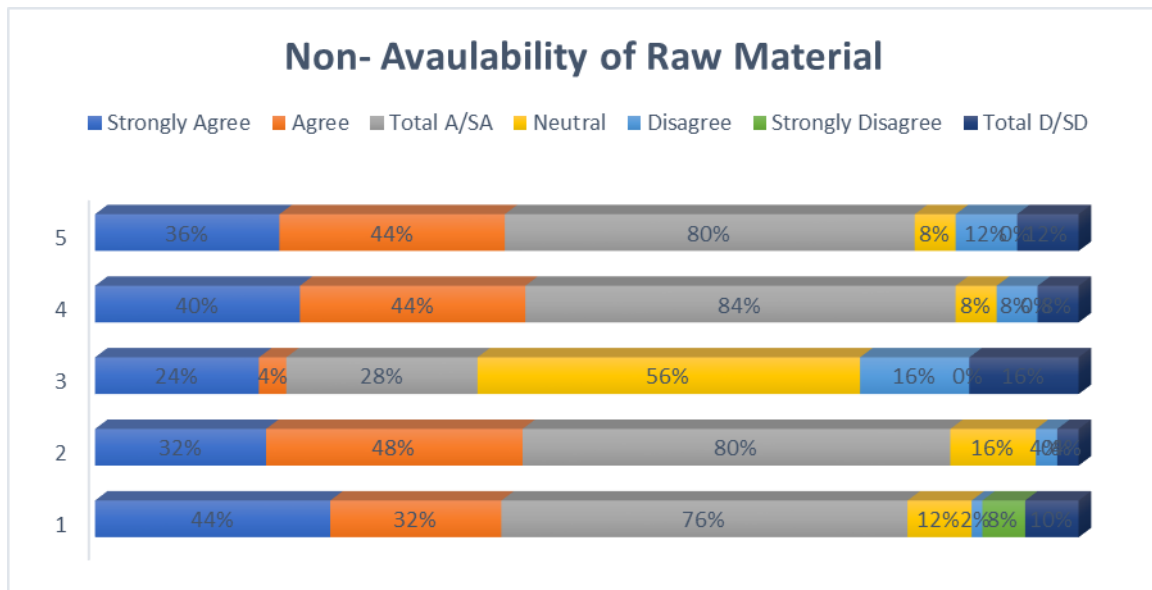


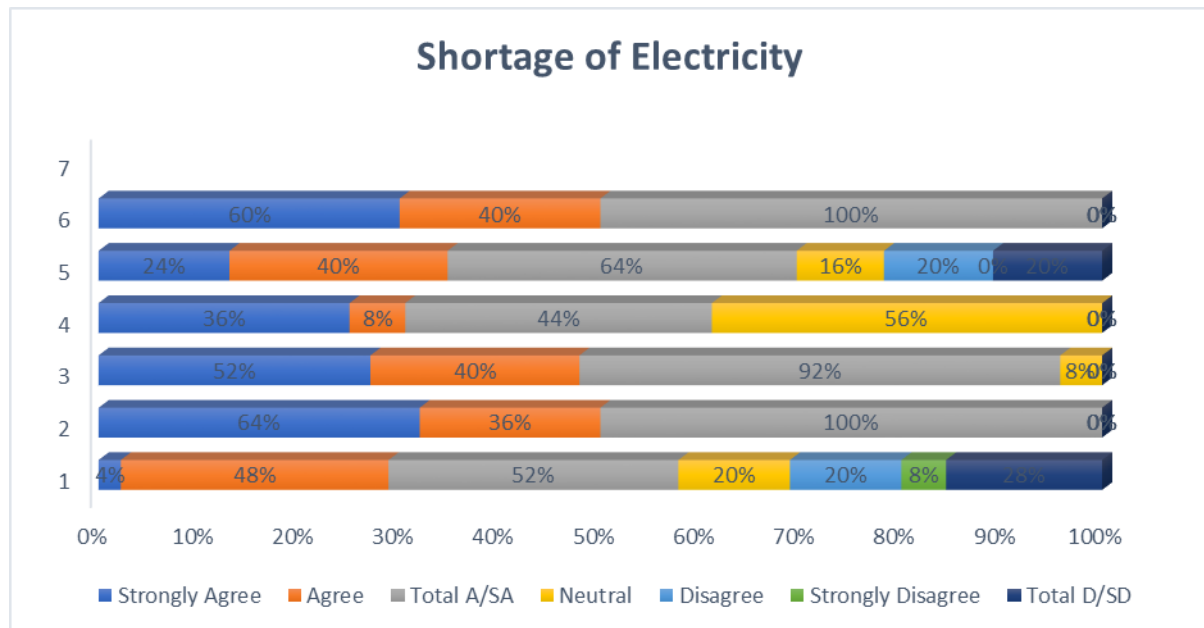
Table 4.14: Shortage of Electricity constraints for women entrepreneurs

Factors	Strongly Agree	Agree	Total A/SA	Neutral	Disagree	Strongly Disagree	Total D/SD	Mean
Shortage of electricity affects marketing strategy.	4%	48%	52%	20%	20%	8%	28%	4.45
Load shedding creates security issues for business.	64%	36%	100%	0%	0%	0%	0%	4.66
Electricity shortage affects the online promotion of businesses.	52%	40%	92%	8%	0%	0%	0%	4.51
It affects the performance of the employee (teachers or other domestic staff).	36%	8%	44%	56%	0%	0%	0%	4.29
It can cause inefficient learning and incompleteness and delaying of tasks.	24%	40%	64%	16%	20%	0%	20%	4.28
It can create a financial issue (in buying generators and UPS etc.)	60%	40%	100%	0%	0%	0%	0%	4.60
Overall/ total shortage of electricity challenge.	40%	35%	59%	17%	7%	1%	8%	

Six shortage of electricity constraints were considered in this study. The results of the study indicated that respondents shown highest percentage (100%) of their agreement

towards the statements “Load shedding creates security issues for business.”, “It can create a financial issue (in buying generators and UPS etc.)” that is why it was considered as the most prominent shortage of electricity challenge faced by the women entrepreneur. However, the results also shown that (92%) respondents shown their agreement towards the statement “Electricity shortage affects the online promotion of businesses”. While, for the statements “Women entrepreneurs mostly suffered gender discrimination from financial and social markets.”, “It can cause inefficient learning and incompleteness and delaying of tasks”. The result showed (64%) agreement of the respondents which indicates that most of the respondents are facing this challenge. Overall, the results showed that all of the challenges mentioned in the shortage of electricity were faced by women entrepreneurs.

Among all of the constraints the above mention table is indicating that most of the participants were agreed that shortage of electricity constraints is the major challenge for women entrepreneurs. Furthermore, the results indicated that respondents shown highest percentage (100%) of their agreement on both statements which are “Load shedding creates security issues for business.”, “It can create a financial issue (in buying generators and UPS etc.)” That is why it was considered as the most prominent shortage of electricity challenge faced by the women entrepreneur. Whereas, rest of the four factors respondents were also showed their agreement which means that these challenges are also facing by women entrepreneurs.



### 4.3 Opportunities

Table 4.15: Family Support Opportunity for women entrepreneurs

Factors	Strongly Agree	Agree	Total A/SA	Neutral	Disagree	Strongly Disagree	Total D/SD	Mean
I believe that women are able to balance both domestic and professional life.	64%	32%	96%	4%	0%	0%	0%	4.67
My family supports me greatly with domestic responsibilities.	36%	8%	44%	50%	0%	6%	6%	4.29
I ventured into business in order to support my family.	44%	24%	68%	12%	20%	0%	20%	4.34
Feedback and people involvement help me to trigger new idea generation.	34%	28%	62%	18%	15%	5%	20%	4.37
There is a lack of suitable models to represent successful women entrepreneurs.	24%	33%	57%	15%	22%	6%	28%	4.46
Family members encourage and support more during running a business.	44%	44%	88%	12%	0%	0%	0%	4.25
Overall/ total Family support opportunity.	41%	28%	69%	19%	10%	3%	13%	



Six family support opportunities were considered in this study. The results of the study indicated that respondents shown highest percentage (92%) of their agreement towards the statement “I believe that women are able to balance both domestic and professional life.” that is why it was considered as the most prominent opportunity for women entrepreneur. Moreover, the results also shown that respondents shown their agreement towards the statement “Family members encourage and support more during running a business for the statements (88%) of the respondents shown their agreement indicated that women entrepreneurs have this opportunity to a greater extent. Furthermore, for the statement “I ventured into business in order to support my family”. The result showed (68%) agreement of the respondents which indicates that most of the respondents have this opportunity. Whereas, the statement “Feedback and people involvement help me to trigger new idea generation”. The result of this statement showed (62%) agreement of respondent which indicates that least of the participants were have this opportunity among the mentioned six opportunity in family support construct. Overall, the results showed that all of the opportunities mentioned in the family support construct were opportunities for women entrepreneurs.

Among all of the opportunities the above mention table is indicating that most of the participants were agreed that family support is the major opportunity for women entrepreneurs. Furthermore, the results indicated that respondents shown highest percentage (92%) of their agreement which is “I believe that women are able to balance both domestic and professional life.” that is why it was considered as the most prominent opportunity for the women entrepreneur. Whereas, rest of the five factors respondents were also showed their agreement which means that these are also opportunity for women entrepreneurs.

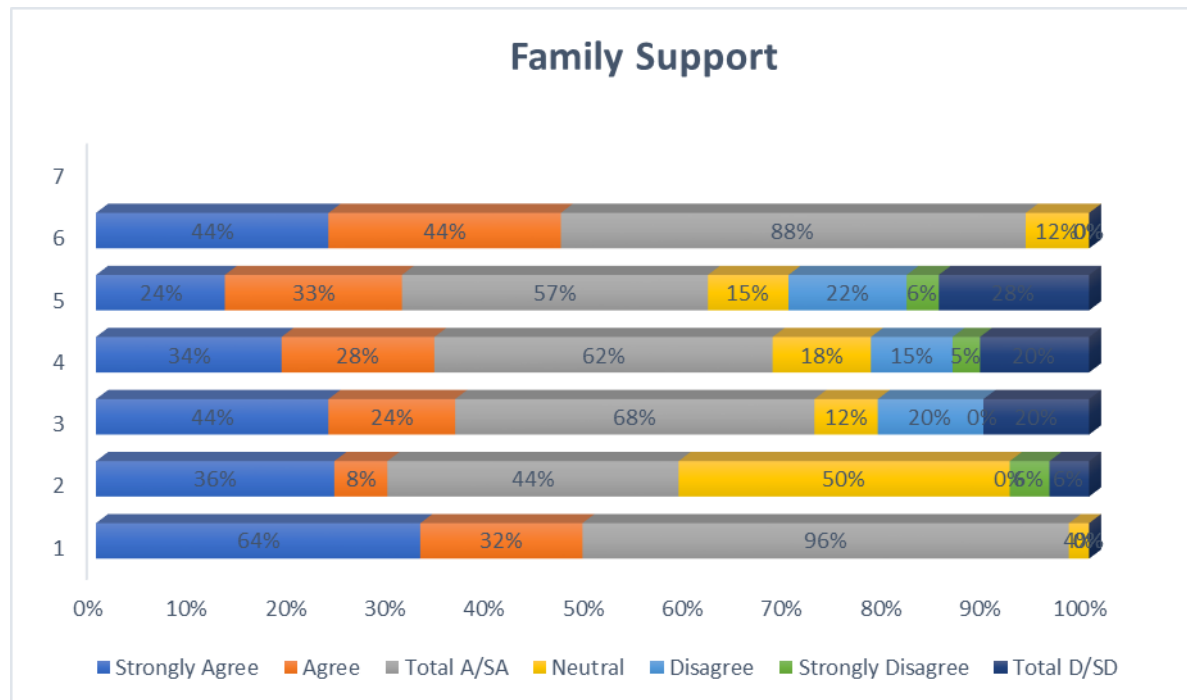


Table 4.16: Access to finance constraints for women entrepreneurs

Factors	Strongly Agree	Agree	Total A/SA	Neutral	Disagree	Strongly Disagree	Total D/SD	Mean
The cost is easily covered with the return earned from the investment.	32%	32%	64%	8%	16%	12%	28%	3.66
Need more flexibility to earn an income while still taking care of family and household duties.	20%	12%	32%	64%	4%	0%	4%	4.04
The opportunity to be financially independent improves my quality of life.	36%	44%	80%	16%	4%	0%	4%	4.11
I have chosen entrepreneurship for building my personal wealth.	20%	0%	20%	76%	4%	0%	4%	4.10
Access to finance gives me a high social status.	48%	40%	88%	12%	0%	0%	0%	4.35
Overall/ total access to finance opportunity.	31%	26%	57%	35%	7%	2%	9%	

Five Accesses to finance opportunity were considered in this study. The results of the study indicated that respondents shown highest percentage (88%) of their agreement towards

the statement “Access to finance gives me a high social status” that is why it was considered as the most prominent opportunity for women entrepreneur. Moreover, the results also shown that respondents shown their agreement towards the statement “The opportunity to be financially independent improves my quality of life.” for the statements (80%) of the respondents shown their agreement indicated that women entrepreneurs have this opportunity to a greater extent. Whereas, the statement “The cost is easily covered with the return earned from the investment.” The result of this statement showed (64%) agreement of respondent which indicates that least of the participants were have this opportunity among the mentioned five opportunity in family support construct. Overall, the results showed that all of the opportunities mentioned in the access to finance construct were the opportunities for women entrepreneurs.

Among all of the opportunities the above mention table is indicating that most of the participants were agreed that access to finance is the major opportunity for women entrepreneurs. Furthermore, the results indicated that respondents shown highest percentage (92%) of their agreement which is “Access to finance gives me a high social status” that is why it was considered as the most prominent opportunity for the women entrepreneur. Whereas, rest of the four factors respondents were also showed their agreement which means that these are also opportunity for women entrepreneurs.

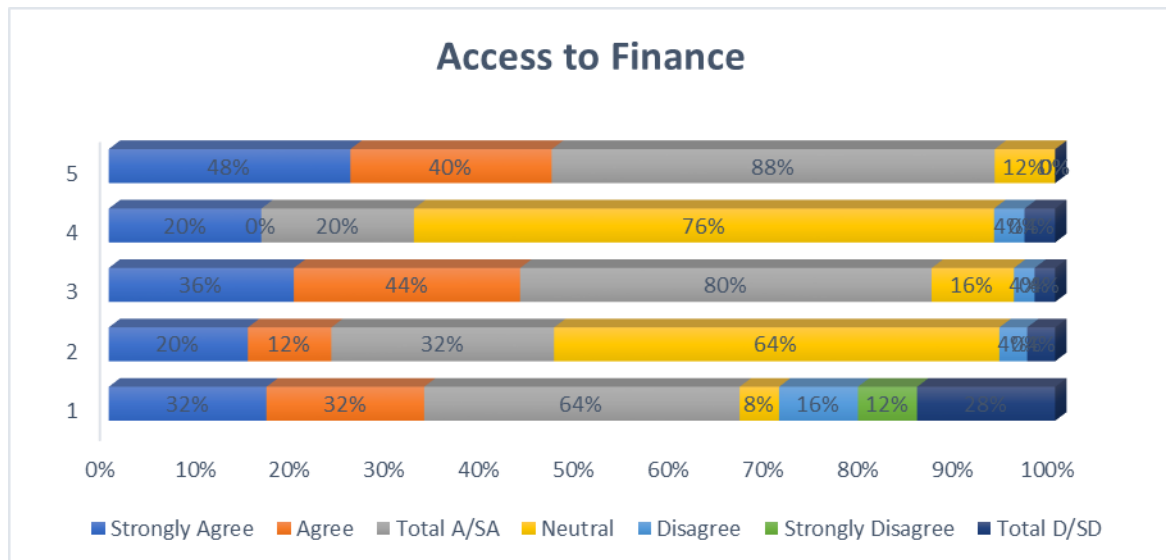


Table 4.17: Social opportunities for women entrepreneurs

Factors	Strongly Agree	Agree	Total A/SA	Neutral	Disagree	Strongly Disagree	Total D/SD	Mean
Society's attitude towards my organization is positive.	36%	20%	56%	4%	16%	24%	40%	3.16
Social discrimination against women limits their involvement in the business.	20%	36%	56%	20%	24%	0%	24%	3.57
Society encourages and supports women like me to take on the challenges of the business world.	20%	16%	36%	36%	24%	4%	28%	3.19
Pakistan's social culture constitutes a barrier and limits women's involvement in entrepreneurial activities.	28%	52%	80%	8%	12%	0%	12%	3.93
A lack of moral support from the family is one social barrier to the involvement of women in business.	8%	76%	84%	12%	4%	0%	4%	3.93
Entrepreneurship is seen as an acceptable role for women in the economy and society.	28%	56%	84%	16%	0%	0%	0%	4.17
Overall/total social opportunity.	23%	43%	66%	16%	13%	5%	18%	

The results of the above table indicated that respondents shown highest percentage (84%) of their agreement towards the both statements “A lack of moral support from the family is one social barrier to the involvement of women in business”, “Entrepreneurship is seen as an acceptable role for women in the economy and society.” that is why it was considered as the most prominent opportunity for women entrepreneur. Moreover, the results also shown that respondents shown their agreement towards the statement “Pakistan’s social culture constitutes a barrier and limits women’s involvement in entrepreneurial activities.” for the statements (80%) of the respondents shown their agreement indicated that women entrepreneurs have this opportunity to a greater extent. Whereas, the statements “Social discrimination against women limits their involvement in the business”, “Society’s attitude towards my organization is positive.” The result of both statements showed (56%) agreement of respondent which indicates that least of the participants were have this opportunity among the mentioned six opportunity in family support construct. Overall, the results showed that all of the opportunities mentioned in the social construct were the opportunities for women entrepreneurs.

Among all of the opportunities the above mention table is indicating that most of the participants were agreed that social factor is the major opportunity for women entrepreneurs. Furthermore, the results indicated that respondents shown highest percentage (84%) of their agreement in both statements which is “A lack of moral support from the family is one social barrier to the involvement of women in business”, “Entrepreneurship is seen as an acceptable role for women in the economy and society.” that is why it was considered as the most prominent opportunity for the women entrepreneur. Whereas, rest of the four factors respondents were also showed their agreement which means that these are also opportunity for women entrepreneurs.

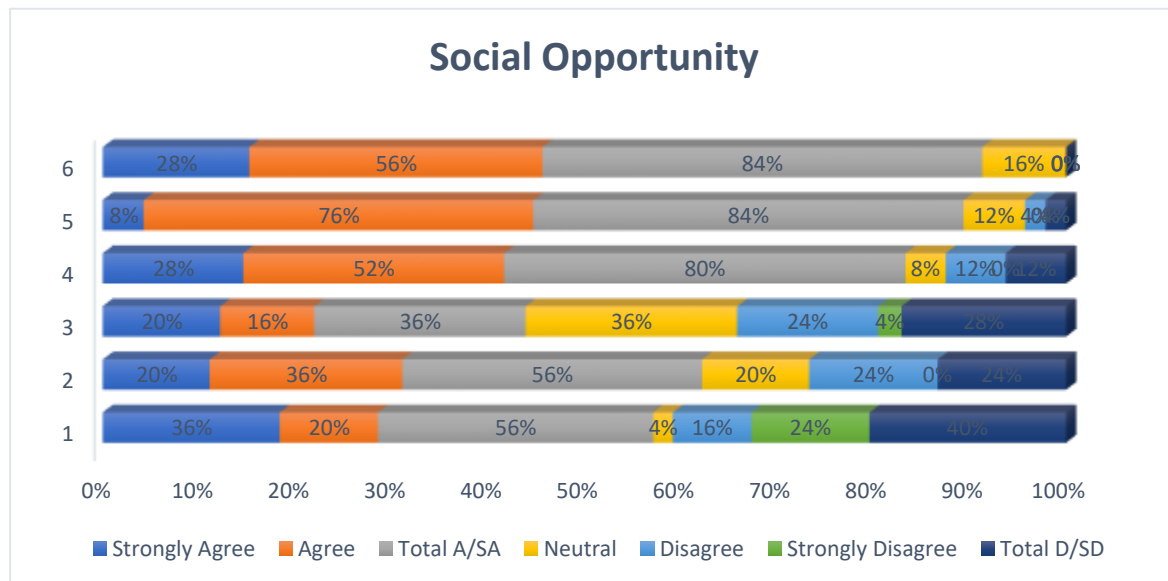


Table 4.18 Information and communication Technology constraints for women entrepreneurs

Factors	Strongly Agree	Agree	Total A/SA	Neutral	Disagree	Strongly Disagree	Total D/SD	Mean
I start my own venture because of the availability of social media platforms.	30%	24%	54%	16%	30%	0%	30%	4.42
I gathered information about the prospects of online business through social media.	40%	16%	56%	44%	0%	0%	0%	4.24
It is easier for women entrepreneurs to spread information through the community with the help of ICT (information and communication technology) tools.	32%	52%	84%	16%	0%	0%	0%	4.14
Information Communication Technology (ICT) helps women entrepreneurs to build a community of followers online.	44%	52%	96%	4%	0%	0%	0%	4.45
Women entrepreneurs are aware of the different ways in which they can use the computer, internet, or mobile phone for their business.	36%	52%	88%	8%	4%	0%	4%	4.18

<b>Factors</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Total A/SA</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>Total D/SD</b>	<b>Mean</b>
Oval/total information and communication.	36%	39%	76%	18%	7%	0%	7%	

The results of the study indicated that respondents shown highest percentage (96%) of their agreement towards the statement “Information Communication Technology (ICT) helps women entrepreneurs to build a community of followers online.” that is why it was considered as the most prominent opportunity for women entrepreneur. Moreover, the results also shown that respondents shown their agreement towards the statement “Women entrepreneurs are aware of the different ways in which they can use the computer, internet, or mobile phone for their business.” for the statements (88%) of the respondents shown their agreement indicated that women entrepreneurs have this opportunity to a greater extent. Whereas, the statements “It is easier for women entrepreneurs to spread information through the community with the help of ICT (information and communication technology) tools.” The result of both statements showed (84%) of the respondents shown their agreement indicated that women entrepreneurs have this opportunity to a greater extent. Whereas, the statement “I gathered information about the prospects of online business through social media”. The result of this statement showed (56%) agreement of respondent which indicates that least of the participants were have this opportunity among the mentioned five opportunity in information and communication technology construct. Overall, the results showed that all of the opportunities mentioned in the information and communication technology construct were the opportunities for women entrepreneurs.

Among all of the opportunities the above mention table is indicating that most of the participants were agreed that social factor is the major opportunity for women entrepreneurs. Furthermore, the results indicated that respondents shown highest percentage (96%) of their agreement in the statement which is “Information Communication Technology (ICT) helps

women entrepreneurs to build a community of followers online.” that is why it was considered as the most prominent opportunity for the women entrepreneur. Whereas, rest of the four factors respondents were also showed their agreement which means that these are also opportunity for women entrepreneurs.

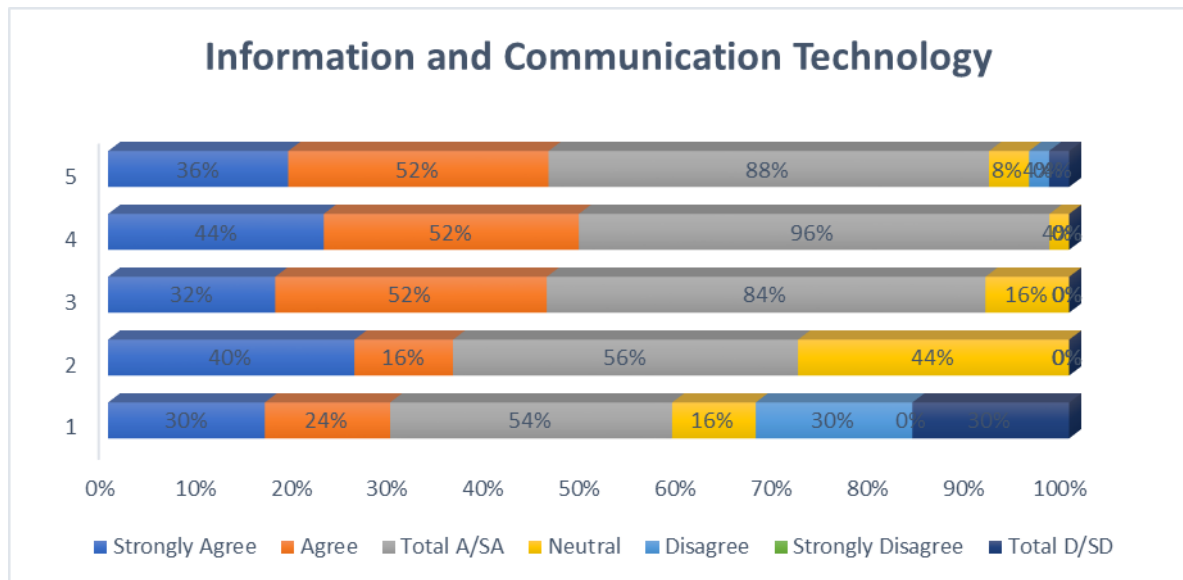


Table 4.19: Government policies constraints for women entrepreneurs

Factors	Strongly Agree	Agree	Total A/SA	Neutral	Disagree	Strongly Disagree	Total D/SD	Mean
Government supports women entrepreneurs in terms of laws and regulations.	44%	20%	64%	24%	12%	0%	12%	3.94
There is coordination between various government departments regarding business procedures that help women entrepreneurs.	4%	56%	60%	24%	16%	0%	16%	3.49
In Pakistan, there is sufficient funding available for new and growing firms.	12%	36%	48%	32%	8%	12%	20%	3.33
The government of Pakistan is initiating supportive programs and policies for women-based funding.	20%	44%	64%	20%	8%	8%	16%	3.59
In Pakistan laws and regulations support a high degree of gender	24%	44%	68%	12%	16%	4%	20%	3.66



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equity and equality.

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<b>Factors</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Total A/SA</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>Total D/SD</b>	<b>Mean</b>
Overall/total government policy and NGOs support.	21%	40%	61%	22%	12%	5%	17%	

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Five construct of government policy and NGOs support opportunity were considered in this study. The results of the study indicated that respondents shown highest percentage (68%) of their agreement towards the statement “In Pakistan laws and regulations support a high degree of gender equity and equality.” That’s why the result of the respondents shown their agreement indicated that women entrepreneurs have this opportunity to a greater extent. Whereas, the statements “Government supports women entrepreneurs in terms of laws and regulations”, “The government of Pakistan is initiating supportive programs and policies for women-based funding”. The result of this statement showed (64%) agreement of respondent which indicates that least of the participants were have this opportunity among the mentioned five opportunity in the construct of government policy and NGOs support. Overall, the results showed that all of the opportunities mentioned in the government policy and NGOs supports construct were the opportunities for women entrepreneurs.

Among all of the opportunities the above mention table is indicating that most of the participants were agreed that government policy and NGOs support is the major opportunity for women entrepreneurs. Furthermore, the results indicated that respondents shown highest percentage (68%) of their agreement in the statement which is “In Pakistan laws and regulations support a high degree of gender equity and equality.” that is why it was considered as the most prominent opportunity for the women entrepreneur. Whereas, rest of the four factors respondents were also showed their agreement which means that these are also opportunity for women entrepreneurs.

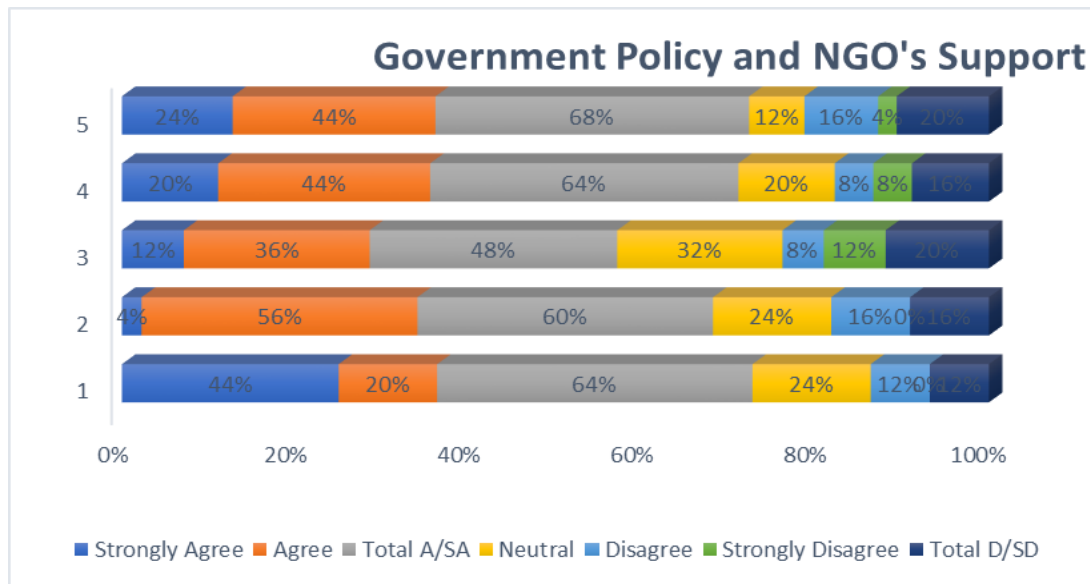


Table: 4.20” Entrepreneurial/Business Factors with Age Perspective

Code	Items	Chi-Square	Df	Asymp. Sig.	Age	Mean Rank
<b>PS1</b>	The view held by society on the traditional role of women (e.g., wife, mother) affects women’s entrepreneurial endeavors negatively.	6.794	2	.033	20-30yr	46.43
					31-40yr	45.66
					41-50yr	32.10
<b>PS2</b>	Self-business helps women entrepreneurs to increase their visibility and that of their business in society.	12.228	2	.002	20-30yr	36.86
					31-40yr	37.98
					41-50yr	53.19
<b>PS3</b>	SME (small-medium enterprises) gives me the advantage of creating a greater loyalty amongst my existing customers.	1.146	2	.564	20-30yr	44.50
					31-40yr	38.60
					41-50yr	43.48
<b>PS4</b>	SME (small-medium enterprises) gives me the advantage of greater customer involvement and encouragement.	1.524	2	.467	20-30yr	43.46
					31-40yr	38.23
					41-50yr	45.17
<b>PS5</b>	Feedback and opinions from people help to develop improvement in the institution from time to time.	2.017	2	.365	20-30yr	37.07
					31-40yr	44.26
					41-50yr	44.83

<b>Code</b>	<b>Items</b>	<b>Chi-Square</b>	<b>Df</b>	<b>Asymp. Sig.</b>	<b>Age</b>	<b>Mean Rank</b>
<b>PS6</b>	Flexible work arrangements in business give me personal satisfaction.	5.977	2	.050	20-30yr	34.84
					31-40yr	42.95
					41-50yr	49.13
<b>SF1</b>	Women entrepreneurs' requests and demands are not taken seriously by the loan banks and officers.	8.267	2	.016	20-30yr	45.34
					31-40yr	46.90
					41-50yr	31.77
<b>SF2</b>	Women have restricted access to the necessary financial resources for running a business.	.153	2	.926	20-30yr	43.04
					31-40yr	40.77
					41-50yr	42.38
<b>SF3</b>	Women entrepreneurs mostly suffered gender discrimination from financial and social markets.	1.257	2	.533	20-30yr	38.48
					31-40yr	42.53
					41-50yr	45.42
<b>SF4</b>	The amount of the approved loan is (would be) too small.	.157	2	.924	20-30yr	41.41
					31-40yr	43.24
					41-50yr	41.08
<b>SF5</b>	Long procedure to avail financial help is a factor faced by women entrepreneurs.	2.273	2	.321	20-30yr	37.25
					31-40yr	45.89
					41-50yr	42.52
<b>SF6</b>	Availability of long-term finance is a major problem faced by women entrepreneurs.	16.419	2	.000	20-30yr	50.84
					31-40yr	30.23
					41-50yr	46.90
<b>SF7</b>	Moneylenders put excessive pressure on returning the loan before due time.	1.901	2	.387	20-30yr	40.46
					31-40yr	46.27
					41-50yr	38.27

<b>Code</b>	<b>Items</b>	<b>Chi-Square</b>	<b>Df</b>	<b>Asymp. Sig.</b>	<b>Age</b>	<b>Mean Rank</b>
<b>MS1</b>	Women entrepreneurs have to depend on their families (support) for professional or social networking	23.481	2	.000	20-30yr	38.52
					31-40yr	56.21
					41-50yr	27.71
<b>MS2</b>	Women entrepreneurs have the necessary marketing skills to run their businesses.	.722	2	.697	20-30yr	39.07
					31-40yr	43.26
					41-50yr	43.79
<b>MS3</b>	It is easier and more convenient for women entrepreneurs to promote their business with other competitors.	23.460	2	.000	20-30yr	47.57
					31-40yr	50.71
					41-50yr	24.25
<b>MS4</b>	I join social networks within the first six months of having started my business.	26.559	2	.000	20-30yr	52.02
					31-40yr	48.53
					41-50yr	21.88
<b>MS5</b>	I have a positive relationship with my team.	5.567	2	.062	20-30yr	45.34
					31-40yr	36.02
					41-50yr	45.83
<b>MS6</b>	Women have fewer social connections as compared to men with professional's experts in certain fields that limit their involvement in the business.	2.180	2	.336	20-30yr	37.50
					31-40yr	45.79
					41-50yr	42.35
<b>MS7</b>	Women entrepreneurs are less confident to market their products as compared to men.	6.244	2	.044	20-30yr	38.32
					31-40yr	37.87
					41-50yr	51.63
<b>MS8</b>	It is difficult for me to do marketing for my business due to restrictions placed by my family for traveling to different places.	1.359	2	.507	20-30yr	44.48
					31-40yr	38.42
					41-50yr	43.73

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A Kruskal-Wallis H test showed that there was a statistically significant difference between entrepreneurship challenges on women's business factors. For PS1 ( $X^2(2) = 6.794$ ),  $p = 0.033$ , which means PS1 item rank score for age 20-30yr, 31-40yr, and 41-50yr is 46.43, 45.56, and 32.10 respectively. Similarly, for PS2 ( $X^2(2) = 12.228$ ),  $p = 0.002$ , which means PS2 item rank score for age 20-30yr, 31-40yr and, 41-50yr is 36.86, 37.98, and 53.19 respectively. However, for PS3 ( $X^2(2) = 1.146$ ),  $p = 0.564$ , which means PS3 item rank score for age 20-30yr, 31-40yr, and 41-50yr is 44.50, 38.60, and 43.48 respectively. Moreover, for PS4 ( $X^2(2) = 1.524$ ),  $p = 0.467$ , which means PS4 item rank score for age 20-30yr, 31-40yr, and 41-50yr is 43.46, 38.23, and 45.17 respectively. Whereas, for PS5 ( $X^2(2) = 2.017$ ),  $p = 0.365$ , which means PS5 item rank score for age 20-30yr, 31-40yr, and 41-50yr is 37.07, 44.26, and 44.83. Hence, for PS6 ( $X^2(2) = 5.977$ ),  $p = 0.050$ , which means PS6 item rank score for age 20-30yr, 31-40yr and 41-50yr is 34.84, 42.95, and 49.13 respectively.

While, for SF1 ( $X^2(2) = 8.267$ ),  $p = 0.016$ , which means SF1 item rank score for age 20-30yr, 31-40yr and, 41-50yr is 45.34, 46.90, and 31.77 respectively. For SF2 ( $X^2(2) = .153$ ),  $p = 0.926$ , which means SF2 item rank score for age 20-30yr, 31-40yr, and 41-50yr is 43.04, 40.77, and 42.38 respectively. Similarly, for SF3 ( $X^2(2) = 1.257$ ),  $p = 0.533$ , which means SF3 item rank score for age 20-30yr, 31-40yr, and 41-50yr is 38.48, 42.53, and 45.42 respectively. For SF4 ( $X^2(2) = .157$ ),  $p = 0.924$ , which means SF4 item rank score for age 20-30yr, 31-40yr, and 41-50yr is 41.41, 43.24, and 41.08 respectively. While, for SF5 ( $X^2(2) = 2.273$ ),  $p = 0.321$ , which means SF5 item rank score for age 20-30yr, 31-40yr, and 41-50yr is 37.25, 45.89, and 42.52 respectively. However, for SF6 ( $X^2(2) = 16.419$ ),  $p = 0.000$ , which means SF6 item rank score for age 20-30yr, 31-40yr, and 41-50yr is 50.84, 30.23, and 46.90 respectively. Therefore, for SF7 ( $X^2(2) = 1.901$ ),  $p = 0.387$ , which means SF7 item rank score for age 20-30yr, 31-40yr, and 41-50yr is 40.46, 46.27, and 38.27 respectively.

While, for MS1 ( $X^2(2) = 23.481$ ),  $p = 0.000$ , which means MS1 item rank score for age 20-30yr, 31-40yr, and 41-50yr is 38.52, 56.21, and 27.71 respectively. For MS2 ( $X^2(2) = 0.722$ ),  $p = 0.697$ , which means MS2 item rank score for age 20-30yr, 31-40yr, and 41-50yr is 39.07, 43.26, and 43.79 respectively. While, for MS3 ( $X^2(2) = 23.460$ ),  $p = 0.000$ , which means MS3 item rank score for age 20-30yr, 31-40yr, and 41-50yr is 47.57, 50.71, and 24.25 respectively. Whereas, for MS4 ( $X^2(2) = 26.559$ ),  $p = 0.000$ , which means MS4 item rank score for age 20-30yr, 31-40yr, and 41-50yr is 52.02, 48.53, and 21.88 respectively. Similarly, for MS5 ( $X^2(2) = 5.567$ ),  $p = 0.062$ , which means MS5 item rank score for age 20-30yr, 31-40yr, and 41-50yr is 45.34, 36.02, and 45.83 respectively. While, for MS6 ( $X^2(2) = 2.180$ ),  $p = 0.336$ , which means MS6 item rank score for age 20-30yr, 31-40yr, and 41-50yr is 37.50, 45.79, and 42.35 respectively. While, for MS7 ( $X^2(2) = 6.244$ ),  $p = 0.044$ , which means MS7 item rank score for age 20-30yr, 31-40yr, and 41-50yr is 38.32, 37.87, and 51.63 respectively. Therefore, for MS8 ( $X^2(2) = 1.359$ ),  $p = 0.507$ , which means MS8 item rank score for age 20-30yr, 31-40yr, and 41-50yr is 44.48, 38.42, and 43.73.

In the above-mentioned table for significant value of personal factor (PS1-PS6), securing finance (SF1-SF7) and marketing challenges (MS1-MS8) indicated that the P value for the items (PS1, PS2, PS6, SF1, SF6, MS1, MS3, MS4, and MS7) are less than significant value so it rejects the null hypothesis. Furthermore, for the items (PS3, PS4, PS5, SF2, SF3, SF4, SF5, SF7, MS2, MS5, MS6, and MS8) indicates that P value is greater than significant value so it failed to reject the null hypothesis. Moreover, is concluded that for some items of entrepreneurial/business factors shows significant difference with age perspective whereas as some items of entrepreneurial/business factors were not showing significant difference with age factors.

Table: 4.21: Entrepreneurial Factors with Academic Qualification Perspective

Code	Items	Chi-Square	df	Asymp. Sig.	Academic qualification	Mean Rank
PS1	The view held by society on the traditional role of women (e.g., wife, mother) affects women's entrepreneurial endeavors negatively.	11.800	3	.008	Intermediate or Below	50.21
					Graduate	35.20
					Post- Graduation	56.81
PS2	Self-business helps women entrepreneurs to increase their visibility and that of their business in society.	3.795	3	.284	Other	43.15
					Intermediate or Below	39.00
					Graduate	41.07
PS3	SME (small-medium enterprises) gives me the advantage of creating a greater loyalty amongst my existing customers.	5.604	3	.133	Post- Graduation	39.00
					Other	51.00
					Intermediate or Below	45.83
PS4	SME (small-medium enterprises) gives me the advantage of greater customer involvement and encouragement.	14.967	3	.002	Graduate	45.14
					Post- Graduation	40.65
					Other	28.92
PS5	Feedback and opinions from people help to develop improvement in the institution from time to time.	7.536	3	.057	Intermediate or Below	25.83
					Graduate	39.34
					Post- Graduation	55.54
PS6	Flexible work arrangements in business give me personal satisfaction.	22.381	3	.000	Other	52.58
					Intermediate or Below	32.50
					Graduate	39.14
					Post- Graduation	53.65
					Other	49.00
					Intermediate or Below	16.88
					Graduate	49.28

					Post- Graduation Other	42.50 39.50
<b>Code</b>	<b>Items</b>	<b>Chi-Square</b>	<b>Df</b>	<b>Asymp. Sig.</b>	<b>Age</b>	<b>Mean Rank</b>
<b>SF1</b>	Women entrepreneurs' requests and demands are not taken seriously by the loan banks and officers.	5.469	3	.140	Intermediate or Below	48.75
					Graduate	43.10
					Post- Graduation	43.50
<b>SF2</b>	Women have restricted access to the necessary financial resources for running a business.	3.679	3	.298	Other Intermediate or Below	30.46 50.33
					Graduate	41.84
					Post- Graduation	33.04
<b>SF3</b>	Women entrepreneurs mostly suffered gender discrimination from financial and social markets.	24.416	3	.000	Other Intermediate or Below	43.81 45.63
					Graduate	51.04
					Post- Graduation	29.85
<b>SF4</b>	The amount of the approved loan is (would be) too small.	5.742	3	.125	Other Intermediate or Below	19.50 41.29
					Graduate	46.84
					Post- Graduation	35.73
<b>SF5</b>	Long procedure to avail financial help is a factor faced by women entrepreneurs.	7.341	3	.062	Other Intermediate or Below	32.15 40.17
					Graduate	45.62
					Post- Graduation	45.73
<b>SF6</b>	Availability of long-term finance is a major problem faced by women entrepreneurs.	7.853	3	.049	Other Intermediate or Below	27.42 51.17
					Graduate	36.22



					Post- Graduation	47.58
					Other	47.96
<b>Code</b>	<b>Items</b>	<b>Chi-Square</b>	<b>Df</b>	<b>Asymp. Sig.</b>	<b>Age</b>	<b>Mean Rank</b>
<b>SF7</b>	Moneylenders put excessive pressure on returning the loan before due time.	1.822	3	.610	Intermediate or Below	42.13
					Graduate	40.00
					Post- Graduation	41.27
<b>MS1</b>	Women entrepreneurs have to depend on their families (support) for professional or social networking	3.647	3	.302	Other Intermediate or Below	49.54 32.50
					Graduate	41.61
					Post- Graduation	48.15
<b>MS2</b>	Women entrepreneurs have the necessary marketing skills to run their businesses.	5.665	3	.129	Other Intermediate or Below	45.96 38.25
					Graduate	42.29
					Post- Graduation	33.12
<b>MS3</b>	It is easier and more convenient for women entrepreneurs to promote their business with other competitors.	.529	3	.912	Other Intermediate or Below	53.35 39.17
					Graduate	43.24
					Post- Graduation	42.65
<b>MS4</b>	I join social networks within the first six months of having started my business.	4.428	3	.219	Other Intermediate or Below	39.65 43.88
					Graduate	37.73
					Post- Graduation	52.15
<b>MS5</b>	I have a positive relationship with my team.	14.226	3	.003	Other Intermediate or Below	44.88 32.00
					Graduate	41.22

					Post- Graduation	38.38
					Other	57.54
Code	Items	Chi-Square	Df	Asymp. Sig.	Age	Mean Rank
<b>MS6</b>	Women have fewer social connections as compared to men with professional's experts in certain fields that limit their involvement in the business.	11.131	3	.011	Intermediate or Below	45.17
					Graduate	42.86
					Post- Graduation	52.65
					Other	25.46
<b>MS7</b>	Women entrepreneurs are less confident to market their products as compared to men.	20.945	3	.000	Intermediate or Below	37.29
					Graduate	48.26
					Post- Graduation	49.19
					Other	17.50
<b>MS8</b>	It is difficult for me to do marketing for my business due to restrictions placed by my family for traveling to different places.	.785	3	.853	Intermediate or Below	37.83
					Graduate	41.88
					Post- Graduation	45.42
					Other	42.85

A Krushkal-Wallis H test showed that there was a statistically significant difference between entrepreneurship challenges on women's business factors. For PS1 ( $X^2(3) = 11.800$ ),  $p = 0.008$ , which means PS1 item rank score for entrepreneurial factor with academic qualification for intermediate or below is 50.21, for graduate is 35.20, for post graduate is 56.81, and for other are 43.15. Similarly, for PS2 ( $X^2(3) = 3.795$ ),  $p = .284$ , which means PS2 item rank score for entrepreneurial factor with intermediate or below is 39.00, for graduate is 41.07, for post graduate is 39.00 and for other is 51.00. However, for PS3 ( $X^2(3) = 5.604$ ),  $p = .133$ , which means PS3 item rank score for entrepreneurial factor with academic qualification for intermediate or below is 39.00, for graduate is 41.07, for post graduate is

39.00 and for other is 51.00. Moreover, for PS4 ( $X^2(3) = 14.967$ ),  $p = .002$ , which means PS4 item rank score for entrepreneurial factor with academic qualification for intermediate or below is 25.83, for graduate is 39.34, for post graduate is 55.54, and for other are 52.58. Whereas, for PS5 ( $X^2(3) = 7.536$ ),  $p = .057$ , which means PS5 item rank score for entrepreneurial factor with academic qualification for intermediate or below is 32.50, for graduate is 39.14, for post graduate is 53.65, and for other are 49.00. Hence, for PS6 ( $X^2(3) = 22.381$ ),  $p = .000$ , which means PS6 item rank score for entrepreneurial factor with academic qualification for intermediate or below is 16.88, for graduate is 49.28, for post graduate is 42.50, and for other are 39.50.

While, for SF1 ( $X^2(3) = 5.469$ ),  $p = .140$ , which means SF1 item rank score for entrepreneurial factor with academic qualification for intermediate or below is 48.75, for graduate is 43.10, for post graduate is 43.50, and for other are 30.46. For SF2 ( $X^2(3) = 3.679$ ),  $p = .298$ , which means SF2 item rank score for entrepreneurial factor with academic qualification for intermediate or below is 50.33, for graduate is 41.84, for post graduate is 33.04, and for other are 43.81. Similarly, for SF3 ( $X^2(3) = 24.416$ ),  $p = .000$ , which means SF3 item rank score for entrepreneurial factor with academic qualification for intermediate or below is 45.63, for graduate is 51.04, for post graduate is 29.85, and for other are 19.50. For SF4 ( $X^2(3) = 5.742$ ),  $p = .125$ , which means SF4 item rank score for entrepreneurial factor with academic qualification for intermediate or below is 41.29, for graduate is 46.84, for post graduate is 35.73, and for other are 32.15. While, for SF5 ( $X^2(3) = 7.341$ ),  $p = .062$ , which means SF5 item rank score for entrepreneurial factor with academic qualification for intermediate or below is 40.17, for graduate is 45.62, for post graduate is 45.73, and for other are 27.42. However, for SF6 ( $X^2(3) = 7.853$ ),  $p = .049$ , which means SF6 item rank score for entrepreneurial factor with academic qualification for intermediate or below is 51.17, for graduate is 36.22, for post graduate is 47.58, and for other are 47.96. Therefore, for SF7 ( $X^2$

(3) =1.822),  $p=.610$ , which means SF7 item rank score for entrepreneurial factor with academic qualification for intermediate or below is 42.13, for graduate is 40.00, for post graduate is 41.27, and for other are 49.54.

While, for MS1 ( $X^2$  (3) =3.647),  $p=.302$ , which means MS1 item rank score for entrepreneurial factor with academic qualification for intermediate or below is 32.50, for graduate is 41.61, and for post graduate is 48.15, and for other are 45.96. For MS2 ( $X^2$  (3) =5.665),  $p=.129$ , which means MS2 item rank score for entrepreneurial factor with academic qualification for intermediate or below is 38.25, for graduate is 42.29, for post graduate is 33.12, and for other are 53.35. While, for MS3 ( $X^2$  (3) =.529),  $p=.912$ , which means MS3 item rank score for entrepreneurial factor with academic qualification for intermediate or below is 39.17, for graduate is 43.24, for post graduate is 42.65, and for other are 39.65. Whereas, for MS4 ( $X^2$  (3) =4.428),  $p=.219$ , which means MS4 item rank score for entrepreneurial factor with academic qualification for intermediate or below is 43.88, for graduate is 37.73, for post graduate is 52.15, and for other are 44.88. Similarly, for MS5 ( $X^2$  (3) =14.226),  $p=.003$ , which means MS5 item rank score for entrepreneurial factor with academic qualification for intermediate or below is 32.00, for graduate is 41.22, and for post graduate is 38.38, and for other are 57.54. While, for MS6 ( $X^2$  (3) =11.131),  $p=.011$ , which means MS6 item rank score for entrepreneurial factor with academic qualification for intermediate or below is 45.17, for graduate is 42.86, for post graduate is 52.65, and for other are 25.46. While, for MS7 ( $X^2$  (3) =20.945),  $p=.000$ , which means MS7 item rank score for entrepreneurial factor with academic qualification for intermediate or below is 37.29, for graduate is 48.26, for post graduate is 49.19, and for other are 17.50. Therefore, for MS8 ( $X^2$  (3) =.785),  $p=.853$ , which means MS8 item rank score for entrepreneurial factor with academic qualification for intermediate or below is 37.83, for graduate is 41.88, for post graduate is 45.42, and for other are 42.85.

In the above-mentioned table for significant value of personal factor (PS1-PS6), securing finance (SF1-SF7) and marketing challenges (MS1-MS8) indicated that the P value for the items (PS1, PS2, PS3, PS4, PS5, PS6, SF1, SF2, SF3, SF4, SF5, SF6, MS1, MS2, MS4, MS5, MS6, and MS7) are less than significant value so it rejects the null hypothesis. Furthermore, for the items (SF7, MS3, and MS8) indicates that P value is greater than significant value so it failed to reject the null hypothesis. Moreover, is concluded that for some items of entrepreneurial factors shows significant difference with academic qualification perspective whereas as some items of entrepreneurial factors were not showing significant difference with academic qualification factors.

Table 4.22: Entrepreneurial Factor with Professional Experience Perspective

Code	Items	Chi-Square	Df	Asymp. Sig.	Professional Experience	Mean Rank
<b>PS1</b>	The view held by society on the traditional role of women (e.g., wife, mother) affects women's entrepreneurial endeavors negatively.	27.620	2	.000	less than 5- 10yr	53.42
					11-20yr	27.65
					20-30yr	29.50
<b>PS2</b>	Self-business helps women entrepreneurs to increase their visibility and that of their business in society.	25.762	2	.000	less than 5- 10yr	33.75
					11-20yr	50.12
					20-30yr	76.50
<b>PS3</b>	SME (small-medium enterprises) gives me the advantage of creating a greater loyalty amongst my existing customers.	1.265	2	.531	less than 5- 10yr	39.68
					11-20yr	45.35
					20-30yr	39.50
<b>PS4</b>	SME (small-medium enterprises) gives me the advantage of greater customer involvement and encouragement.	6.521	2	.038	less than 5- 10yr	43.18
					11-20yr	37.84
					20-30yr	71.00
<b>PS5</b>	Feedback and opinions from people help to develop improvement in the institution from time to time.	5.545	2	.063	less than 5- 10yr	39.82
					11-20yr	42.35

					20-30yr	71.50
<b>Code</b>	<b>Items</b>	<b>Chi-Square</b>	<b>Df</b>	<b>Asymp. Sig.</b>	<b>Age</b>	<b>Mean Rank</b>
<b>PS6</b>	Flexible work arrangements in business give me personal satisfaction.	10.234	2	.006	less than 5- 10yr	35.60
					11-20yr	49.03
<b>SF1</b>	Women entrepreneurs' requests and demands are not taken seriously by the loan banks and officers.	4.073	2	.130	20-30yr less than 5- 10yr	60.50 44.28
					11-20yr	37.46
<b>SF2</b>	Women have restricted access to the necessary financial resources for running a business.	8.531	2	.014	20-30yr less than 5- 10yr	58.50 45.03
					11-20yr	35.34
					20-30yr	71.00
<b>SF3</b>	Women entrepreneurs mostly suffered gender discrimination from financial and social markets.	6.151	2	.046	less than 5- 10yr	41.74
					11-20yr	45.04
<b>SF4</b>	The amount of the approved loan is (would be) too small.	3.902	2	.142	20-30yr less than 5- 10yr	11.50 46.22
					11-20yr	37.22
<b>SF5</b>	Long procedure to avail financial help is a factor faced by women entrepreneurs.	1.670	2	.434	20-30yr less than 5- 10yr	31.50 39.46
					11-20yr	44.57
<b>SF6</b>	Availability of long-term finance is a major problem faced by women entrepreneurs.	7.645	2	.022	20-30yr less than 5- 10yr	51.83 40.75
					11-20yr	40.82
<b>SF7</b>	Moneylenders put excessive pressure on returning the loan	4.244	2	.120	20-30yr less than 5- 10yr	74.50 42.93

before due time.

11-20yr 38.62

20-30yr 66.00

<b>Code</b>	<b>Items</b>	<b>Chi-Square</b>	<b>Df</b>	<b>Asymp. Sig.</b>	<b>Age</b>	<b>Mean Rank</b>
<b>MS1</b>	Women entrepreneurs have to depend on their families (support) for professional or social networking	6.513	2	.039	less than 5- 10yr	44.33
					11-20yr	36.60
					20-30yr	67.50
<b>MS2</b>	Women entrepreneurs have the necessary marketing skills to run their businesses.	7.316	2	.026	less than 5- 10yr	43.93
					11-20yr	36.78
					20-30yr	71.50
<b>MS3</b>	It is easier and more convenient for women entrepreneurs to promote their business with other competitors.	12.926	2	.002	less than 5- 10yr	46.95
					11-20yr	38.71
					20-30yr	3.50
<b>MS4</b>	I join social networks within the first six months of having started my business.	7.105	2	.029	less than 5- 10yr	47.90
					11-20yr	34.15
					20-30yr	40.50
<b>MS5</b>	I have a positive relationship with my team.	9.852	2	.007	less than 5- 10yr	40.12
					11-20yr	41.76
					20-30yr	73.50
<b>MS6</b>	Women have fewer social connections as compared to men with professional's experts in certain fields that limit their involvement in the business.	11.412	2	.003	less than 5- 10yr	41.74
					11-20yr	45.88
					20-30yr	2.00
<b>MS7</b>	Women entrepreneurs are less confident to market their products as compared to men.	12.997	2	.002	less than 5- 10yr	39.25
					11-20yr	49.12
					20-30yr	3.50
<b>MS8</b>	It is difficult for me to do	4.527	2	.104	less than	44.00

marketing for my business due to restrictions placed by my family for traveling to different places.	5- 10yr	
	11-20yr	37.49
	20-30yr	62.50

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A Krushkal-Wallis H. test showed that there was a statistically significant difference between entrepreneurship challenges on women's business factors. For PS1 ( $X^2(2) = 27.620$ ),  $p = .000$ , which means PS1 item rank score for entrepreneurial factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 53.42, 27.65, and 29.50 respectively. Similarly, for PS2 ( $X^2(2) = 25.762$ ),  $p = .000$ , which means PS2 item rank score for entrepreneurial factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 33.75, 50.12, and 76.50 respectively. However, for PS3 ( $X^2(2) = 1.265$ ),  $p = .531$ , which means PS3 item rank score for entrepreneurial factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 39.68, 45.35, and 39.50 respectively. Moreover, for PS4 ( $X^2(2) = 6.521$ ),  $p = .038$ , which means PS4 item rank score for entrepreneurial factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 43.18, 37.84, and 71.00 respectively. Whereas, for PS5 ( $X^2(2) = 5.545$ ),  $p = .063$ , which means PS5 item rank score for entrepreneurial factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 39.82, 42.35, and 71.50. Hence, for PS6 ( $X^2(2) = 10.234$ ),  $p = .006$ , which means PS6 item rank score for entrepreneurial factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 35.60, 49.03, and 60.50 respectively.

While, for SF1 ( $X^2(2) = 4.073$ ),  $p = .130$ , which means SF1 item rank score for entrepreneurial factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 44.28, 37.46, and 58.50 respectively. For SF2 ( $X^2(2) = 8.531$ ),  $p = .041$ , which means SF2 item rank score for entrepreneurial factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 45.03, 35.34, and 71.00 respectively. Similarly, for SF3 ( $X^2(2) = 6.151$ ),  $p = .046$ , which means SF3 item rank score for entrepreneurial factor with



professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 41.74, 45.04, and 11.50 respectively. For SF4 ( $X^2 (2) = 3.902$ ),  $p = .142$ , which means SF4 item rank score for entrepreneurial factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 46.22, 37.22, and 31.50 respectively. While, for SF5 ( $X^2 (2) = 1.670$ ),  $p = .434$ , which means SF5 item rank score for entrepreneurial factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 39.46, 44.57, and 51.83 respectively. However, for SF6 ( $X^2 (2) = 7.645$ ),  $p = .022$ , which means SF6 item rank score for entrepreneurial factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 40.75, 40.82, and 74.50 respectively. Therefore, for SF7 ( $X^2 (2) = 4.244$ ),  $p = .120$ , which means SF7 item rank score for entrepreneurial factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 42.93, 38.62, and 66.00 respectively.

While, for MS1 ( $X^2 (2) = 6.513$ ),  $p = .039$ , which means MS1 item rank score for entrepreneurial factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 44.33, 36.60, and 67.50 respectively. For MS2 ( $X^2 (2) = 7.316$ ),  $p = .026$ , which means MS2 item rank score for entrepreneurial factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 43.93, 36.78, and 71.50 respectively. While, for MS3 ( $X^2 (2) = 12.926$ ),  $p = .002$ , which means MS3 item rank score for entrepreneurial factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 46.95, 38.71, and 3.50 respectively. Whereas, for MS4 ( $X^2 (2) = 7.105$ ),  $p = .029$ , which means MS4 item rank score for entrepreneurial factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 47.90, 34.15, and 40.50 respectively. Similarly, for MS5 ( $X^2 (2) = 9.852$ ),  $p = .007$ , which means MS5 item rank score for entrepreneurial factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 40.12, 41.76, and 73.50 respectively. While, for MS6 ( $X^2 (2) = 11.412$ ),  $p = .003$ , which means MS6 item rank score for entrepreneurial factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 41.74, 45.88, and

2.00 respectively. While, for MS7 ( $X^2 (2) = 12.997$ ),  $p = .002$ , which means MS7 item rank score for entrepreneurial factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 39.25, 49.12, and 3.50 respectively. Therefore, for MS8 ( $X^2 (2) = 4.527$ ),  $p = .104$ , which means MS8 item rank score entrepreneurial factor with for professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 44.00, 37.49, and 62.50.

In the above-mentioned table for significant value of personal factor (PS1-PS6), securing finance (SF1-SF7) and marketing challenges (MS1-MS8) indicated that the P value for the items (PS1, PS2, PS4, PS5, PS6, SF1, SF2, SF3, SF4, SF5, SF6, SF7, MS1, MS2, MS3, MS4, MS5, MS6, MS7, and MS8) are less than significant value so it rejects the null hypothesis. Furthermore, for the item (PS3) indicates that P value is greater than significant value so it failed to reject the null hypothesis. Moreover, is concluded that for some items of entrepreneurial factors shows significant difference with professional experience perspective whereas as some items of entrepreneurial factors were not showing significant difference with professional experience factors.

Table 4.23: Social Factors with Age Perspective

Code	Items	Chi-Square	df	Asymp. Sig.	Age	Mean Rank
<b>LFE1</b>	I have the required educational background needed to run my business.	3.979	2	.137	20-30yr	46.04
					31-40yr	36.84
					41-50yr	43.96
<b>LFE2</b>	Lacks of training and low education level have a significant impact on running the business successfully.	3.017	2	.221	20-30yr	36.59
					31-40yr	43.32
					41-50yr	46.60
<b>LFE3</b>	Information in my chosen field of endeavor is easily accessible.	1.631	2	.442	20-30yr	44.79
					31-40yr	37.90
					41-50yr	44.04

<b>Code</b>	<b>Items</b>	<b>Chi-Square</b>	<b>Df</b>	<b>Asymp. Sig.</b>	<b>Age</b>	<b>Mean Rank</b>
<b>LFE4</b>	An educational business help women entrepreneur to build a community for other women who want to run their business.	3.561	2	.169	20-30yr	40.27
					31-40yr	38.40
					41-50yr	48.67
<b>LFE5</b>	I am not able to expand my business due to the lack of information on marketing strategy.	9.463	2	.009	20-30yr	51.32
					31-40yr	40.50
					41-50yr	33.06
<b>LFS1</b>	Family support is very important for women entrepreneurs.	1.913	2	.384	20-30yr	45.71
					31-40yr	39.74
					41-50yr	40.58
<b>LFS2</b>	Lacking moral support from the family affects the performance of women entrepreneurs and limits their involvement.	12.872	2	.002	20-30yr	41.86
					31-40yr	34.02
					41-50yr	52.48
<b>LFS3</b>	Operating business on SMEs (small-medium enterprises) allows for a better balance between personal and professional life.	.950	2	.622	20-30yr	39.64
					31-40yr	41.48
					41-50yr	45.42
<b>LFS4</b>	Lack of childcare and higher burden of household responsibilities is a great a challenge for women entrepreneur.	.019	2	.990	20-30yr	41.73
					31-40yr	41.85
					41-50yr	42.50
<b>LFS5</b>	Having young children limits women's involvement in the business.	18.102	2	.000	20-30yr	51.45
					31-40yr	44.69
					41-50yr	27.50
<b>LFS6</b>	Lack of support from people around me (relatives, friends, etc.).	1.930	2	.381	20-30yr	37.71
					31-40yr	45.63
					41-50yr	42.31

Code	Items	Chi-Square	Df	Asymp. Sig.	Age	Mean Rank
<b>TM1</b>	Lack of time management practices is a great challenge.	2.652	2	.265	20-30yr	38.82
					31-40yr	40.66
					41-50yr	47.44
<b>TM2</b>	I work long hours in my own business.	14.544	2	.001	20-30yr	50.75
					31-40yr	44.74
					41-50yr	28.25
<b>TM3</b>	Entrepreneurs have more free time compared to others.	8.874	2	.012	20-30yr	44.00
					31-40yr	49.05
					41-50yr	30.56
<b>TM4</b>	It's difficult to manage time for business due to household chores.	6.254	2	.044	20-30yr	49.46
					31-40yr	40.27
					41-50yr	35.52

A Kruskal-Wallis H. test showed that there was a statistically significant difference between women's entrepreneurship challenges on social factors. For LFE1 ( $X^2 (2) = 3.979$ ),  $p = .137$ , which means LFE1 item rank score for social factor with age 20-30yr, 31-40yr, and 41-50yr is 46.04, 36.84, and 43.96 respectively. Similarly, for LFE2 ( $X^2 (2) = 3.017$ ),  $p = .221$ , which means LFE2 item rank score for social factor with age 20-30yr, 31-40yr and, 41-50yr is 36.59, 43.32, and 46.60 respectively. While, for LFE3 ( $X^2 (2) = 1.631$ ),  $p = .442$ , which means LFE3 item rank score for social factor with age 20-30yr, 31-40yr, and 41-50yr is 44.79, 37.90, and 44.04 respectively. Moreover, for LFE4 ( $X^2 (2) = 3.561$ ),  $p = .169$ , which means LFE4 item rank score for social factor with age 20-30yr, 31-40yr, and 41-50yr is 40.27, 38.40, and 48.67 respectively. Whereas, for LFE5 ( $X^2 (2) = 9.463$ ),  $p = .009$ , which

means LFE5 item rank score for social factor with age 20-30yr, 31-40yr, and 41-50yr is 51.32, 40.50, and 33.06.

While, for LFS1 ( $X^2 (2) = 1.913$ ),  $p = .384$ , which means LFS1 item rank score for social factor with age 20-30yr, 31-40yr and, 41-50yr is 45.71, 39.74, and 40.58 respectively. For LFS2 ( $X^2 (2) = 12.872$ ),  $p = .002$ , which means LFS2 item rank score for social factor with age 20-30yr, 31-40yr, and 41-50yr is 41.86, 34.02, and 52.48 respectively. Similarly, for LFS3 ( $X^2 (2) = .950$ ),  $p = .622$ , which means LFS3 item rank score for social factor with age 20-30yr, 31-40yr, and 41-50yr is 39.64, 41.48, and 45.42 respectively. For LFS4 ( $X^2 (2) = .019$ ),  $p = .990$ , which means LFS4 item rank score for social factor with age 20-30yr, 31-40yr, and 41-50yr is 41.73, 41.85, and 42.50 respectively. While, for LFS5 ( $X^2 (2) = 18.102$ ),  $p = .000$ , which means LFS5 item rank score for social factor with age 20-30yr, 31-40yr, and 41-50yr is 51.45, 44.69, and 27.50 respectively. However, for LFS6 ( $X^2 (2) = 1.930$ ),  $p = .381$ , which means LFS6 item rank score for social factor with age 20-30yr, 31-40yr, and 41-50yr is 37.71, 45.63, and 42.31.

While, for TM1 ( $X^2 (2) = 2.652$ ),  $p = .265$ , which means TM1 item rank score for social factor with age 20-30yr, 31-40yr, and 41-50yr is 38.82, 40.66, and 47.44 respectively. For TM2 ( $X^2 (2) = 14.544$ ),  $p = .001$ , which means TM2 item rank score for social factor with age 20-30yr, 31-40yr, and 41-50yr is 50.75, 44.74, and 28.25 respectively. While, for TM3 ( $X^2 (2) = 8.874$ ),  $p = .012$ , which means TM3 item rank score for social factor with age 20-30yr, 31-40yr, and 41-50yr is 44.00, 49.05, and 30.56 respectively. Similarly, for TM4 ( $X^2 (2) = 6.254$ ),  $p = .044$ , which means TM4 item rank score for social factor with age 20-30yr, 31-40yr, and 41-50yr is 49.46, 40.27, and 35.52 respectively.

In the above-mentioned table for significant value of lack of formal education factor (LFE1-LFE5), lack of family support (LSF1-LSF6) and time challenges (TM1-TM4) indicated that the P value for the items (LFE1, LFE2, LFE3, LFE4, LFE5, LFS1, LFS2,

LFS5, LFS6, TM1, TM2, TM3, and TM4) are less than significant value so it rejects the null hypothesis. Furthermore, for the item (LFS3, and LFS4) indicates that P value is greater than significant value so it failed to reject the null hypothesis. Moreover, is concluded that for some items of social factors shows significant difference with age perspective whereas as some items of social factors were not showing significant difference with age factors.

Table 4.24: Social Factors with Academic Qualification Perspective

Code	Items	Chi-Square	df	Asymp. Sig.	Academic Qualification	Mean Rank
<b>LFE1</b>	I have the required educational background needed to run my business.	10.424	3	.015	Intermediate or Below	53.00
					Graduate	41.00
					Post-Graduation	30.31
					Other	47.00
<b>LFE2</b>	Lacks of training and low education level have a significant impact on running the business successfully.	5.169	3	.160	Intermediate or Below	49.25
					Graduate	39.39
					Post-Graduation	50.50
					Other	35.85
<b>LFE3</b>	Information in my chosen field of endeavor is easily accessible.	3.174	3	.366	Intermediate or Below	34.54
					Graduate	43.36
					Post-Graduation	48.81
					Other	37.38
<b>LFE4</b>	An educational business help women entrepreneur to build a community for other women who want to run their business.	10.220	3	.017	Intermediate or Below	45.21
					Graduate	42.21
					Post-Graduation	27.38

Code	Items	Chi-Square	Df	Asymp. Sig.	Other	52.92
					Age	Mean Rank
<b>LFE5</b>	I am not able to expand my business due to the lack of information on marketing strategy.	7.871	3	.049	Intermediate or Below	48.83
					Graduate	45.72
					Post-Graduation	34.35
<b>LFS1</b>	Family support is very important for women entrepreneurs.	11.941	3	.008	Other Intermediate or Below	30.46
					Graduate	51.50
					Post-Graduation	42.50
<b>LFS2</b>	Lacking moral support from the family affects the performance of women entrepreneurs and limits their involvement.	8.695	3	.034	Other Intermediate or Below	45.27
					Graduate	43.83
					Post-Graduation	38.30
<b>LFS3</b>	Operating business on SMEs (small-medium enterprises) allows for a better balance between personal and professional life.	3.103	3	.376	Other Intermediate or Below	55.54
					Graduate	40.17
					Post-Graduation	39.60
<b>LFS4</b>	Lack of childcare and higher burden of household responsibilities is a great a challenge for women entrepreneur.	7.984	3	.046	Other Intermediate or Below	42.62
					Graduate	45.83
					Post-Graduation	43.83
<b>LFS5</b>	Having young children	10.157	3	.017	Other Intermediate	47.12
						48.63

limits women's involvement  
in the business.

or Below

Graduate 44.60

Post-  
Graduation 25.58

Other 43.31

Code	Items	Chi-Square	Df	Asymp. Sig.	Age	Mean Rank
<b>LFS6</b>	Lack of support from people around me (relatives, friends, etc.).	11.459	3	.009	Intermediate or Below	40.33
					Graduate	48.53
					Post-Graduation	26.46
					Other	36.46
<b>TM1</b>	Lack of time management practices is a great challenge.	8.942	3	.030	Intermediate or Below	28.50
					Graduate	46.28
					Post-Graduation	36.50
					Other	36.46
<b>TM2</b>	I work long hours in my own business.	11.760	3	.008	Intermediate or Below	52.63
					Graduate	39.81
					Post-Graduation	28.50
					Other	45.15
<b>TM3</b>	Entrepreneurs have more free time compared to others.	9.724	3	.021	Intermediate or Below	56.00
					Graduate	42.86
					Post-Graduation	40.92
					Other	53.27
<b>TM4</b>	It's difficult to manage time for business due to household chores.	10.295	3	.016	Intermediate or Below	57.50
					Other	27.19



Graduate	42.24
Post-Graduation	34.42
Other	34.42

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A Krushkal-Wallis H .test showed that there was a statistically significant difference between women's entrepreneurship challenges on social factors. For LFE1 ( $X^2 (3) = 10.424$ ),  $p = .015$ , which means LFE1 item rank score for social factor with academic qualification for intermediate or below is 53.30, for graduate is 41.00, for post graduate is 30.31, and for other are 47.00. Similarly, for LFE2 ( $X^2 (3) = 5.169$ ),  $p = .160$ , which means LFE2 item rank score for social factor with intermediate or below is 49.25, for graduate is 39.39, for post graduate is 50.50 and for other is 35.85. However, for LFE3 ( $X^2 (3) = 3.174$ ),  $p = .366$ , which means LFE3 item rank score for social factor with academic qualification for intermediate or below is 34.54, for graduate is 43.36, for post graduate is 48.81 and for other is 37.38. Moreover, for LFE4 ( $X^2 (3) = 10.220$ ),  $p = .017$ , which means LFE4 item rank score for social factor with academic qualification for intermediate or below is 45.21, for graduate is 42.21, for post graduate is 27.38, and for other are 52.92. Whereas, for LFE5 ( $X^2 (3) = 7.871$ ),  $p = .049$ , which means LFE5 item rank score for social factor with academic qualification for intermediate or below is 48.83, for graduate is 45.72, for post graduate is 34.35, and for other are 30.46.

While, for LFS1 ( $X^2 (3) = 11.941$ ),  $p = .008$ , which means LFS1 item rank score for social factor with academic qualification for intermediate or below is 51.50, for graduate is 42.50, for post graduate is 28.23, and for other are 45.27. For LFS2 ( $X^2 (3) = 8.695$ ),  $p = .034$ , which means LFS2 item rank score for social factor with academic qualification for intermediate or below is 43.83, for graduate is 38.30, for post graduate is 39.58, and for other are 55.54. Similarly, for LFS3 ( $X^2 (3) = 3.103$ ),  $p = .376$ , which means LFS3 item rank score for social factor with academic qualification for intermediate or below is 40.17, for graduate is 39.60, for post graduate is 51.38, and for other are 42.62. For LFS4 ( $X^2 (3) = 7.984$ ),

$p=.046$ , which means LFS4 item rank score for social factor with academic qualification for intermediate or below is 45.83, for graduate is 43.83, for post graduate is 27.00, and for other are 47.12. While, for LFS5 ( $X^2 (3) = 10.157$ ),  $p=.017$ , which means LFS5 item rank score for social factor with academic qualification for intermediate or below is 48.63, for graduate is 44.60, for post graduate is 25.58, and for other are 43.31. However, for LFS6 ( $X^2 (3) = 11.459$ ),  $p=.009$ , which means LFS6 item rank score for social factor with academic qualification for intermediate or below is 40.33, for graduate is 48.53, for post graduate is 26.46, and for other are 36.46.

While, for TM1 ( $X^2 (3) = 8.942$ ),  $p=.030$ , which means TM1 item rank score for social factor with academic qualification for intermediate or below is 28.50, for graduate is 46.28, and for post graduate is 36.50, and for other are 45.15. For TM2 ( $X^2 (3) = 11.760$ ),  $p=.008$ , which means TM2 item rank score for social factor with academic qualification for intermediate or below is 52.63, for graduate is 39.81, for post graduate is 28.50, and for other are 53.27. While, for TM3 ( $X^2 (3) = 9.724$ ),  $p=.021$ , which means TM3 item rank score for social factor with academic qualification for intermediate or below is 56.00, for graduate is 42.86, for post graduate is 40.92, and for other are 27.19. Whereas, for TM4 ( $X^2 (3) = 10.295$ ),  $p=.016$ , which means TM4 item rank score for social factor with academic qualification for intermediate or below is 57.50, for graduate is 42.24, for post graduate is 34.42, and for other are 34.42.

In the above-mentioned table for significant value of lack of formal education factor (LFE1-LFE5), lack of family support (LSF1-LSF6) and time challenges (TM1-TM4) indicated that the P value for all the items are less than significant value so it rejects the null hypothesis. Moreover, is concluded that for all items of social factors shows significant difference with academic qualification perspective.

Table 4.25: Social Factors with Professional Experience Perspective

Code	Items	Chi-Square	df	Asymp. Sig.	Professional Experience	Mean Rank
<b>LFE1</b>	I have the required educational background needed to run my business.	6.610	2	.037	less than 5- 10yr	37.39
					11-20yr	47.26
					20-30yr	53.00
<b>LFE2</b>	Lacks of training and low education level have a significant impact on running the business successfully.	4.201	2	.122	less than 5- 10yr	42.50
					11-20yr	39.25
					20-30yr	65.50
<b>LFE3</b>	Information in my chosen field of endeavor is easily accessible.	6.075	2	.048	less than 5- 10yr	37.52
					11-20yr	45.99
					20-30yr	65.50
<b>LFE4</b>	An educational business help women entrepreneur to build a community for other women who want to run their business.	4.191	2	.123	less than 5- 10yr	39.04
					11-20yr	44.19
					20-30yr	62.50
<b>LFE5</b>	I am not able to expand my business due to the lack of information on marketing strategy.	10.130	2	.006	less than 5- 10yr	47.35
					11-20yr	37.41
					20-30yr	12.00
<b>LFS1</b>	Family support is very important for women entrepreneurs.	1.347	2	.510	less than 5- 10yr	40.52
					11-20yr	43.16
					20-30yr	51.50
<b>LFS2</b>	Lacking moral support from the family affects the performance of women entrepreneurs and limits their involvement.	13.892	2	.001	less than 5- 10yr	36.32
					11-20yr	47.09
					20-30yr	71.50
<b>LFS3</b>	Operating business on SMEs (small-medium enterprises)	2.733	2	.255	less than 5- 10yr	40.04

allows for a better balance  
between personal and  
professional life.

11-20yr 45.88

20-30yr 28.00

<b>Code</b>	<b>Items</b>	<b>Chi-Square</b>	<b>Df</b>	<b>Asymp. Sig.</b>	<b>Age</b>	<b>Mean Rank</b>
<b>LFS4</b>	Lack of childcare and higher burden of household responsibilities is a great a challenge for women entrepreneur.	3.578	2	.167	less than 5- 10yr	42.90
					11-20yr	38.97
					20-30yr	62.50
<b>LFS5</b>	Having young children limits women's involvement in the business.	9.272	2	.010	less than 5- 10yr	46.76
					11-20yr	34.10
					20-30yr	58.50
<b>LFS6</b>	Lack of support from people around me (relatives, friends, etc.).	5.284	2	.071	less than 5- 10yr	40.61
					11-20yr	46.09
					20-30yr	17.00
<b>TM1</b>	Lack of time management practices is a great challenge.	3.552	2	.169	less than 5- 10yr	38.73
					11-20yr	46.91
					20-30yr	36.50
<b>TM2</b>	I work long hours in my own business.	5.899	2	.052	less than 5- 10yr	45.23
					11-20yr	35.96
					20-30yr	61.00
<b>TM3</b>	Entrepreneurs have more free time compared to others.	8.401	2	.015	less than 5- 10yr	46.07
					11-20yr	39.54
					20-30yr	7.50
<b>TM4</b>	It's difficult to manage time for business due to household chores.	4.067	2	.131	less than 5- 10yr	44.26
					11-20yr	40.88
					20-30yr	20.00

A Kruskal-Wallis H test showed that there was a statistically significant difference between women's entrepreneurship challenges on social factors. For LFE1 ( $X^2(2) = 6.610$ ),  $p = .037$ , which means LFE1 item rank score for social factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 37.39, 47.26, and 53.00 respectively. Similarly, for LFE2 ( $X^2(2) = 4.201$ ),  $p = .122$ , which means LFE2 item rank score for social factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 42.50, 39.25, and 65.50 respectively. However, for LFE3 ( $X^2(2) = 6.075$ ),  $p = .048$ , which means LFE3 item rank score for social factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 37.52, 45.99, and 65.50 respectively. Moreover, for LFE4 ( $X^2(2) = 4.191$ ),  $p = .123$ , which means LFE4 item rank score for social factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 39.04, 44.19, and 62.50 respectively. Whereas, for LFE5 ( $X^2(2) = 10.130$ ),  $p = .006$ , which means LFE5 item rank score for social factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 47.35, 37.41, and 12.00.

While, for LFS1 ( $X^2(2) = 1.347$ ),  $p = .510$ , which means LFS1 item rank score for social factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 40.52, 43.16, and 51.50 respectively. For LFS2 ( $X^2(2) = 13.892$ ),  $p = .001$ , which means LFS2 item rank score for social factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 36.32, 47.09, and 71.50 respectively. Similarly, for LFS3 ( $X^2(2) = 2.733$ ),  $p = .255$ , which means LFS3 item rank score for social factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 40.04, 45.88, and 28.00 respectively. For LFS4 ( $X^2(2) = 3.578$ ),  $p = .167$ , which means LFS4 item rank score for social factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 42.90, 38.97, and 62.50 respectively. While, for LFS5 ( $X^2(2) = 9.272$ ),  $p = .010$ , which means LFS5 item rank score for social factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 46.76, 34.10, and 58.50 respectively. However, for LFS6 ( $X^2(2) = 5.284$ ),  $p = .071$ , which means LFS6 item

rank score for social factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 40.61, 46.09, and 17.00 respectively.

While, for TM1 ( $X^2(2) = 3.552$ ),  $p = .169$ , which means TM1 item rank score for social factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 38.73, 46.91, and 36.50 respectively. For TM2 ( $X^2(2) = 5.899$ ),  $p = .052$ , which means TM2 item rank score for social factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 45.23, 35.96, and 61.00 respectively. While, for TM3 ( $X^2(2) = 8.401$ ),  $p = .015$ , which means TM3 item rank score for social factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 46.07, 39.54, and 7.50 respectively. Whereas, for TM4 ( $X^2(2) = 4.067$ ),  $p = .131$ , which means TM4 item rank score for social factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 44.26, 40.88, and 20.00 respectively.

In the above-mentioned table for significant value of lack of formal education factor (LFE1-LFE5), lack of family support (LSF1-LSF6) and time challenges (TM1-TM4) indicated that the P value for the items (LFE1, LFE2, LFE3, LFE4, LFE5, LFS2, LFS3, LFS4, LFS5, LFS6, TM1, TM2, TM3, and TM4) are less than significant value so it rejects the null hypothesis. Furthermore, for the item (LFS1) indicates that P value is greater than significant value so it failed to reject the null hypothesis. Moreover, is concluded that for some items of social factors shows significant difference with professional experience perspective whereas as some items of social factors were not showing significant difference with social experience factors.

Table 4.26: Technical Factors with Age Perspective

Code	Items	Chi-Square	Df	Asymp. Sig.	Age	Mean Rank
<b>LS1</b>	I get training and consultancy to improve my technical know-how throughout my business process.	19.165	2	.000	20-30yr	44.64
					31-40yr	51.05
					41-50yr	27.23
<b>LS2</b>	I get training and consultancy	1.108	2	.575	20-30yr	40.43

to improve my managerial know-how.

31-40yr 44.97

41-50yr 40.00

<b>Code</b>	<b>Items</b>	<b>Chi-Square</b>	<b>Df</b>	<b>Asymp. Sig.</b>	<b>Age</b>	<b>Mean Rank</b>
<b>LS3</b>	The training I have received is concrete enough to run my business effectively and efficiently.	.994	2	.608	20-30yr	39.23
					31-40yr	41.84
					41-50yr	45.44
<b>LS4</b>	A low-level risk-taking (skill) attitude is another factor affecting women's decision to get into business.	5.397	2	.067	20-30yr	36.50
					31-40yr	47.19
					41-50yr	41.71
<b>LS5</b>	My previous educational skills and experience prepared me well for my role as an entrepreneur.	.942	2	.624	20-30yr	44.52
					31-40yr	39.24
					41-50yr	42.63
<b>LS6</b>	I have the proper training for the financial management of my business.	2.717	2	.257	20-30yr	44.66
					31-40yr	44.44
					41-50yr	35.75
<b>NARM1</b>	The fact that men have better opportunities in education and training than women limit their involvement in the business.	17.447	2	.000	20-30yr	46.29
					31-40yr	50.50
					41-50yr	26.02
<b>NARM2</b>	Women entrepreneurs have doubts about their personal abilities.	3.918	2	.141	20-30yr	47.20
					31-40yr	42.65
					41-50yr	35.10
<b>NARM3</b>	Getting raw materials for my business is a problem due to poor transportation facilities.	8.890	2	.012	20-30yr	49.14
					31-40yr	43.23
					41-50yr	32.08
<b>NARM4</b>	The innovation/creation in	1.195	2	.550	20-30yr	39.93

business gets affected due to the delayed supply of raw materials.

31-40yr 45.45

41-50yr 39.96

Code	Items	Chi-Square	Df	Asymp. Sig.	Age	Mean Rank
<b>NARM5</b>	It is difficult for me to purchase raw materials due to restrictions placed by my family for traveling to different places.	11.838	2	.003	20-30yr	50.59
					31-40yr	43.77
					41-50yr	29.69
<b>SOF1</b>	Shortage of electricity affects marketing strategy.	5.449	2	.066	20-30yr	40.64
					31-40yr	36.90
					41-50yr	50.17
<b>SOF2</b>	Load shedding creates security issues for business.	3.306	2	.192	20-30yr	41.18
					31-40yr	46.63
					41-50yr	36.98
<b>SOF3</b>	Electricity shortage affects the online promotion of businesses.	3.297	2	.192	20-30yr	47.57
					31-40yr	40.65
					41-50yr	37.25
<b>SOF4</b>	It affects the performance of the employee (teachers or other domestic staff).	.963	2	.618	20-30yr	39.54
					31-40yr	44.82
					41-50yr	41.23
<b>SOF5</b>	It can cause inefficient learning and incompleteness and delaying of tasks.	5.867	2	.053	20-30yr	39.64
					31-40yr	49.31
					41-50yr	35.31
<b>SOF6</b>	It can create a financial issue (in buying generators and UPS etc.).	3.927	2	.140	20-30yr	48.13
					31-40yr	39.76
					41-50yr	37.75

A Kruskal-Wallis H test showed that there was a statistically significant difference between women's entrepreneurship challenges on technical factors. For LS1 ( $X^2$  (2)



=19.165),  $p=.000$ , which means LS1 item rank score for technical factor with age 20-30yr, 31-40yr, and 41-50yr is 44.64, 51.05, and 27.23 respectively. Similarly, for LS2 ( $X^2 (2) =1.108$ ),  $p=.575$ , which means LS2 item rank score for technical factor with age 20-30yr, 31-40yr and, 41-50yr is 40.43, 44.97, and 40.00 respectively. While, for LS3 ( $X^2 (2) =.994$ ),  $p=.608$ , which means LS3 item rank score for technical factor with age 20-30yr, 31-40yr, and 41-50yr is 39.23, 41.84, and 45.44 respectively. Moreover, for LS4 ( $X^2 (2) =5.397$ ),  $p=.067$ , which means LS4 item rank score for technical factor with age 20-30yr, 31-40yr, and 41-50yr is 36.50, 47.19, and 41.71 respectively. Whereas, for LS5 ( $X^2 (2) =.942$ ),  $p=.624$ , which means LS5 item rank score for technical factor with age 20-30yr, 31-40yr, and 41-50yr is 44.52, 39.24, and 42.63. However, for LS6 ( $X^2 (2) =2.717$ ),  $p=.257$ , which means LS6 item rank score for technical factor with age 20-30yr, 31-40yr, and 41-50yr is 44.66, 44.44, and 35.75.

While, for NARM1 ( $X^2 (2) =17.447$ ),  $p=.000$ , which means NARM1 item rank score for technical factor with age 20-30yr, 31-40yr and, 41-50yr is 46.29, 50.50, and 26.02 respectively. For NARM2 ( $X^2 (2) =3.918$ ),  $p=.141$ , which means NARM2 item rank score for technical factor with age 20-30yr, 31-40yr, and 41-50yr is 47.20, 42.65, and 35.10 respectively. Similarly, for NARM3 ( $X^2 (2) =8.890$ ),  $p=.012$ , which means NARM3 item rank score for technical factor with age 20-30yr, 31-40yr, and 41-50yr is 49.14, 43.23, and 32.08 respectively. For NARM4 ( $X^2 (2) =1.195$ ),  $p=.550$ , which means NARM4 item rank score for technical factor with age 20-30yr, 31-40yr, and 41-50yr is 39.93, 45.45, and 39.96 respectively. While, for NARM5 ( $X^2 (2) =11.838$ ),  $p=.003$ , which means NARM5 item rank score for technical factor with age 20-30yr, 31-40yr, and 41-50yr is 50.59, 43.77, and 29.69 respectively.

While, for SOF1 ( $X^2 (2) =5.449$ ),  $p=.066$ , which means SOF1 item rank score for technical factor with age 20-30yr, 31-40yr, and 41-50yr is 40.64, 36.90, and 50.17

respectively. For SOF2 ( $X^2 (2) = 3.306$ ),  $p = .192$ , which means SOF2 item rank score for technical factor with age 20-30yr, 31-40yr, and 41-50yr is 41.18, 46.63, and 36.98 respectively. While, for SOF3 ( $X^2 (2) = 3.297$ ),  $p = .192$ , which means SOF3 item rank score for technical factor with age 20-30yr, 31-40yr, and 41-50yr is 47.57, 40.65, and 37.25 respectively. Similarly, for SOF4 ( $X^2 (2) = .963$ ),  $p = .618$ , which means SOF4 item rank score for technical factor with age 20-30yr, 31-40yr, and 41-50yr is 39.54, 44.82, and 41.23 respectively. However, for SOF5 ( $X^2 (2) = 5.867$ ),  $p = .053$ , which means SOF5 item rank score for technical factor with age 20-30yr, 31-40yr, and 41-50yr is 39.64, 49.31, and 35.31. Whereas, for SOF6 ( $X^2 (2) = 3.927$ ),  $p = .140$ , which means SOF6 item rank score for technical factor with age 20-30yr, 31-40yr, and 41-50yr is 48.13, 39.76, and 37.75.

In the above-mentioned table for significant value of lack of skills factor (LS1-LS6), non-availability of raw material (NARM1-NARM5) and shortage of electricity challenges (SOF1-SOF6) indicated that the P value for the items (LS1, LS4, LS6, NARM1, NARM2, NARM3, NARM5, SOF1, SOF2, SOF3, SOF5, and SOF6) are less than significant value so it rejects the null hypothesis. Furthermore, for the item (LS2, LS3, LS5, NARM4, and SOF4) indicates that P value is greater than significant value so it failed to reject the null hypothesis. Moreover, is concluded that for some items of technical factors shows significant difference with age perspective whereas as some items of technical factors were not showing significant difference with age factors.

Table 4.27: Technical factors with Academic Qualification Perspective

Code	Items	Chi-Square	Df	Asymp. Sig.	Academic Qualification	Mean Rank
LS1	I get training and consultancy to improve my technical know-how throughout my business process.	15.704	3	.001	Intermediate or Below	57.50
					Graduate	40.47
					Post-Graduation	48.27

						Other	26.73
<b>Code</b>	<b>Items</b>	<b>Chi-Square</b>	<b>Df</b>	<b>Asymp. Sig.</b>	<b>Age</b>	<b>Mean Rank</b>	
<b>LS2</b>	I get training and consultancy to improve my managerial know-how.	2.969	3	.396	Intermediate or Below	49.00	
					Graduate	40.81	
					Post-Graduation	36.50	
<b>LS3</b>	The training I have received is concrete enough to run my business effectively and efficiently.	5.073	3	.167	Other Intermediate or Below	45.15 28.67	
					Graduate	43.60	
					Post-Graduation	45.38	
<b>LS4</b>	A low-level risk-taking (skill) attitude is another factor affecting women's decision to get into business.	12.452	3	.006	Other Intermediate or Below	45.38 51.33	
					Graduate	37.88	
					Post-Graduation	53.31	
<b>LS5</b>	My previous educational skills and experience prepared me well for my role as an entrepreneur.	19.693	3	.000	Other Intermediate or Below	36.35 60.50	
					Graduate	33.31	
					Post-Graduation	51.50	
<b>LS6</b>	I have the proper training for the financial management of my business.	8.686	3	.034	Other Intermediate or Below	45.50 41.00	
					Graduate	48.01	
					Post-Graduation	32.69	
					Other	31.42	
							138

<b>Code</b>	<b>Items</b>	<b>Chi-Square</b>	<b>Df</b>	<b>Asymp. Sig.</b>	<b>Age</b>	<b>Mean Rank</b>
<b>NARM1</b>	The fact that men have better opportunities in education and training than women limit their involvement in the business.	6.352	3	.096	Intermediate or Below	52.46
					Graduate	43.63
					Post-Graduation	31.08
					Other	37.62
<b>NARM2</b>	Women entrepreneurs have doubts about their personal abilities.	5.605	3	.132	Intermediate or Below	53.50
					Graduate	39.28
					Post-Graduation	46.96
					Other	35.85
<b>NARM3</b>	Getting raw materials for my business is a problem due to poor transportation facilities.	13.142	3	.004	Intermediate or Below	60.63
					Graduate	37.07
					Post-Graduation	45.92
					Other	37.96
<b>NARM4</b>	The innovation/creation in business gets affected due to the delayed supply of raw materials.	12.200	3	.007	Intermediate or Below	57.75
					Graduate	38.61
					Post-Graduation	50.35
					Other	30.85
<b>NARM5</b>	It is difficult for me to purchase raw materials due to restrictions placed by my family for traveling to different places.	6.371	3	.095	Intermediate or Below	55.63
					Graduate	40.68
					Post-Graduation	41.92
					Other	34.08
<b>SOF1</b>	Shortage of electricity affects marketing strategy.	16.371	3	.001	Intermediate or Below	23.50

					Graduate	43.40
					Post-Graduation	38.88
					Other	57.35
<b>Code</b>	<b>Items</b>	<b>Chi-Square</b>	<b>Df</b>	<b>Asymp. Sig.</b>	<b>Age</b>	<b>Mean Rank</b>
<b>SOF2</b>	Load shedding creates security issues for business.	5.562	3	.135	Intermediate or Below	42.17
					Graduate	44.01
					Post-Graduation	30.46
					Other	46.42
<b>SOF3</b>	Electricity shortage affects the online promotion of businesses.	15.326	3	.002	Intermediate or Below	47.00
					Graduate	45.87
					Post-Graduation	21.00
					Other	45.00
<b>SOF4</b>	It affects the performance of the employee (teachers or other domestic staff).	13.064	3	.005	Intermediate or Below	30.00
					Graduate	38.44
					Post-Graduation	53.69
					Other	53.69
<b>SOF5</b>	It can cause inefficient learning and incompleteness and delaying of tasks.	8.688	3	.034	Intermediate or Below	39.25
					Graduate	48.10
					Post-Graduation	35.88
					Other	29.54
<b>SOF6</b>	It can create a financial issue (in buying generators and UPS etc.).	2.873	3	.412	Intermediate or Below	44.67
					Graduate	40.98

Post-Graduation	48.92
Other	36.15

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A Krushkal-Wallis H test showed that there was a statistically significant difference between women's entrepreneurship challenges on technical factors. For LS1 ( $X^2 (3) = 15.704$ ),  $p = .001$ , which means LS1 item rank score for technical factor with academic qualification for intermediate or below is 57.50, for graduate is 40.47, for post graduate is 48.27, and for other are 26.73. Similarly, for LS2 ( $X^2 (3) = 2.969$ ),  $p = .396$ , which means LS2 item rank score for technical factor with academic qualification for intermediate or below is 49.00, for graduate is 40.81, for post graduate is 36.50 and for other is 45.15. However, for LS3 ( $X^2 (3) = 5.073$ ),  $p = .167$ , which means LS3 item rank score for technical factor with academic qualification for intermediate or below is 28.67, for graduate is 43.60, for post graduate is 45.38 and for other is 45.38. Moreover, for LS4 ( $X^2 (3) = 12.452$ ),  $p = .006$ , which means LS4 item rank score for technical factor with academic qualification for intermediate or below is 51.33, for graduate is 37.88, for post graduate is 53.31, and for other are 36.35. Whereas, for LS5 ( $X^2 (3) = 19.693$ ),  $p = .000$ , which means LS5 item rank score for technical factor with academic qualification for intermediate or below is 60.50, for graduate is 33.31, for post graduate is 51.50, and for other are 45.50. Hence, for LS6 ( $X^2 (3) = 8.686$ ),  $p = .034$ , which means LS6 item rank score for technical factor with academic qualification for intermediate or below is 41.00, for graduate is 48.01, for post graduate is 32.69, and for other are 31.42.

While, for NARM1 ( $X^2 (3) = 6.352$ ),  $p = .096$ , which means NARM1 item rank score for technical factor with academic qualification for intermediate or below is 52.46, for graduate is 43.63, for post graduate is 31.08, and for other are 37.62. For NARM2 ( $X^2 (3) = 5.605$ ),  $p = .132$ , which means NARM2 item rank score for technical factor with academic

qualification for intermediate or below is 53.50, for graduate is 39.28, for post graduate is 46.96, and for other are 35.85. Similarly, for NARM3 ( $X^2(3) = 13.142$ ),  $p = .004$ , which means NARM3 item rank score for technical factor with academic qualification for intermediate or below is 60.63, for graduate is 37.07, for post graduate is 45.92, and for other are 37.96. For NARM4 ( $X^2(3) = 12.200$ ),  $p = .007$ , which means NARM4 item rank score for technical factor with academic qualification for intermediate or below is 57.75, for graduate is 38.61, for post graduate is 50.35, and for other are 30.85. While, for NARM5 ( $X^2(3) = 6.371$ ),  $p = .095$ , which means NARM5 item rank score for technical factor with academic qualification for intermediate or below is 55.63, for graduate is 40.68, for post graduate is 41.92, and for other are 34.08.

While, for SOF1 ( $X^2(3) = 16.371$ ),  $p = .001$ , which means SOF1 item rank score for technical factor with academic qualification for intermediate or below is 23.50, for graduate is 43.40, and for post graduate is 38.88, and for other are 57.35. For SOF2 ( $X^2(3) = 5.562$ ),  $p = .135$ , which means SOF2 item rank score for technical factor with academic qualification for intermediate or below is 42.17, for graduate is 44.01, for post graduate is 30.46, and for other are 46.42. While, for SOF3 ( $X^2(3) = 15.326$ ),  $p = .002$ , which means SOF3 item rank score for technical factor with academic qualification for intermediate or below is 47.00, for graduate is 45.87, for post graduate is 21.00, and for other are 45.00. Whereas, for SOF4 ( $X^2(3) = 13.064$ ),  $p = .005$ , which means SOF4 item rank score for technical factor with academic qualification for intermediate or below is 30.00, for graduate is 38.44, for post graduate is 53.69, and for other are 53.69. Similarly, for SOF5 ( $X^2(3) = 8.688$ ),  $p = .034$ , which means SOF5 item rank score for technical factor with academic qualification for intermediate or below is 39.25, for graduate is 48.10, and for post graduate is 35.88, and for other are 29.54. While, for SOF6 ( $X^2(3) = 2.873$ ),  $p = .412$ , which means SOF6 item rank score for technical

factor with academic qualification for intermediate or below is 44.67, for graduate is 40.98, for post graduate is 48.92, and for other are 36.15.

In the above-mentioned table for significant value of lack of skills factor (LS1-LS6), non-availability of raw material (NARM1-NARM5) and shortage of electricity challenges (SOF1-SOF6) indicated that the P value for the items (LS1, LS2, LS3, LS4, LS5, LS6, NARM1, NARM2, NARM3, NARM4, NARM5, SOF1, SOF2, SOF3, SOF4, SOF5, and SOF6) are less than significant value so it rejects the null hypothesis. Moreover, is concluded that for all items of technical factors shows significant difference with academic qualification perspective.

Table4.28: Technical Factor with Professional Experience Perspectives

Code	Items	Chi-Square	Df	Asymp. Sig.	Professional Experience	Mean Rank
LS1	I get training and consultancy to improve my technical know-how throughout my business process.	23.272	2	.000	less than 5- 10yr	51.41
					11-20yr	31.43
					20-30yr	17.50
LS2	I get training and consultancy to improve my managerial know-how.	4.665	2	.097	less than 5- 10yr	46.23
					11-20yr	36.76
					20-30yr	36.50
LS3	The training I have received is concrete enough to run my business effectively and efficiently.	3.820	2	.148	less than 5- 10yr	42.17
					11-20yr	39.65
					20-30yr	66.00
LS4	A low-level risk-taking (skill) attitude is another factor affecting women's decision to get into business.	.476	2	.788	less than 5- 10yr	43.14
					11-20yr	40.76
					20-30yr	38.50
LS5	My previous educational skills and experience prepared me well for my role as an	2.467	2	.291	less than 5- 10yr	40.68



entrepreneur.

11-20yr 42.15

20-30yr 60.50

<b>Code</b>	<b>Items</b>	<b>Chi-Square</b>	<b>Df</b>	<b>Asymp. Sig.</b>	<b>Age</b>	<b>Mean Rank</b>
<b>LS6</b>	I have the proper training for the financial management of my business.	2.906	2	.234	less than 5- 10yr	45.35
					11-20yr	38.62
					20-30yr	29.00
<b>NARM1</b>	The fact that men have better opportunities in education and training than women limit their involvement in the business.	3.222	2	.200	less than 5- 10yr	45.93
					11-20yr	37.43
					20-30yr	33.50
<b>NARM2</b>	Women entrepreneurs have doubts about their personal abilities.	17.192	2	.000	less than 5- 10yr	51.00
					11-20yr	30.57
					20-30yr	33.50
<b>NARM3</b>	Getting raw materials for my business is a problem due to poor transportation facilities.	9.878	2	.007	less than 5- 10yr	48.33
					11-20yr	33.57
					20-30yr	40.50
<b>NARM4</b>	The innovation/creation in business gets affected due to the delayed supply of raw materials.	1.417	2	.492	less than 5- 10yr	44.21
					11-20yr	39.94
					20-30yr	31.50
<b>NARM5</b>	It is difficult for me to purchase raw materials due to restrictions placed by my family for traveling to different places.	8.955	2	.011	less than 5- 10yr	48.51
					11-20yr	33.72
					20-30yr	36.00
<b>SOF1</b>	Shortage of electricity affects marketing strategy.	8.380	2	.015	less than 5- 10yr	36.54
					11-20yr	47.49
					20-30yr	63.50
<b>SOF2</b>	Load shedding creates security	5.366	2	.068	less than	45.17

issues for business.

5- 10yr

11-20yr 36.47

20-30yr 56.00

Code	Items	Chi-Square	Df	Asymp. Sig.	Age	Mean Rank
SOF3	Electricity shortage affects the online promotion of businesses.	6.818	2	.033	less than 5- 10yr	45.65
					11-20yr	35.47
					20-30yr	60.00
SOF4	It affects the performance of the employee (teachers or other domestic staff).	4.927	2	.085	less than 5- 10yr	40.57
					11-20yr	41.60
					20-30yr	68.50
SOF5	It can cause inefficient learning and incompleteness and delaying of tasks.	6.298	2	.043	less than 5- 10yr	44.68
					11-20yr	36.29
					20-30yr	65.50
SOF6	It can create a financial issue (in buying generators and UPS etc.).	7.252	2	.027	less than 5- 10yr	45.87
					11-20yr	35.31
					20-30yr	58.50

A Kruskal-Wallis H test showed that there was a statistically significant difference between women's entrepreneurship challenges on technical factors. For LS1 ( $X^2(2) = 23.272$ ),  $p = .000$ , which means LS1 item rank score for technical factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 51.41, 31.43, and 17.50 respectively. Similarly, for LS2 ( $X^2(2) = 4.665$ ),  $p = .097$ , which means LS2 item rank score for technical factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 46.23, 36.76, and 36.50 respectively. However, for LS3 ( $X^2(2) = 3.820$ ),  $p = .148$ , which means LS3 item rank score for technical factor with professional experience for less than 5-10yr, 11-20yr, and

20-30yr is 42.17, 39.65, and 66.00 respectively. Moreover, for LS4 ( $X^2(2) = .476$ ),  $p = .788$ , which means LS4 item rank score for technical factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 43.14, 40.76, and 38.50 respectively. Whereas, for LS5 ( $X^2(2) = 2.467$ ),  $p = .291$ , which means LS5 item rank score for technical factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 40.68, 42.15, and 60.50. Similarly, LS6 ( $X^2(2) = 2.906$ ),  $p = .234$ , which means LS6 item rank score for technical factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 45.35, 38.62, and 29.00.

While, for NARM1 ( $X^2(2) = 3.222$ ),  $p = .200$ , which means NARM1 item rank score for technical factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 45.93, 37.43, and 33.50 respectively. For NARM2 ( $X^2(2) = 17.192$ ),  $p = .000$ , which means NARM2 item rank score for technical factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 51.00, 30.57, and 33.50 respectively. Similarly, for NARM3 ( $X^2(2) = 9.878$ ),  $p = .007$ , which means NARM3 item rank score for technical factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 48.33, 35.57, and 40.50 respectively. For NARM4 ( $X^2(2) = 1.417$ ),  $p = .492$ , which means NARM4 item rank score for technical factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 44.21, 39.94, and 31.50 respectively. While, for NARM5 ( $X^2(2) = 8.955$ ),  $p = .011$ , which means NARM5 item rank score for technical factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 48.51, 33.72, and 36.00 respectively.

While, for SOF1 ( $X^2(2) = 8.380$ ),  $p = .015$ , which means SOF1 item rank score for technical factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 36.54, 47.49, and 63.50 respectively. For SOF2 ( $X^2(2) = 5.366$ ),  $p = .068$ , which means SOF2 item rank score for technical factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 45.17, 36.47, and 56.00 respectively. While, for SOF3 ( $X^2(2) = 6.818$ ),

$p=.033$ , which means SOF3 item rank score for technical factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 45.65, 35.47, and 60.00 respectively. Whereas, for SOF4 ( $X^2 (2) =4.927$ ),  $p=.085$ , which means SOF4 item rank score for technical factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 40.57, 41.60, and 68.50 respectively. Similarly, for SOF5 ( $X^2 (2) =6.298$ ),  $p=.043$ , which means SOF5 item rank score for technical factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 44.68, 36.29, and 65.50 respectively. While, for SOF6 ( $X^2 (2) =7.252$ ),  $p=.027$ , which means SOF6 item rank score for technical factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 45.87, 35.31, and 58.50 respectively.

In the above-mentioned table for significant value of lack of skills factor (LS1-LS6), non- availability of raw material (NARM1-NARM5) and shortage of electricity challenges (SOF1-SOF6) indicated that the P value for the items (LS1, LS2, LS3 LS5, LS6, NARM1, NARM2, NARM3, NARM4, NARM5, SOF1, SOF2, SOF3, SOF4, SOF5, and SOF6) are less than significant value so it rejects the null hypothesis. Furthermore, for the item (LS4) indicates that P value is greater than significant value so it failed to reject the null hypothesis. Moreover, is concluded that for some items of technical factors shows significant difference with professional experience perspective whereas as some items of technical factors were not showing significant difference with professional experience perspective.

Table4.29: Environmental Factors with Age Perspectives

Code	Items	Chi-Square	Df	Asymp. Sig.	Age	Mean Rank
<b>FS1</b>	I believe that women are able to balance both domestic and professional life.	4.848	2	.089	20-30yr	37.70
					31-40yr	47.97
					41-50yr	39.31
<b>FS2</b>	My family supports me greatly with domestic responsibilities.	.072	2	.964	20-30yr	42.38
					31-40yr	42.42

41-50yr 41.02

<b>Code</b>	<b>Items</b>	<b>Chi-Square</b>	<b>Df</b>	<b>Asymp. Sig.</b>	<b>Age</b>	<b>Mean Rank</b>
<b>FS3</b>	I ventured into business in order to support my family.	.305	2	.858	20-30yr	43.54
					31-40yr	42.03
					41-50yr	40.17
<b>FS4</b>	Feedback and people involvement help me to trigger new idea generation.	4.289	2	.117	20-30yr	46.05
					31-40yr	35.63
					41-50yr	45.50
<b>FS5</b>	There is a lack of suitable models to represent successful women entrepreneurs.	2.098	2	.350	20-30yr	42.00
					31-40yr	45.68
					41-50yr	37.25
<b>FS6</b>	Family members encourage and support more during running a business.	13.026	2	.001	20-30yr	47.30
					31-40yr	47.76
					41-50yr	28.38
<b>ATF1</b>	The cost is easily covered with the return earned from the investment.	7.014	2	.030	20-30yr	47.25
					31-40yr	45.35
					41-50yr	31.54
<b>ATF2</b>	Need more flexibility to earn an income while still taking care of family and household duties.	9.488	2	.009	20-30yr	34.82
					31-40yr	50.52
					41-50yr	39.38
<b>ATF3</b>	The opportunity to be financially independent improves my quality of life.	.580	2	.748	20-30yr	41.30
					31-40yr	40.40
					41-50yr	44.88
<b>ATF4</b>	I have chosen entrepreneurship for building my personal wealth.	18.098	2	.000	20-30yr	34.04
					31-40yr	51.98

41-50yr 38.40

<b>Code</b>	<b>Items</b>	<b>Chi-Square</b>	<b>Df</b>	<b>Asymp. Sig.</b>	<b>Age</b>	<b>Mean Rank</b>
<b>ATF5</b>	Access to finance gives me a high social status.	3.333	2	.189	20-30yr	42.34
					31-40yr	46.56
					41-50yr	35.71
<b>SLF1</b>	Society's attitude towards my organization is positive.	14.997	2	.001	20-30yr	39.82
					31-40yr	53.65
					41-50yr	29.50
<b>SLF2</b>	Social discrimination against women limits their involvement in the business.	3.856	2	.145	20-30yr	37.89
					31-40yr	48.47
					41-50yr	38.44
<b>SLF3</b>	Society encourages and supports women like me to take on the challenges of the business world.	17.988	2	.000	20-30yr	39.66
					31-40yr	54.68
					41-50yr	28.35
<b>SLF4</b>	Pakistan's social culture constitutes a barrier and limits women's involvement in entrepreneurial activities.	4.156	2	.125	20-30yr	36.45
					31-40yr	47.97
					41-50yr	40.77
<b>SLF5</b>	A lack of moral support from the family is one social barrier to the involvement of women in business.	3.504	2	.173	20-30yr	37.07
					31-40yr	43.50
					41-50yr	45.81
<b>SLF6</b>	Entrepreneurship is seen as an acceptable role for women in the economy and society.	1.975	2	.372	20-30yr	43.39
					31-40yr	44.81
					41-50yr	36.75
<b>ICT1</b>	I start my own venture because of the availability of social media platforms.	18.761	2	.000	20-30yr	51.73
					31-40yr	45.11
					41-50yr	26.63

<b>Code</b>	<b>Items</b>	<b>Chi-Square</b>	<b>Df</b>	<b>Asymp. Sig.</b>	<b>Age</b>	<b>Mean Rank</b>
<b>ICT2</b>	I gathered information about the prospects of online business through social media.	.342	2	.843	20-30yr	40.13
					31-40yr	43.45
					41-50yr	42.31
<b>ICT3</b>	It is easier for women entrepreneurs to spread information through the community with the help of ICT (information and communication technology) tools.	2.202	2	.333	20-30yr	44.36
					31-40yr	37.55
					41-50yr	45.00
<b>ICT4</b>	Information Communication Technology (ICT) helps women entrepreneurs to build a community of followers online.	8.080	2	.018	20-30yr	50.98
					31-40yr	39.06
					41-50yr	35.31
<b>ICT5</b>	Women entrepreneurs are aware of the different ways in which they can use the computer, internet, or mobile phone for their business.	17.372	2	.000	20-30yr	50.79
					31-40yr	45.44
					41-50yr	27.31
<b>GP1</b>	Government supports women entrepreneurs in terms of laws and regulations.	15.051	2	.001	20-30yr	46.75
					31-40yr	49.39
					41-50yr	26.92
<b>GP2</b>	There is coordination between various government departments regarding business procedures that help women entrepreneurs.	10.917	2	.004	20-30yr	42.96
					31-40yr	49.81
					41-50yr	30.79
<b>GP3</b>	In Pakistan, there is sufficient funding available for new and growing firms.	.149	2	.928	20-30yr	42.82
					31-40yr	40.74
					41-50yr	42.67
<b>GP4</b>	The government of Pakistan is initiating supportive programs and policies for women-based funding.	3.735	2	.154	20-30yr	46.32
					31-40yr	43.77
					41-50yr	34.67

Code	Items	Chi-Square	Df	Asymp. Sig.	Age	Mean Rank
<b>GP5</b>	In Pakistan laws and regulations support a high degree of gender equity and equality.	8.163	2	.017	20-30yr	51.68
					31-40yr	39.23
					41-50yr	34.29

A Kruskal-Wallis H test showed that there was a statistically significant difference between women's entrepreneurship opportunities with environmental factors. For FS1 ( $X^2 (2) = 4.848$ ),  $p = .089$ , which means FS1 item rank score for environmental factors with age 20-30yr, 31-40yr, and 41-50yr is 37.70, 47.97, and 39.31 respectively. Similarly, for FS2 ( $X^2 (2) = .072$ ),  $p = .964$ , which means FS2 item rank score for environmental factors with age 20-30yr, 31-40yr and, 41-50yr is 42.38, 42.42, and 41.02 respectively. However, for FS3 ( $X^2 (2) = .305$ ),  $p = .858$ , which means FS3 item rank score for environmental factors with age 20-30yr, 31-40yr, and 41-50yr is 43.54, 42.03, and 40.17 respectively. Moreover, for FS4 ( $X^2 (2) = 4.289$ ),  $p = .117$ , which means FS4 item rank score for environmental factors with age 20-30yr, 31-40yr, and 41-50yr is 46.05, 35.63, and 45.50 respectively. Whereas, for FS5 ( $X^2 (2) = 2.098$ ),  $p = .350$ , which means FS5 item rank score for environmental factors with age 20-30yr, 31-40yr, and 41-50yr is 42.00, 45.68, and 37.25. Hence, for FS6 ( $X^2 (2) = 13.026$ ),  $p = .001$ , which means FS6 item rank score for environmental factors with age 20-30yr, 31-40yr and 41-50yr is 47.30, 47.76, and 28.38 respectively.

While, for ATF1 ( $X^2 (2) = 7.014$ ),  $p = .030$ , which means ATF1 item rank score for environmental factors with age 20-30yr, 31-40yr and, 41-50yr is 47.25, 45.35, and 31.54 respectively. For ATF2 ( $X^2 (2) = 9.488$ ),  $p = .099$ , which means ATF2 item rank score for environmental factors with age 20-30yr, 31-40yr, and 41-50yr is 34.82, 50.52, and 39.38 respectively. Similarly, for ATF3 ( $X^2 (2) = .580$ ),  $p = .748$ , which means ATF3 item rank score for environmental factors with age 20-30yr, 31-40yr, and 41-50yr is 41.30, 40.40, and 44.88



respectively. For ATF4 ( $X^2(2) = 18.098$ ),  $p = .000$ , which means ATF4 item rank score for environmental factors with age 20-30yr, 31-40yr, and 41-50yr is 34.04, 51.98, and 38.40 respectively. While, for ATF5 ( $X^2(2) = 3.333$ ),  $p = .189$ , which means ATF5 item rank score for environmental factors with age 20-30yr, 31-40yr, and 41-50yr is 42.34, 46.56, and 35.71 respectively.

While, for SLF1 ( $X^2(2) = 14.997$ ),  $p = .001$ , which means SLF1 item rank score for environmental factors with age 20-30yr, 31-40yr, and 41-50yr is 39.82, 53.65, and 29.50 respectively. For SLF2 ( $X^2(2) = 3.856$ ),  $p = .145$ , which means SLF2 item rank score for environmental factors with age 20-30yr, 31-40yr, and 41-50yr is 37.89, 48.47, and 38.44 respectively. While, for SLF3 ( $X^2(2) = 17.988$ ),  $p = .000$ , which means SLF3 item rank score for environmental factors with age 20-30yr, 31-40yr, and 41-50yr is 39.66, 54.68, and 28.35 respectively. Whereas, for SLF4 ( $X^2(2) = 4.156$ ),  $p = .125$ , which means SLF4 item rank score for environmental factors with age 20-30yr, 31-40yr, and 41-50yr is 36.45, 47.97, and 40.77 respectively. Similarly, for SLF5 ( $X^2(2) = 3.504$ ),  $p = .173$ , which means SLF5 item rank score for environmental factors with age 20-30yr, 31-40yr, and 41-50yr is 37.07, 43.50, and 45.81 respectively. While, for SLF6 ( $X^2(2) = 1.975$ ),  $p = .372$ , which means SLF6 item rank score for environmental factors with age 20-30yr, 31-40yr, and 41-50yr is 43.39, 44.81, and 36.75 respectively.

While, for ICT1 ( $X^2(2) = 18.761$ ),  $p = .000$ , which means ICT1 item rank score for environmental factors with age 20-30yr, 31-40yr, and 41-50yr is 51.73, 45.11, and 26.63 respectively. For ICT2 ( $X^2(2) = .342$ ),  $p = .843$ , which means ICT2 item rank score for environmental factors with age 20-30yr, 31-40yr, and 41-50yr is 40.13, 43.45, and 42.31 respectively. While, for ICT3 ( $X^2(2) = 2.202$ ),  $p = .333$ , which means ICT3 item rank score for environmental factors with age 20-30yr, 31-40yr, and 41-50yr is 44.36, 37.55, and 45.00 respectively. Whereas, for ICT4 ( $X^2(2) = 8.080$ ),  $p = .018$ , which means ICT4 item rank score

for environmental factors with age 20-30yr, 31-40yr, and 41-50yr is 50.98, 39.06, and 35.31 respectively. Similarly, for ICT5 ( $X^2(2) = 17.372$ ),  $p = .000$ , which means ICT5 item rank score for environmental factors with age 20-30yr, 31-40yr, and 41-50yr is 50.79, 45.44, and 27.31 respectively.

While, for GP1 ( $X^2(2) = 15.051$ ),  $p = .001$ , which means GP1 item rank score for environmental factors with age 20-30yr, 31-40yr, and 41-50yr is 46.75, 49.39, and 26.92 respectively. For GP2 ( $X^2(2) = 10.917$ ),  $p = .004$ , which means GP2 item rank score for environmental factors with age 20-30yr, 31-40yr, and 41-50yr is 42.96, 49.81, and 30.79 respectively. While, for GP3 ( $X^2(2) = .149$ ),  $p = .928$ , which means GP3 item rank score for environmental factors with age 20-30yr, 31-40yr, and 41-50yr is 42.82, 40.74, and 42.67 respectively. Whereas, for GP4 ( $X^2(2) = 3.735$ ),  $p = .154$ , which means GP4 item rank score for environmental factors with age 20-30yr, 31-40yr, and 41-50yr is 46.32, 43.77, and 34.67 respectively. Similarly, for GP5 ( $X^2(2) = 8.163$ ),  $p = .017$ , which means GP5 item rank score for environmental factors with age 20-30yr, 31-40yr, and 41-50yr is 51.68, 39.23, and 34.29 respectively.

In the above-mentioned table for significant value of family support factor (FS1-FS6), access to finance (ATF1-ATF5), social factor (SLF1-SLF6), information and communication technology (ICT1-ICT5), and government policies and NGO'S support opportunities (GP1-GP5) indicated that the P value for the items (FS1, FS4, FS5, FS6, ATF1, ATF2, ATF4, ATF5, SLF1, SLF2, SLF3, SLF4, SLF5, SLF6, ICT1, ICT3, ICT4, ICT5, GP1, GP2, GP4, and GP5) are less than significant value so it rejects the null hypothesis. Furthermore, for the item (FS2, FS3, ATF3, ICT2, and GP3) indicates that P value is greater than significant value so it failed to reject the null hypothesis. Moreover, is concluded that for some items of environmental factors shows significant difference with age perspective whereas as some items of environmental factors were not showing significant difference with age perspective.

Table 4.30: Environmental Factor with Academic Qualification Perspectives

Code	Items	Chi-Square	df	Asymp. Sig.	Academic Qualification	Mean Rank
<b>FS1</b>	I believe that women are able to balance both domestic and professional life.	5.744	3	.125	Intermediate or Below	30.88
					Graduate	44.94
					Post-Graduation	45.15
					Other	38.92
<b>FS2</b>	My family supports me greatly with domestic responsibilities.	5.567	3	.135	Intermediate or Below	42.83
					Graduate	43.63
					Post-Graduation	29.81
					Other	47.77
<b>FS3</b>	I ventured into business in order to support my family.	6.458	3	.091	Intermediate or Below	27.75
					Graduate	44.34
					Post-Graduation	47.65
					Other	41.38
<b>FS4</b>	Feedback and people involvement help me to trigger new idea generation.	2.480	3	.479	Intermediate or Below	48.67
					Graduate	42.58
					Post-Graduation	35.27
					Other	40.58
<b>FS5</b>	There is a lack of suitable models to represent successful women entrepreneurs.	2.289	3	.515	Intermediate or Below	48.33
					Graduate	39.47
					Post-Graduation	46.38
					Other	40.54

<b>Code</b>	<b>Items</b>	<b>Chi-Square</b>	<b>Df</b>	<b>Asymp. Sig.</b>	<b>Age</b>	<b>Mean Rank</b>
<b>FS6</b>	Family members encourage and support more during running a business.	4.085	3	.252	Intermediate or Below	52.50
					Graduate	38.97
					Post-Graduation	39.46
					Other	45.35
<b>ATF1</b>	The cost is easily covered with the return earned from the investment.	1.786	3	.618	Intermediate or Below	46.54
					Graduate	43.34
					Post-Graduation	35.46
					Other	39.69
<b>ATF2</b>	Need more flexibility to earn an income while still taking care of family and household duties.	2.242	3	.524	Intermediate or Below	43.13
					Graduate	39.23
					Post-Graduation	48.00
					Other	44.54
<b>ATF3</b>	The opportunity to be financially independent improves my quality of life.	18.887	3	.000	Intermediate or Below	16.88
					Graduate	45.23
					Post-Graduation	43.62
					Other	52.38
<b>ATF4</b>	I have chosen entrepreneurship for building my personal wealth.	15.559	3	.001	Intermediate or Below	36.50
					Graduate	40.94
					Post-Graduation	58.04
					Other	34.69

<b>Code</b>	<b>Items</b>	<b>Chi-Square</b>	<b>Df</b>	<b>Asymp. Sig.</b>	<b>Age</b>	<b>Mean Rank</b>
<b>ATF5</b>	Access to finance gives me a high social status.	15.007	3	.002	Intermediate or Below	42.71
					Graduate	43.39
					Post-Graduation	55.58
<b>SLF1</b>	Society's attitude towards my organization is positive.	9.416	3	.024	Other Intermediate or Below	22.96
					Graduate	35.46
					Post-Graduation	37.12
<b>SLF2</b>	Social discrimination against women limits their involvement in the business.	7.320	3	.062	Other Intermediate or Below	51.73
					Graduate	26.96
					Post-Graduation	46.62
<b>SLF3</b>	Society encourages and supports women like me to take on the challenges of the business world.	16.298	3	.001	Other Intermediate or Below	43.92
					Graduate	37.96
					Post-Graduation	25.54
<b>SLF4</b>	Pakistan's social culture constitutes a barrier and limits women's involvement in entrepreneurial activities.	12.680	3	.005	Other Intermediate or Below	39.88
					Graduate	61.92
					Post-Graduation	44.62
<b>SLF5</b>	A lack of moral support from	2.285	3	.515	Other Intermediate	42.08
					Graduate	46.76
					Post-Graduation	39.50

the family is one social barrier to the involvement of women in business.

or Below

Graduate 43.13

Post-Graduation 35.19

Other 43.50

Code	Items	Chi-Square	Df	Asymp. Sig.	Age	Mean Rank
<b>SLF6</b>	Entrepreneurship is seen as an acceptable role for women in the economy and society.	2.190	3	.534	Intermediate or Below	49.38
					Graduate	39.31
					Post-Graduation	41.92
					Other	44.58
<b>ICT1</b>	I start my own venture because of the availability of social media platforms.	10.901	3	.012	Intermediate or Below	60.00
					Graduate	39.46
					Post-Graduation	34.00
					Other	42.19
<b>ICT2</b>	I gathered information about the prospects of online business through social media.	9.433	3	.024	Intermediate or Below	52.71
					Graduate	38.19
					Post-Graduation	53.42
					Other	33.88
<b>ICT3</b>	It is easier for women entrepreneurs to spread information through the community with the help of ICT (information and communication technology) tools.	2.762	3	.430	Intermediate or Below	45.00
					Graduate	39.60
					Post-Graduation	49.85
					Other	39.69
<b>ICT4</b>	Information Communication Technology (ICT) helps women entrepreneurs to build a	6.998	3	.072	Intermediate or Below	53.88
					Other	39.69

community of followers online.

Graduate 37.90

Post-Graduation 48.42

Other 38.81

Code	Items	Chi-Square	Df	Asymp. Sig.	Age	Mean Rank
<b>ICT5</b>	Women entrepreneurs are aware of the different ways in which they can use the computer, internet, or mobile phone for their business.	4.798	3	.187	Intermediate or Below	33.00
					Graduate	43.43
					Post-Graduation	37.50
<b>GP1</b>	Government supports women entrepreneurs in terms of laws and regulations.	15.198	3	.002	Other	49.85
					Intermediate or Below	59.13
					Graduate	38.99
<b>GP2</b>	There is coordination between various government departments regarding business procedures that help women entrepreneurs.	10.301	3	.016	Post-Graduation	51.31
					Other	27.31
					Intermediate or Below	48.38
<b>GP3</b>	In Pakistan, there is sufficient funding available for new and growing firms.	28.872	3	.000	Graduate	42.90
					Post-Graduation	49.27
					Other	25.73
<b>GP4</b>	The government of Pakistan is initiating supportive programs and policies for women-based funding.	8.631	3	.035	Intermediate or Below	66.54
					Graduate	44.88
					Post-Graduation	31.08
					Other	20.31
					Intermediate or Below	51.71
					Graduate	45.37

					Post-Graduation	32.38
					Other	31.00
Code	Items	Chi-Square	Df	Asymp. Sig.	Age	Mean Rank
<b>GP5</b>	In Pakistan laws and regulations support a high degree of gender equity and equality.	20.593	3	.000	Intermediate or Below	66.63
					Graduate	41.81
					Post-Graduation	34.73
					Other	27.19

A Krushkal-Wallis H. test showed that there was a statistically significant difference between women's entrepreneurship opportunities with environmental factors. For FS1 ( $X^2$  (3) =5.744),  $p=.125$ , which means FS1 item rank score for environmental factor with academic qualification for intermediate or below is 30.88, for graduate is 44.94, for post graduate is 45.15, and for other are 38.92. Similarly, for FS2 ( $X^2$  (3) =5.567),  $p=.135$ , which means FS2 item rank score for environmental factor with intermediate or below is 42.83, for graduate is 43.63, for post graduate is 29.81 and for other is 47.77. However, for FS3 ( $X^2$  (3) =6.458),  $p=.091$ , which means FS3 item rank score for environmental factor with academic qualification for intermediate or below is 27.75, for graduate is 44.34, for post graduate is 47.65 and for other is 41.38. Moreover, for FS4 ( $X^2$  (3) =2.480),  $p=.479$ , which means FS4 item rank score for environmental factor with academic qualification for intermediate or below is 48.67, for graduate is 42.58, for post graduate is 35.27, and for other are 40.58. Whereas, for FS5 ( $X^2$  (3) =2.289),  $p=.515$ , which means FS5 item rank score for environmental factor with academic qualification for intermediate or below is 48.33, for graduate is 39.47, for post graduate is 46.38, and for other are 40.54. Hence, for FS6 ( $X^2$  (3) =4.085),  $p=.252$ , which means FS6 item rank score for environmental factor with academic



qualification for intermediate or below is 52.50, for graduate is 38.97, for post graduate is 39.46, and for other are 45.35.

While, for ATF1 ( $X^2 (3) = 1.786$ ),  $p = .618$ , which means ATF1 item rank score for environmental factor with academic qualification for intermediate or below is 46.54, for graduate is 43.34, for post graduate is 35.46, and for other are 39.69. For ATF2 ( $X^2 (3) = 2.242$ ),  $p = .524$ , which means ATF2 item rank score for environmental factor with academic qualification for intermediate or below is 43.13, for graduate is 39.23, for post graduate is 48.00, and for other are 44.54. Similarly, for ATF3 ( $X^2 (3) = 18.887$ ),  $p = .000$ , which means ATF3 item rank score for environmental factor with academic qualification for intermediate or below is 16.88, for graduate is 45.23, for post graduate is 43.62, and for other are 52.38. For ATF4 ( $X^2 (3) = 15.559$ ),  $p = .001$ , which means ATF4 item rank score for environmental factor with academic qualification for intermediate or below is 36.50, for graduate is 40.94, for post graduate is 58.04, and for other are 34.69. While, for ATF5 ( $X^2 (3) = 15.007$ ),  $p = .002$ , which means ATF5 item rank score for environmental factor with academic qualification for intermediate or below is 42.71, for graduate is 43.39, for post graduate is 55.58, and for other are 22.96.

While, for SLF1 ( $X^2 (3) = 9.416$ ),  $p = .024$ , which means SLF1 item rank score for environmental factor with academic qualification for intermediate or below is 35.46, for graduate is 37.12, and for post graduate is 55.19, and for other are 51.73. For SLF2 ( $X^2 (3) = 7.320$ ),  $p = .062$ , which means SLF2 item rank score for environmental factor with academic qualification for intermediate or below is 26.96, for graduate is 46.62, for post graduate is 43.92, and for other are 37.96. While, for SLF3 ( $X^2 (3) = 16.298$ ),  $p = .001$ , which means SLF3 item rank score for environmental factor with academic qualification for intermediate or below is 25.54, for graduate is 39.88, for post graduate is 61.92, and for other are 44.62. Whereas, for SLF4 ( $X^2 (3) = 12.680$ ),  $p = .005$ , which means SLF4 item rank score for

environmental factor with academic qualification for intermediate or below is 22.08, for graduate is 46.76, for post graduate is 39.50, and for other are 46.42. Similarly, for SLF5 ( $X^2(3) = 2.285$ ),  $p = .515$ , which means SLF5 item rank score for environmental factor with academic qualification for intermediate or below is 43.50, for graduate is 43.13, and for post graduate is 35.19, and for other are 43.50. While, for SLF6 ( $X^2(3) = 2.190$ ),  $p = .534$ , which means SLF6 item rank score for environmental factor with academic qualification for intermediate or below is 49.38, for graduate is 39.31, for post graduate is 41.92, and for other are 44.58.

While, for ICT1 ( $X^2(3) = 10.901$ ),  $p = .012$ , which means ICT1 item rank score for environmental factor with academic qualification for intermediate or below is 60.00, for graduate is 39.46, and for post graduate is 34.00, and for other are 42.19. For ICT2 ( $X^2(3) = 9.433$ ),  $p = .024$ , which means ICT2 item rank score for environmental factor with academic qualification for intermediate or below is 52.71, for graduate is 38.19, for post graduate is 53.42, and for other are 33.88. While, for ICT3 ( $X^2(3) = 2.762$ ),  $p = .430$ , which means ICT3 item rank score for environmental factor with academic qualification for intermediate or below is 45.00, for graduate is 39.60, for post graduate is 49.85, and for other are 39.69. Whereas, for ICT4 ( $X^2(3) = 6.998$ ),  $p = .072$ , which means ICT4 item rank score for environmental factor with academic qualification for intermediate or below is 53.88, for graduate is 37.90, for post graduate is 48.42, and for other are 38.81. Similarly, for ICT5 ( $X^2(3) = 4.798$ ),  $p = .187$ , which means ICT5 item rank score for environmental factor with academic qualification for intermediate or below is 33.00, for graduate is 43.43, and for post graduate is 37.50, and for other are 49.85.

While, for GP1 ( $X^2(3) = 15.198$ ),  $p = .002$ , which means GP1 item rank score for environmental factor with academic qualification for intermediate or below is 59.13, for graduate is 38.99, and for post graduate is 51.31, and for other are 27.31. For GP2 ( $X^2(3)$

=10.301),  $p=.016$ , which means GP2 item rank score for environmental factor with academic qualification for intermediate or below is 48.38, for graduate is 42.90, for post graduate is 49.27, and for other are 25.73. While, for GP3 ( $X^2 (3) =28.872$ ),  $p=.000$ , which means GP3 item rank score for environmental factor with academic qualification for intermediate or below is 66.54, for graduate is 44.88, for post graduate is 31.08, and for other are 20.31. Whereas, for GP4 ( $X^2 (3) =8.631$ ),  $p=.035$ , which means GP4 item rank score for environmental factor with academic qualification for intermediate or below is 51.71, for graduate is 45.37, for post graduate is 32.38, and for other are 31.00. Similarly, for GP5 ( $X^2 (3) =20.593$ ),  $p=.000$ , which means GP5 item rank score for environmental factor with academic qualification for intermediate or below is 66.63, for graduate is 41.81, and for post graduate is 34.73, and for other are 27.19.

In the above-mentioned table for significant value of family support factor (FS1-FS6), access to finance (ATF1-ATF5), social factor (SLF1-SLF6), information and communication technology (ICT1-ICT5), and government policies and NGO'S support opportunities (GP1-GP5) indicated that the P value for the items (FS1,FS2, FS3, FS4, FS6, ATF3, ATF4, ATF5, SLF1, SLF2 SLF3, SLF4, ICT1, ICT2, ICT3, ICT4, ICT5, GP1, GP2, GP3, GP4, and GP5) are less than significant value so it rejects the null hypothesis. Furthermore, for the item (FS5, ATF1, ATF2, SLF5, and SLF6) indicates that P value is greater than significant value so it failed to reject the null hypothesis. Moreover, is concluded that for some items of environmental factors shows significant difference with academic qualification perspective whereas as some items of environmental factors were not showing significant difference with academic qualification perspective.

Table 4.31: Environmental Factor with Professional Experience Perspective

Code	Items	Chi-Square	df	Asymp. Sig.	Professional Experience	Mean Rank
<b>FS1</b>	I believe that women are able to balance both domestic and	1.316	2	.518	less than 5- 10yr	41.63

professional life.						
					11-20yr	41.40
					20-30yr	54.50
<b>Code</b>	<b>Items</b>	<b>Chi-Square</b>	<b>Df</b>	<b>Asymp. Sig.</b>	<b>Age</b>	<b>Mean Rank</b>
<b>FS2</b>	My family supports me greatly with domestic responsibilities.	10.672	2	.005	less than 5- 10yr	45.90
					11-20yr	34.38
<b>FS3</b>	I ventured into business in order to support my family.	15.028	2	.001	20-30yr less than 5- 10yr	68.50 48.38
					11-20yr	31.38
<b>FS4</b>	Feedback and people involvement help me to trigger new idea generation.	3.360	2	.186	20-30yr less than 5- 10yr	64.50 41.25
					11-20yr	41.03
<b>FS5</b>	There is a lack of suitable models to represent successful women entrepreneurs.	5.924	2	.052	20-30yr less than 5- 10yr	64.50 37.46
					11-20yr	46.47
					20-30yr	61.00
<b>FS6</b>	Family members encourage and support more during running a business.	30.449	2	.000	less than 5- 10yr	51.85
					11-20yr	26.43
<b>ATF1</b>	The cost is easily covered with the return earned from the investment.	1.305	2	.521	20-30yr less than 5- 10yr	67.50 44.55
					11-20yr	38.59
<b>ATF2</b>	Need more flexibility to earn an income while still taking care of family and household duties.	4.245	2	.120	20-30yr less than 5- 10yr	41.50 38.15
					11-20yr	47.47
					20-30yr	39.00

<b>Code</b>	<b>Items</b>	<b>Chi-Square</b>	<b>Df</b>	<b>Asymp. Sig.</b>	<b>Age</b>	<b>Mean Rank</b>
<b>ATF3</b>	The opportunity to be financially independent improves my quality of life.	13.233	2	.001	less than 5- 10yr	34.63
					11-20yr	49.59
					20-30yr	69.00
<b>ATF4</b>	I have chosen entrepreneurship for building my personal wealth.	17.665	2	.000	less than 5- 10yr	44.33
					11-20yr	42.38
					20-30yr	2.00
<b>ATF5</b>	Access to finance gives me a high social status.	9.741	2	.008	less than 5- 10yr	45.58
					11-20yr	40.38
					20-30yr	5.50
<b>SLF1</b>	Society's attitude towards my organization is positive.	4.210	2	.122	less than 5- 10yr	40.88
					11-20yr	41.13
					20-30yr	69.00
<b>SLF2</b>	Social discrimination against women limits their involvement in the business.	6.056	2	.048	less than 5- 10yr	40.00
					11-20yr	41.88
					20-30yr	74.00
<b>SLF3</b>	Society encourages and supports women like me to take on the challenges of the business world.	2.369	2	.306	less than 5- 10yr	40.40
					11-20yr	42.44
					20-30yr	61.50
<b>SLF4</b>	Pakistan's social culture constitutes a barrier and limits women's involvement in entrepreneurial activities.	7.468	2	.024	less than 5- 10yr	38.30
					11-20yr	44.31
					20-30yr	72.50
<b>SLF5</b>	A lack of moral support from the family is one social barrier to the involvement of women in business.	.022	2	.989	less than 5- 10yr	41.93
					11-20yr	41.96

					20-30yr	43.50
<b>Code</b>	<b>Items</b>	<b>Chi-Square</b>	<b>Df</b>	<b>Asymp. Sig.</b>	<b>Age</b>	<b>Mean Rank</b>
<b>SLF6</b>	Entrepreneurship is seen as an acceptable role for women in the economy and society.	7.198	2	.027	less than 5- 10yr	37.72
					11-20yr	45.37
<b>ICT1</b>	I start my own venture because of the availability of social media platforms.	10.458	2	.005	20-30yr less than 5- 10yr	69.50 47.25
					11-20yr	33.31
<b>ICT2</b>	I gathered information about the prospects of online business through social media.	8.696	2	.013	20-30yr less than 5- 10yr	60.00 45.00
					11-20yr	41.07
<b>ICT3</b>	It is easier for women entrepreneurs to spread information through the community with the help of ICT (information and communication technology) tools.	7.497	2	.024	20-30yr less than 5- 10yr	6.50 38.61
					11-20yr	43.94
<b>ICT4</b>	Information Communication Technology (ICT) helps women entrepreneurs to build a community of followers online.	15.209	2	.000	20-30yr less than 5- 10yr	72.00 48.15
					11-20yr	31.74
					20-30yr	64.00
<b>ICT5</b>	Women entrepreneurs are aware of the different ways in which they can use the computer, internet, or mobile phone for their business.	9.486	2	.009	less than 5- 10yr	44.87
					11-20yr	35.60
<b>GP1</b>	Government supports women entrepreneurs in terms of laws and regulations.	13.389	2	.001	20-30yr less than 5- 10yr	70.50 48.35
					11-20yr	36.68
<b>GP2</b>	There is coordination between various government departments	16.685	2	.000	20-30yr less than 5- 10yr	5.00 49.11

regarding business procedures  
that help women entrepreneurs.

11-20yr 35.51

20-30yr 6.50

Code	Items	Chi-Square	Df	Asymp. Sig.	Age	Mean Rank
<b>GP3</b>	In Pakistan, there is sufficient funding available for new and growing firms.	5.189	2	.075	less than 5- 10yr	42.53
					11-20yr	43.88
					20-30yr	12.50
<b>GP4</b>	The government of Pakistan is initiating supportive programs and policies for women-based funding.	12.133	2	.002	less than 5- 10yr	48.41
					11-20yr	36.19
					20-30yr	9.50
<b>GP5</b>	In Pakistan laws and regulations support a high degree of gender equity and equality.	6.841	2	.033	less than 5- 10yr	47.49
					11-20yr	36.25
					20-30yr	23.00

A Krushkal-Wallis H test showed that there was a statistically significant difference between women's entrepreneurship opportunities with environmental factors. For FS1 ( $X^2$  (2) =1.316),  $p=.518$ , which means FS1 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 41.63, 41.40, and 54.50 respectively. Similarly, for FS2 ( $X^2$  (2) =10.672),  $p=.005$ , which means FS2 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 45.90, 34.38, and 68.50 respectively. However, for FS3 ( $X^2$  (2) =15.028),  $p=.001$ , which means FS3 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 48.38, 31.38, and 64.50 respectively. Moreover, for FS4 ( $X^2$  (2) =3.360),  $p=.186$ , which means FS4 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 41.25, 41.03, and 64.50 respectively. While, for FS5 ( $X^2$  (2) =5.924),  $p=.052$ , which means FS5 item rank score for

environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 37.46, 46.47, and 61.00. Whereas, for FS6 ( $X^2 (2) = 30.449$ ),  $p = .000$ , which means FS6 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 51.85, 26.43, and 67.50.

While, for ATF1 ( $X^2 (2) = 1.305$ ),  $p = .521$ , which means ATF1 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 44.55, 38.59, and 41.50 respectively. For ATF2 ( $X^2 (2) = 4.245$ ),  $p = .120$ , which means ATF2 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 38.15, 47.47, and 39.00 respectively. Similarly, for ATF3 ( $X^2 (2) = 13.233$ ),  $p = .001$ , which means ATF3 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 34.63, 49.59, and 69.00 respectively. For ATF4 ( $X^2 (2) = 17.665$ ),  $p = .000$ , which means ATF4 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 34.63, 49.59, and 69.00 respectively. While, for ATF5 ( $X^2 (2) = 9.741$ ),  $p = .008$ , which means ATF5 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 44.33, 42.38, and 2.00 respectively.

While, for SLF1 ( $X^2 (2) = 4.210$ ),  $p = .122$ , which means SLF1 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 45.58, 40.38, and 5.50 respectively. For SLF2 ( $X^2 (2) = 6.056$ ),  $p = .048$ , which means SLF2 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 40.88, 41.13, and 69.00 respectively. While, for SLF3 ( $X^2 (2) = 2.369$ ),  $p = .306$ , which means SLF3 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 40.00, 41.88, and 74.00 respectively. Whereas, for SLF4 ( $X^2 (2) = 7.468$ ),  $p = .024$ , which means SLF4 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-



30yr is 40.40, 42.44, and 61.50 respectively. However, for SLF5 ( $X^2 (2) = .022$ ),  $p = .989$ , which means SLF5 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 38.30, 44.31, and 72.50 respectively. Similarly, for SLF6 ( $X^2 (2) = 7.198$ ),  $p = .027$ , which means SLF6 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 41.93, 41.96, and 43.50 respectively.

While, ICT1 ( $X^2 (2) = 10.458$ ),  $p = .005$ , which means ICT1 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 37.72, 45.37, and 69.50 respectively. Similarly, for ICT2 ( $X^2 (2) = 8.696$ ),  $p = .013$ , which means ICT2 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 47.25, 33.31, and 60.00 respectively. However, for ICT3 ( $X^2 (2) = 7.497$ ),  $p = .024$ , which means ICT3 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 45.00, 41.07, and 6.50 respectively. Moreover, for ICT4 ( $X^2 (2) = 15.209$ ),  $p = .000$ , which means ICT4 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 38.61, 43.94, and 72.00 respectively. While, for ICT5 ( $X^2 (2) = 9.486$ ),  $p = .009$ , which means ICT5 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 48.15, 31.74, and 64.00.

While, GP1 ( $X^2 (2) = 13.389$ ),  $p = .001$ , which means GP1 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 48.35, 36.68, and 5.00 respectively. Similarly, for GP2 ( $X^2 (2) = 16.685$ ),  $p = .000$ , which means GP2 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 49.11, 35.51, and 6.50 respectively. However, for GP3 ( $X^2 (2) = 5.189$ ),  $p = .075$ , which means GP3 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 42.53, 43.88, and 12.50

respectively. Moreover, for GP4 ( $X^2(2) = 12.133$ ),  $p = .002$ , which means GP4 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 48.41, 36.19, and 9.50 respectively. While, for GP5 ( $X^2(2) = 6.841$ ),  $p = .033$ , which means GP5 item rank score for environmental factor with professional experience for less than 5-10yr, 11-20yr, and 20-30yr is 47.49, 36.25, and 23.00 respectively.

In the above-mentioned table for significant value of family support factor (FS1-FS6), access to finance (ATF1-ATF5), social factor (SLF1-SLF6), information and communication technology (ICT1-ICT5), and government policies and NGO'S support opportunities (GP1-GP5) indicated that the P value for the items (FS2, FS3, FS4, FS5, FS6, ATF2, ATF3, ATF4, ATF5, SLF1, SLF2, SLF3, SLF4, SLF6, ICT1, ICT2, ICT3, ICT4, ICT5, GP1, GP2, GP3, GP4, and GP5) are less than significant value so it rejects the null hypothesis. Furthermore, for the item (FS1, ATF1, and SLF5) indicates that P value is greater than significant value so it failed to reject the null hypothesis. Moreover, is concluded that for some items of environmental factors shows significant difference with professional experience perspective whereas as some items of environmental factors were not showing significant difference with professional experience perspective.

## **CHAPTER NO 5**

### **SUMMARY, FINDINGS, DISCUSSION, CONCLUSION & RECOMMENDATIONS**

This chapter provides an overview of the problem, and research questions, and discuss analytical, logical, and comprehensive aspect. The result can conclude, and summaries and recommendations will be given for future studies.

#### **5.1 Summary**

The study was designed to explore the challenges and opportunities of women entrepreneurs in private institutions and to identify the difference -----to achieve the objectives of the study. Women entrepreneurs must be appropriately modeled to respond to trend shifts and global market difficulties, as well as to sustain and achieve success in the entrepreneurial environment. Unfortunately, women lag men in several respects. Women's literacy rates and career opportunities have consistently increased over time. Women participate, get into the business, and set up all sorts of enterprises. Women entrepreneurs are now regarded as a new driver of socio-economic growth within the entrepreneurial ecosystem. Women are recognized as effective entrepreneurs in the modern era due to their keen interest, talent, and capacity for strong economic growth. A recent groundbreaking study by the international monetary fund reports that the difference between women and men is costing the world billions of dollars a year in the lost economic process.

The challenge of increasing women's participation within the public sphere is complicated because of many dependent social and cultural dimensions. The number of women in small businesses has increased significantly around the world. The problem of this study, therefore, is to investigate challenges and opportunities, for women entrepreneurs in private institutions because of their important contribution to economic growth. These days,

women's empowerment has been developing so quickly all over the world and women are starting their commercial ventures to look for additional control over their private and professional lives. In Pakistan, women have presently not contained equal opportunities as men. The COVID-19 situation has affected women's businesses, especially with household income, sales, lifestyle, and mental health in mind. The impact of the COVID-19 pandemic on women's physical, psychological, and economic well-being highlights the importance to explore the problems of the gender gap in creating COVID-19 response plans.

Most women educational entrepreneurs want to start their own business in Pakistan but, they thought after choosing an educational field they don't have any option to start a new venture. So, this study helps women entrepreneurs in starting a new venture and get knowledge about start-up challenges. The significance of this study is that it will help students/learners from different backgrounds in society and business, as it teaches people to develop individuality and to think outside the box. It will also offer opportunities, build confidence, provide social equality and improve the economy. It will promote women's empowerment. This study used an exploratory research design whereas the quantitative survey method was used for data collection. For the current research study, the purposive sampling technique was adopted. Reliability statics for the overall instrument is Cronbach's Alpha N of Items .865 which can be measured by using IBM SPSS 21.0. Furthermore, for data analysis, descriptive statistics were used, and details of the findings extracted from quantitative means are discussed as under:

## **5.2 Findings**

1. The results show mostly respondents agree/ strongly agree (82%) that women entrepreneurs faced personnel challenges during their business startups. Especially (88%) respondents "Self-employment does not assist women entrepreneurs in increasing their visibility and that of their businesses in society," "The view held

by society on the traditional role of women (e.g., wife, mother) has a negative impact on women's innovation."

2. Securing finance is also a challenge that entrepreneurs faced during their startups. Furthermore, respondents strongly agreed with both of the following items (92%): "Women entrepreneurs' requests and demands are not taken seriously by loan banks and officers," and "The amount of the granted loan is (would be) too small." As a result, this was highlighted as the most significant barrier to women entrepreneurs receiving financial support. The results show mostly respondents agree/ strongly agree (88%) that the long procedure to avail financial help is a factor faced by women entrepreneurs. Women entrepreneurs faced securing finance challenges during their business startups.
3. The results of this study indicate that most respondents agree/ strongly agree (66%) that women entrepreneurs faced marketing challenges during their business startups. Additionally, the findings showed that the statement "Women entrepreneurs must rely on their families (support) for professional or social networking" had the largest percentage of affirmative responses (84%) from respondents. It was therefore considered to be the biggest marketing difficulty encountered by female business owners.
4. It has been analyzed from the results that most respondents (66%) agree or strongly agree that female entrepreneurs experienced a lack of formal education obstacles while starting their businesses. Additionally, the results showed that most respondents (92%) agreed with the statement that "Lack of training and low education level has a significant impact on running the business successfully." As a result, it was the biggest obstacle to female entrepreneurs having a formal education.

5. The result indicated most respondents (72%) strongly agree or agree that female entrepreneurs had faced a lack of family support challenges while starting their enterprises. Additionally, the results showed that the statement "Lack of moral support from the family impacts the success of women entrepreneurs and limits their involvement" received the highest percentage of agreement (100%) from respondents. As a result, it was considered the biggest problem with family support that female entrepreneur encountered.
6. The result of this study also indicates that respondents (57%) agree or strongly agree that female entrepreneurs faced time constraints when starting their businesses. Additionally, the results showed that most respondents (92%) agreed with the statement "It's tough to manage time for work due to family tasks." It was therefore considered to be the biggest time barrier faced by female entrepreneurs.
7. Based on the results, it has been determined that most respondents (72%) agree or strongly agree that women entrepreneurs faced challenges due to a lack of skills while launching their enterprises. Additionally, the results showed that respondents agreed with the statement "A low-level risk-taking (skill) attitude is another factor affecting women's decision to get into business" with the highest percentage (92%) of respondents, that is why it was thought to be the most significant lack of skills challenge faced by the female entrepreneur.
8. The findings of this study also show that respondents (70%) agree or strongly agree that female entrepreneurs experienced challenges while starting their businesses due to a lack of raw materials. Additionally, the findings showed that respondents agreed with the statement "The innovation/creation in business gets affected due to the delayed supply of raw materials" with the highest percentage

(84%) of respondents, which is why it was thought to be the most significant challenge related to the lack of raw materials faced by women entrepreneurs.

9. According to the study's findings, female entrepreneurs had difficulty establishing their businesses due to a shortage of electricity (59%) in the agreement or strong agreement. Moreover, the research revealed that most respondents (100%) agreed with both claims that "Load shedding causes security problems for the firm." It was identified as the most significant electricity barrier encountered by female entrepreneurs because "it can generate a financial issue (for example in purchasing generators and UPS)."
10. Most respondents (69%) felt that female entrepreneurs have access to family support throughout the beginning phases of their businesses. Additionally, the results showed that respondents agreed with the statement "I believe that women can balance both domestic and professional life" with the largest percentage (92%) of respondents. Because of this, it was seen as the most important opportunity for female entrepreneurs.
11. The most of respondents (57%) thought that having access to financing was an opportunity for female business owners at the early stages of their ventures. However, the results showed that respondents agreed with the statement "Access to capital provides me a high social position" with the highest percentage (92%) of respondents, which is why it was thought to be the greatest important opportunity for women entrepreneurs.
12. According to the study's findings, the majority of respondents (66%) believed that social influences gave female entrepreneurs an opportunity at the start of their ventures. Additionally, the findings showed that respondents agreed with both statements most strongly (84%): "A lack of moral support from the family is one

social barrier to the involvement of women in business," and "Entrepreneurship is seen as an acceptable role for women in the economy and society." As a result, it was determined that this presented the women entrepreneur with the greatest opportunity.

- 13.** Information and communication technology were viewed by the majority of respondents (76%) as an opportunity for female business owners in the early phases of their ventures. Additionally, the findings showed that respondents agreed with the statement that "Information Communication Technology (ICT) allows women entrepreneurs to develop a community of followers online" with the largest percentage (96%) of respondents. Because of this, it was the most important opportunity for female entrepreneurs.
- 14.** According to the findings of the study, most participants (61%) said that government initiatives and help from NGOs offered female entrepreneurs an opportunity to succeed when they initially started their businesses. Furthermore, the data revealed that the biggest percentage (68%) of respondents agreed with the statement that "In Pakistan, rules and regulations encourage a high degree of gender equity and equality," which is why it was the most essential opportunity for women entrepreneurs.
- 15.** There was a significant difference between women entrepreneurs with challenges and Opportunities. Moreover, is concluded that for some items of challenges and opportunities shows significant difference whereas as some items of opportunities and challenges were not showing significant difference.
- 16.** Some items of entrepreneurial/business factors show significant difference with age, academic qualification and professional experience perspective so it rejects the null hypothesis. Whereas, some items of entrepreneurial/business factors were



not showing significant difference with age, academic qualification and professional experience factors so it failed to reject the null hypothesis.

**17.** Some items of social factors show significant difference with age and professional experience perspective whereas the P value for all the items of social factors with academic qualification are less than significant value so it rejects the null hypothesis. Moreover, some items of social factors were not showing significant difference with age and professional experience factors so it failed to reject the null hypothesis.

**18.** Some items of technical factors with age and professional experience perspective and all items of technical factors with academic qualification shows significant difference so it rejects the null hypothesis. whereas as some items of technical factors were not showing significant difference with age and professional experience factors so it failed to reject the null hypothesis.

**19.** Some items of environmental factors show significant difference with age, academic qualification and professional experience perspective so it rejects the null hypothesis. Whereas as some items of environmental factors were not showing significant difference with age, academic qualification and professional experience perspective so it failed to reject the null hypothesis.

### **5.3 Discussion**

The women entrepreneurs faced personal challenges during their business startups because of the negative impact of traditional societal viewpoint on women's innovation similarly the findings supported by (Foss et al., 2013) where discuss that man-dominant society prevents the contribution of women in commercial enterprises. According to Roomi, Rehman, and Henry (2018), women continue to face discrimination and gender inequalities as a result of gender-related power relations based on injustice and prejudice in Pakistan's

traditional and macho society. The researcher appears to agree with Roomi, Rehman, and Henry (2018) that women indeed face these kinds of problems.

Women entrepreneurs' requests and demands for financial support are not taken seriously by banks and officers, according to a survey conducted by the Women Entrepreneurial Forum (WEF). This was highlighted as the most significant barrier to women entrepreneurs receiving financial support. The amount of the granted loan is (would be) too small. This was thus determined to be the most significant barrier to financial support for female entrepreneurs similarly, to that finding supported by Maryam (2017); discrimination against women exists in undeveloped countries like Pakistan. Women frequently face difficulties since they don't have the same opportunities as men. Not only do they lack money, but they also lack access to necessities like clean water, improved hygiene, education, and healthcare. Women entrepreneurs face several obstacles, the most major of which are financial, community support, and corporate control by their male colleagues, according to a study by Akram (2018) that has deepened awareness of gender discrimination. Pakistan shares a problem with other developing nations. Despite the diversity of Pakistani society, there are still many places where women's empowerment is restricted.

The statement that women entrepreneurs must rely on their families for assistance while networking professionally or socially received the greatest number of affirmative votes (84%) from respondents. It was thought to be the top marketing challenge female company owners faced. Roomi & Parrot (2008), also agree with this statement due to unbalanced social and cultural standards that might be strongly ingrained in cultural beliefs, female marketers in Pakistan do not have access to the same possibilities as those given to male marketers.

The main barrier to formal education for female entrepreneurs is thought to be a lack of. According to the study, the majority of respondents (92%) agreed with the statement that

inadequate training and poor educational achievement had a significant impact on operating a business successfully. Vasuevan and Prasadh (2016) agreed with the above findings women's Entrepreneurship is widely viewed as a crucial instrument for solving global unemployment, poverty, and a weak economy. New firm establishment and quick expansion of existing ones are crucial economic inputs. Many low-income rural women lack access to basic education, limiting their understanding of the outside world.

Lack of moral support from the family is considered the biggest problem faced by female entrepreneurs, according to a survey conducted by the Women's Institute for Development and Entrepreneurship (WIDE). Shaheen, Ahmad, and Hussain (2021) offered further proof that there are fewer female entrepreneurs in our nation. They said that while there are many creative women in rural Pakistan working on various home items, the bulk of them are unable to turn their passions into profitable endeavors and therefore into companies because of social, cultural, and other barriers.

Most women (57%) concur or strongly concur that time restrictions are an issue for female entrepreneurs when starting their enterprises. Due to family obligations, arranging work time might be challenging. Lakshmi (2016) agrees with the above statement that women in business have been limited for a very long time, and as a result, they have had fewer opportunities to make wise decisions.

According to poll findings, 72% of respondents believe that women entrepreneurs experience difficulties because they lack certain abilities. Another aspect influencing women's desire to start their businesses is their attitude toward accepting risks. Ratten et al. (2018a) pointed out that women across the world still lack good business skills even if they have entered their enterprises the book "Women Entrepreneurship in Family Businesses." According to Khan (2014), patriarchal tradition is another factor in Pakistan's poor engagement of women in the economic sector. Women may be entrepreneurs, which are

defined as someone who starts, grows, and run a new firm while taking all the risks required to turn a profit.

More than 70% of women report having encountered difficulties or strongly concur that women entrepreneurs had difficulties while launching their firms because of a shortage of raw materials. The biggest obstacle for female company owners is the delayed supply of raw materials (84%), which has an impact on innovation and invention in the workplace. To allow investors to evaluate companies with similar business activities, Kenton (2021) claims that economic sectors are segregated in the financial markets. Investment sectors further define and categorize enterprises while economic sectors offer a broad picture of the economy. Investment sectors are crucial because they allow for the measurement of an economy's performance based on the financial performance of the companies that make up that sector.

More than 60% of women claim that a lack of electricity has made it difficult for them to start their businesses. The clear majority of respondents (100%) agreed with both arguments that load shedding compromises the firm's security. It was determined to be the biggest electricity barrier experienced by female business owners.

The biggest number of respondents (92%) believed that women can successfully manage their personal and work lives. Anwar & Rashid (2012) and Nagarajan (2016) claim that Women face numerous challenges in providing for their families after a long battle for economic independence through entrepreneurship. Women who operate their enterprises are better able to support their families and engage in more social activities.

Most respondents (57%) believed that having access to funding provided female company owners with a chance at success in the early phases of their operations. According to the survey, the biggest number of respondents (92%) attributes "a high social status" to having access to capital. Studying Lakshmi (2016) has helped people have a deeper grasp of

the idea of women entrepreneurs. According to him, this is because it gives women the freedom to work independently and efficiently manage both their homes and their businesses. Women's entrepreneurship is also recognized as one of the most effective ways to empower women since it offers the most cost-effective means of running a business through easy access to business loans.

According to a survey, one of the greatest barriers to women entering the economic field is a lack of moral support from their families. The study also discovered that sociocultural impacts provide chances for female entrepreneurs when they first start their enterprises. Furthermore, according to Premnath (2019), an entrepreneur is someone who, rather than working as an employee, establishes a venture to benefit from a circumstance. Women entrepreneurs are critical in every economy. These are the people who have the abilities and initiative to anticipate present and future demands, as well as bring innovative new ideas to market.

Most respondents saw information and communication technology (ICT) as a potential advantage for female company owners in the early phases of their businesses. As a result, according to study results, ICT is seen as the most crucial opportunity for female entrepreneurs.

Most participants (61%) stated that government efforts and non-governmental organizations (NGO) assistance provided female entrepreneurs with an opportunity to succeed when they first launched their enterprises. Furthermore, most respondents felt that Pakistan's rules and regulations should promote a high level of gender justice and equality. According to Muhammad, McElwee, and Dana (2017), gender inequality in access to state legislation, cultural norms, and regulations has a significant impact on the performance of women-owned firms. Additionally, it considerably lowers poverty and serves as society's better half (Vinothini, 2016).

The significant value of personal factor (PS1-PS6), securing finance (SF1-SF7) and marketing challenges (MS1-MS8) indicated that the P value for the items of entrepreneurial business factors (PS1, PS2, PS6, SF1, SF6, MS1, MS3, MS4, and MS7) are less than significant value with age perspective however, (PS1, PS2, PS3, PS4, PS5, PS6, SF1, SF2, SF3, SF4, SF5, SF6, MS1, MS2, MS4, MS5, MS6, and MS7) P value are less than significant value with academic qualification perspective. Moreover, (PS1, PS2, PS4, PS5, PS6, SF1, SF2, SF3, SF4, SF5, SF6, SF7, MS1, MS2, MS3, MS4, MS5, MS6, MS7, and MS8) P value is less than significant value with professional experience perspective so it rejects the null hypothesis. Furthermore, for the items (PS3, PS4, PS5, SF2, SF3, SF4, SF5, SF7, MS2, MS5, MS6, and MS8) indicates that P value is greater than significant value with age perspective. Moreover, (SF7, MS3, and MS8) P value is greater than significant value with academic qualification perspective. However, (PS3), P value is greater than significant value with professional experience perspective so it failed to reject the null hypothesis.

The significant value of lack of formal education factor (LFE1-LFE5), lack of family support (LSF1-LSF6) and time challenges (TM1-TM4) indicated that the P value for the social items with age (LFE1, LFE2, LFE3, LFE4, LFE5, LFS1, LFS2, LFS5, LFS6, TM1, TM2, TM3, and TM4) are less than significant value. Moreover, P value for all the items with academic qualification are less than significant value. However, P value for the items with professional experience (LFE1, LFE2, LFE3, LFE4, LFE5, LFS2, LFS3, LFS4 LFS5, LFS6, TM1, TM2, TM3, and TM4) are less than significant value so it rejects the null hypothesis. Furthermore, for the item (LFS3, and LFS4) indicates that P value is greater than significant value with age perspective. Moreover, for the item (LFS1) with professional experience indicates that P value is greater than significant value so it failed to reject the null hypothesis.

The significant value of lack of skills factor (LS1-LS6), non-availability of raw material (NARM1-NARM5) and shortage of electricity challenges (SOF1-SOF6) indicated that the P value for the items of technical factors (LS1, LS4, LS6, NARM1, NARM2, NARM3, NARM5, SOF1, SOF2, SOF3, SOF5, and SOF6) are less than significant value with age perspective. Moreover, that the P value for all the items with academic qualification are less than significant value. However, the P value for the items (LS1, LS2, LS3, LS5, LS6, NARM1, NARM2, NARM3, NARM4, NARM5, SOF1, SOF2, SOF3, SOF4, SOF5, and SOF6) are less than significant value with professional experience perspective so it rejects the null hypothesis. Furthermore, for the item (LS2, LS3, LS5, NARM4, and SOF4) indicates that P value is greater than significant value with age factor. Therefore, for the item (LS4) indicates that P value is greater than significant value with professional experience factors so it failed to reject the null hypothesis.

The significant value of family support factor (FS1-FS6), access to finance (ATF1-ATF5), social factor (SLF1-SLF6), information and communication technology (ICT1-ICT5), and government policies and NGO'S support opportunities (GP1-GP5) indicated that the P value for the environmental items (FS1, FS4, FS5, FS6, ATF1, ATF2, ATF4, ATF5, SLF1, SLF2, SLF3, SLF4, SLF5, SLF6, ICT1, ICT3, ICT4, ICT5, GP1, GP2, GP4, and GP5) are less than significant value with respect to age. However, P value for the items (FS1, FS2, FS3, FS4, FS6, ATF3, ATF4, ATF5, SLF1, SLF2, SLF3, SLF4, ICT1, ICT2, ICT3, ICT4, ICT5, GP1, GP2, GP3, GP4, and GP5) with respect to academic qualification are less than significant value. Moreover, P value for the items (FS2, FS3, FS4, FS5, FS6, ATF2, ATF3, ATF4, ATF5, SLF1, SLF2, SLF3, SLF4, SLF6, ICT1, ICT2, ICT3, ICT4, ICT5, GP1, GP2, GP3, GP4, and GP5) are less than significant value with respect to professional experience so it rejects the null hypothesis. Furthermore, for the item (FS2, FS3, ATF3, ICT2, and GP3) indicates that P value is greater than significant value with age. Moreover, for the item (FS5,

ATF1, ATF2, SLF5, and SLF6) indicates that P value is greater than significant value with academic qualification and for the item (FS1, ATF1, and SLF5) indicates that P value is greater than significant value with professional experience so it failed to reject the null hypothesis.

## **5.4 Conclusion**

Bringing women into the mainstream of financial interest in Pakistan has proved difficult. Women entrepreneurs confront several challenges, the most prominent of which are financial, community support, and male colleagues' management of their businesses. This study addresses women entrepreneur difficulties and how business training may help them to improve their skills and competence. According to the findings, most respondents agree or strongly agree that as female entrepreneurs encountered problems to a lack of skills while starting their businesses. According to the research findings, as female entrepreneurs had trouble in introducing their enterprises due to a lack of knowledge in ICT. A major hurdle experienced by female businesses is a lack of resources and IT skills. The majority of respondents said that female entrepreneurs had access to family support throughout the early stages of their firms. The majority of respondents said funding is another issue. The study identified the barrier to financial support for female entrepreneurs. A benefit for female company owners. Many respondents said that information and communication technology is an opportunity for as female company owners in the early stages of their business. After the findings of the study, it is concluded that women entrepreneurs are not trained or skilled socially culturally and financially they have not such kind of environment and facility to develop their setups for self-business whatever they are doing they all just with the help of male (father, brother or husband). Women entrepreneurs also encountered personal problems such as social and cultural points of view of the society. This study investigates the opportunities and challenges and finds out that women are still facing societal issues because



society does not accept women entrepreneurs. There is need that the government of every state especially in Pakistan provides a good chance to women entrepreneurs to run their business on their own and with the help of government and their policy we reduce the challenges and provide better opportunities for women entrepreneurs.

## **5.5 Recommendation**

Based on the findings of the current study following recommendations were drawn:

1. National Action Initiatives for women entrepreneurs should be established to incorporate programs for reducing poverty and gender inequality. These initiatives can provide women with the resources and support they need to start and grow their businesses.
2. At national level small, medium, and large-scale business opportunities should be introduced to secure the economic empowerment of women.
3. Government special consideration for women entrepreneurs is needed regarding facilities and financial opportunities to grow the scope of their SMEs & also by giving them the chance to learn from successful female business tycoons at national & international level.
4. By creating a marketplace specifically for women-owned businesses, we can help support female entrepreneurs. This would allow them to connect with customers who are interested in supporting women-owned businesses and products that are popular with women.
5. Real stakeholders should be included in the development of a comprehensive national strategy for women, and the provinces should supervise its implementation. Additionally, the government has to create a strategic plan for social welfare and women's advancement.

6. To assist women of rural areas, NGOs and government organizations perspectives and their role to the customize vocational and life skills training may be needed for the local community. Women entrepreneurship course should be added in the curriculum of the formal degrees at secondary and higher secondary level.
7. Training can be provided to the women entrepreneurs related to the latest online marketing platform so they can plan their own marketing strategies without depending on their families. Furthermore, it can also help them in making better social networking via using online platforms for their business.
8. The media channels can be used to bring the positivity in the view point of society related to women entrepreneurship.
9. Providing transportation and mobility facilities at reduced costs can help lower the barriers to entry for women entrepreneurs.

## **5.6 Recommendation for Future Research**

Based on the findings of the current study following future recommendations were drawn:

1. Future researchers may investigate the challenges and opportunities of women entrepreneurs in other provinces of Pakistan.
2. They may also investigate the correlation and difference among male and female entrepreneurs.

## **5.7 Limitation**

Even though this study attempted to capture every aspect of the context, further research is still necessary. Because of time constraints, researcher only able to conduct survey therefore interviews must be conducted, and the sample size needs to be increased. It should also come from different cities in Pakistan, as there may be different situations depending on

where one lives. For the current study researcher was only able to investigate Rawalpindi tehsil or district. The researcher only conducts this experiment only on SMEs schools. The current study was limited to women entrepreneurs (CEOs) of the institutions. This study was only focused on the challenges and opportunities of women entrepreneurs in private institutions. Researcher was unable to collect data from many schools due to the covid-19 restrictions. The current study was only done with the help of a survey.

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## ANNEXURE A



NATIONAL UNIVERSITY OF MODERN LANGUAGES  
FACULTY OF SOCIAL SCIENCES  
DEPARTMENT OF EDUCATION

ML.1-4/2021/Edu

Dated: 10<sup>th</sup> December 2021

To: Rafia Zulfiqar  
13MPhil/Edu/S20

Subject: APPROVAL OF MPhil THESIS TITLE AND SUPERVISOR

1. Reference to Letter No, ML.1-4/2021-Edu, dated 11-12-2021, the Competent Authority has approved the title and supervisor in 12<sup>th</sup> BASR meeting dtd 18<sup>th</sup> November 2021 on the recommendations of Faculty Board of Studies vide its meeting held on 9<sup>th</sup> September 2021.

a. Supervisor's Name & Designation

Dr Khushbakht Hina (Supervisor)  
Associate Professor/ Director QEC  
Department of Education/ QEC NUML, Islamabad.

b. Thesis Title

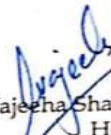
**A Descriptive Survey on Women Entrepreneurs in Private Institutions:  
Challenges and Opportunities**

2. You may carry out research on the given topic under the guidance of your supervisor and submit the thesis for further evaluation within the stipulated time. It is to inform you that your thesis should be submit within described period by 31<sup>st</sup> December 2022 positively for further necessary action please ( *Time line attached*)

3. As per policy of NUML, all MPhil/PhD thesis are to be run on Turnitin by QEC, NUML before being sent for evaluation. The university shall not take any responsibility for high similarity resulting due to thesis run from own sources.

4. Thesis is to be prepared strictly on NUML's format that can be taken from (Dr Saira Nudrat, Coordinator MPhil/PhD)

Telephone No: 051-9265100-110 Ext: 2094  
E-mail: snudrat@numl.edu.pk

  
Dr. Wajeeha Shahid  
Head  
Department of Education

Distribution:

Rafia Zulfiqar (MPhil Scholar)

Dr Khushbakht Hina (Thesis Supervisor)



## ANNEXURE B



ML-1-3/2021-Edu

DEPARTMENT OF EDUCATION  
FACULTY OF SOCIAL SCIENCES  
National University of Modern Languages  
Sector H-9, Islamabad  
Tel.No: 051-9265100 Ext: 2090

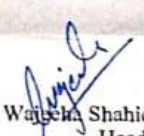
Dated: 18-07-2022

### WHOM SO EVER IT MAY CONCERN

Ms. Rafia Zulfiqar D/O Zulfiqar Ali Hassan student of M.Phil (Edu) Department of Education of National University of Modern Languages is engaged in project of Research Work.

She may please be allowed to visit your Institution / Library to obtain the required information for her Research Work.

This information shall not be divulged to any unauthorized person or agency. It shall be kept confidential.

  
Dr Waqar Shahid  
Head,  
Department of Education.

## ANNEXURE C

Serial No: \_\_\_\_\_

### A Descriptive Survey on Women Entrepreneurs in Private Institutions: Challenges and Opportunities Questionnaire on Women Entrepreneurs in Private Institutions: Challenges and opportunities

Dear Respondent,

I am (Rafia Zulfiqar) M. Phil scholar (Education) working on Thesis/Research Project “A Descriptive Survey on Women Entrepreneurs in Private Institutions: Challenges and Opportunities”. A Survey Method is used to collect data from participants. You are requested to fill out the questionnaire. (a): The first section of the questionnaire consists of demographic information. (b): Second section of the questionnaire deals with challenges faced by women entrepreneurs. (c): The third section of this questionnaire deals with the opportunities for women entrepreneurs.

It is assured that your responses will be kept confidential. Please do not leave any statement un- attempted.

Rafia Zulfiqar  
rafiazulfiqar1997@gmail.com  
Department of Education  
National University of Modern Languages,  
Islamabad, Pakistan

#### Demographic Information

Age	Marital Status	Academic Qualification
<input type="checkbox"/> 20-30 years	<input type="checkbox"/> Single	<input type="checkbox"/> Intermediate or below
<input type="checkbox"/> 31-40 years	<input type="checkbox"/> Married	<input type="checkbox"/> Graduate
<input type="checkbox"/> 41- 50 years		<input type="checkbox"/> Post Graduate
		<input type="checkbox"/> Other

#### Professional Experience

- ☐ less than 5- 10 year
- ☐ 11-20 years
- ☐ 20-30 years

#### How the business was started?

- ☐ I started the business on my own initiative.
- ☐ I took over a family-owned business.
- ☐ I bought the business as a running operation.

You are requested to give your responses against the options ranging from 1 to 4 indicating your preferences of responses (SDA: Strongly Disagree = 1, DA: Disagree = 2, N: Neutral =3, A: Agree = 4, SA: Strongly Agree = 5).

Section 2: Challenges Faced by Women Entrepreneurs
Entrepreneurial Business Factors
Theme 1: Personnel

S. NO	Code	STATEMENT	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.	PS1	The view held by society on the traditional role of women (e.g. wife, mother) affects women's entrepreneurial endeavors negatively.	SD	D	N	A	SA
2.	PS2	Self-business doesn't help women entrepreneurs to increase their visibility and that of their business in society.	SD	D	N	A	SA
3.	PS3	SME (small-medium enterprises) don't help me in creating a greater loyalty amongst my existing customers.	SD	D	N	A	SA
4.	PS4	SME (small-medium enterprises) don't help me in improving customer involvement and encouragement.	SD	D	N	A	SA
5.	PS5	Lack of feedback and opinions from people help to develop improvement in the institution from time to time.	SD	D	N	A	SA
6.	PS6	Lack of flexible work arrangements in business give me personal dissatisfaction.	SD	D	N	A	SA
<b>Theme 2: Securing Finance</b>							
7.	SF1	Women entrepreneurs' requests and demands are not taken seriously by the loan banks and officers.	SD	D	N	A	SA
8.	SF2	Women have restricted access to the necessary financial resources for running a business.	SD	D	N	A	SA
9.	SF3	Women entrepreneurs mostly suffered gender discrimination from financial and social markets.	SD	D	N	A	SA
10.	SF4	The amount of the approved loan is (would be) too small.	SD	D	N	A	SA
11.	SF5	Long procedure to avail financial help is a factor faced by women entrepreneurs.	SD	D	N	A	SA
12.	SF6	Availability of long-term finance is a major problem faced by women entrepreneurs.	SD	D	N	A	SA
13.	SF7	Moneylenders put excessive pressure on returning the loan before due time.	SD	D	N	A	SA
<b>Theme 3: Marketing</b>							
14.	MS1	Women entrepreneurs have to depend on their families (support) for professional or social networking.	SD	D	N	A	SA
15.	MS2	Women entrepreneurs have lack of necessary marketing skills to run their businesses.	SD	D	N	A	SA
16.	MS3	It is difficult for women entrepreneurs to promote their business with other competitors.	SD	D	N	A	SA
17.	MS4	I am inadequate to join social networks within the first six months of having started my business.	SD	D	N	A	SA
18.	MS5	I have a positive relationship with my team.	SD	D	N	A	SA

19.	MS6	Women have fewer social connections as compared to men with professional's experts in certain fields that limits their involvement in the business.	SD	D	N	A	SA
20.	MS7	Women entrepreneurs are less confident to market their products as compared to men.	SD	D	N	A	SA
21.	MS8	It is difficult for me to do marketing for my business due to restrictions placed by my family for traveling to different places.	SD	D	N	A	SA
<b>Social Factors</b>							
<b>Theme 1: Lack of Formal Education</b>							
22.	LFE1	I have the required educational background needed to run my business.	SD	D	N	A	SA
23.	LFE2	Lacks of training and low education level have a significant impact on running the business successfully.	SD	D	N	A	SA
24.	LFE3	Information in my chosen field of endeavor is not easily accessible.	SD	D	N	A	SA
25.	LFE4	An educational business help women entrepreneur to build a community for other women who want to run their business.	SD	D	N	A	SA
26.	LFE5	I am not able to expand my business due to the lack of information on marketing strategy.	SD	D	N	A	SA
<b>Theme 2: Lack of Family Support/ Family Conflict</b>							
27.	LFS1	Family support is very important for women entrepreneurs.	SD	D	N	A	SA
28.	LFS2	Lacking moral support from the family affects the performance of women entrepreneurs and limits their involvement.	SD	D	N	A	SA
29.	LFS3	Operating business on SMEs (small-medium enterprises) doesn't create a better balance between personal and professional life.	SD	D	N	A	SA
30.	LFS4	Lack of childcare and higher burden of household responsibilities is a great a challenge for women entrepreneur.	SD	D	N	A	SA
31.	LFS5	Having young children limits women's involvement in the business.	SD	D	N	A	SA
32.	LFS6	Lack of support from people around me (relatives, friends, etc.).	SD	D	N	A	SA
<b>Theme 3: Time</b>							
33.	TM1	Lack of time management practices is a great challenge.	SD	D	N	A	SA
34.	TM2	I am unable to work long hours in my own business.	SD	D	N	A	SA
35.	TM3	Entrepreneurs have lack of free time as compared to others.	SD	D	N	A	SA
36.	TM4	It's difficult to manage time for business due to household chores.	SD	D	N	A	SA

Technical Factors						
Theme 1: Lack of Skills						
37.	LS1	I have lack of training and consultancy to improve my technical know-how throughout my business process.	SD	D	N	SA
38.	LS2	I get lack of training and consultancy to improve my managerial know-how.	SD	D	N	SA
39.	LS3	The training I have received is not enough to run my business effectively and efficiently.	SD	D	N	SA
40.	LS4	A low-level risk-taking (skill) attitude is another factor affecting women's decision to get into business.	SD	D	N	SA
41.	LS5	My previous educational skills and experience prepared me well for my role as an entrepreneur.	SD	D	N	SA
42.	LS6	I have lack of training for the financial management of my business.	SD	D	N	SA
Theme 2: Non-Availability of Raw Material						
43.	NARM1	The fact that men have better opportunities in education and training than women limit their involvement in the business.	SD	D	N	SA
44.	NARM2	Women entrepreneurs have doubts about their personal abilities.	SD	D	N	SA
45.	NARM3	Getting raw materials for my business is a problem due to poor transportation facilities.	SD	D	N	SA
46.	NARM4	The innovation/creation in business gets affected due to the delayed supply of raw materials.	SD	D	N	SA
47.	NARM5	It is difficult for me to purchase raw materials due to restrictions placed by my family for traveling to different places.	SD	D	N	SA
Theme 2: Shortage of Electricity						
48.	SOF1	Shortage of electricity affects marketing strategy.	SD	D	N	SA
49.	SOF2	Load shedding creates security issues for business.	SD	D	N	SA
50.	SOF3	Electricity shortage affects the online promotion of businesses.	SD	D	N	SA
51.	SOF4	It affects the performance of the employee (teachers or other domestic staff).	SD	D	N	SA
52.	SOF5	It can cause inefficient learning and incompleteness and delaying of tasks	SD	D	N	SA
53.	SOF6	It can create a financial issue (in buying generators and UPS etc.)	SD	D	N	SA
Section 3: Opportunities for Women Entrepreneurs						
Environmental Factors						
Theme 1: Family Support						

S.No	Code	STATEMENT	Strongly Disagree	Disagree	Neutral	Agree	Strongly Disagree
54.	FS1	I believe that women are able to balance both domestic and professional life.	SD	D	N	A	SA
55.	FS2	My family supports me greatly with domestic responsibilities.	SD	D	N	A	SA
56.	FS3	I ventured into business in order to support my family.	SD	D	N	A	SA
57.	FS4	Feedback and people involvement help me to trigger new idea generation.	SD	D	N	A	SA
58.	FS5	There is a lack of suitable models to represent successful women entrepreneurs.	SD	D	N	A	SA
59.	FS6	Family members encourage and support more during running a business.	SD	D	N	A	SA
<b>Theme 2: Access to Finance</b>							
60.	ATF1	The cost is easily covered with the return earned from the investment.	SD	D	N	A	SA
61.	ATF2	Need more flexibility to earn an income while still taking care of family and household duties.	SD	D	N	A	SA
62.	ATF3	The opportunity to be financially independent improves my quality of life.	SD	D	N	A	SA
63.	ATF4	I have chosen entrepreneurship for building my personal wealth.	SD	D	N	A	SA
64.	ATF5	Access to finance gives me a high social status.	SD	D	N	A	SA
<b>Theme 3: Social Factor</b>							
65.	SLF1	Society's attitude towards my organization is positive.	SD	D	N	A	SA
66.	SLF2	Social discrimination against women limits their involvement in the business.	SD	D	N	A	SA
67.	SLF3	Society encourages and supports women like me to take on the challenges of the business world.	SD	D	N	A	SA
68.	SLF4	Pakistan's social culture constitutes a barrier and limits women's involvement in entrepreneurial activities.	SD	D	N	A	SA
69.	SLF5	A lack of moral support from the family is one social barrier to the involvement of women in business.	SD	D	N	A	SA
70.	SLF6	Entrepreneurship is seen as an acceptable role for women in the economy and society.	SD	D	N	A	SA
<b>Theme 4: Information and Communication Technology</b>							
71.	ICT1	I start my own venture because of the availability of social media platforms.	SD	D	N	A	SA
72.	ICT2	I gathered information about the prospects of online business through social media.	SD	D	N	A	SA
73.	ICT3	It is easier for women entrepreneurs to spread information through the community with the help	SD	D	N	A	SA

		of ICT (information and communication technology) tools.					
74.	ICT4	Information Communication Technology (ICT) helps women entrepreneurs to build a community of followers online.	SD	D	N	A	SA
75.	ICT5	Women entrepreneurs are aware of the different ways in which they can use the computer, internet, or mobile phone for their business.	SD	D	N	A	SA
<b>Other Factors</b>							
<b>Theme 1: Government Policies and NGO's Support</b>							
76.	GP1	Government supports women entrepreneurs in terms of laws and regulations.	SD	D	N	A	SA
77.	GP2	There is coordination between various government departments regarding business procedures that help women entrepreneurs.	SD	D	N	A	SA
78.	GP3	In Pakistan, there is sufficient funding available for new and growing firms.	SD	D	N	A	SA
79.	GP4	The government of Pakistan is initiating supportive programs and policies for women-based funding.	SD	D	N	A	SA
80.	GP5	In Pakistan laws and regulations support a high degree of gender equity and equality.	SD	D	N	A	SA

**THANK YOU FOR YOUR PARTICIPATION!**

## ANNEXURE D



### CERTIFICATE OF VALIDITY

**A Descriptive Survey on Women Entrepreneurs in Private Institutions: Challenges and Opportunities**

By Rafia Zulfiqar

Department of education, faculty of social sciences

M.Phil. Scholar, Department of Education, National University of Modern Languages (NUML),  
H-9, Islamabad, Pakistan

This is to certify that the questionnaire developed by the scholars towards her thesis has been assessed by me and I find it to have been designed adequately to discover the Women Entrepreneurs in Private Institutions: Challenges and opportunities. The questionnaire has been organized into two major parts challenges and opportunities which are further divided into three main themes or sub-themes.

It is considered that the research instrument, developed for the research above-titled, is according to the objectives and hypothesis of the research, assures adequate construct and content validity according to the purpose of research, and can be used for data collection by the researcher with a fair amount of confidence.

Name Dr. Yasir Hameed  
Designation Assistant Professor  
Institute NUML, Islamabad  
Signatures Yasir  
Date June 14, 2022





## CERTIFICATE OF VALIDITY

### **A Descriptive Survey on Women Entrepreneurs in Private Institutions: Challenges and Opportunities**

By Rafia Zulfiqar

Department of education, faculty of social sciences

M.Phil. Scholar, Department of Education, National University of Modern Languages (NUML),  
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Name Dr. Farhana Tabassim  
Designation Assistant Professor  
Institute NUML Islamabad  
Signatures [Signature]  
Date 27-06-22



### CERTIFICATE OF VALIDITY

#### **A Descriptive Survey on Women Entrepreneurs in Private Institutions: Challenges and Opportunities**

By Rafia Zulfiqar

Department of education, faculty of social sciences

M.Phil. Scholar, Department of Education, National University of Modern Languages (NUML),  
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Name Dr. Saira Nudrat  
 Designation Assistant Professor  
 Institute NUML, Islamabad  
 Signatures [Signature]  
 Date 27-06-2022





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#### **A Descriptive Survey on Women Entrepreneurs in Private Institutions: Challenges and Opportunities**

By Rafia Zulfiqar

Department of education, faculty of social sciences

M.Phil. Scholar, Department of Education, National University of Modern Languages (NUML),  
H-9, Islamabad, Pakistan

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It is considered that the research instrument, developed for the research above-titled, is according to the objectives and hypothesis of the research, assures adequate construct and content validity according to the purpose of research, and can be used for data collection by the researcher with a fair amount of confidence.

Name Dr. Sehar Zulfiqar  
 Designation Assistant Professor  
 Institute NUML  
 Signatures [Signature]  
 Date 22/06/22

## ANNEXURE E

1.	ZEE TODDLERS DAY CARE & NURSERY PROGRAMS	RIVER HILLS ORCHARD II BAHRIA TOWN PHASE VII RAWALPINDI	ZAHIDA NAWAZ 03055017777
2.	THE COUNTRY SCHOOL	STREET NO 01, MOHLLAH CHUDRIAN MORGHIA RAWALPINDI	FARIHA IMRAN
3.	SOS HERMANN GMEINER GIRLS HIGH SCHOOL	OPPOSITE HIGH COURT NEAR SWAN BRIDGE G.T ROAD RWP	NADIRA SALMAN 051-5504490
4.	SHOOT'S THE CHILDREN'S HOUSE MONTESSORI SCHOOL SYSTEM	SAFARI CAMPUS, BAHIRA TOWN PHASE 8, RAWALPINDI.	BUSHRA ZAHEER 051-8990900
5.	SHERAZI LITTLE STAR MONTESSORI PUBLIC SCHOOL	DHOKE MUNSHI KHAN CHAKALALA	LUBNA SHERAZ
6.	SHAFaq MODEL PUBLIC SCHOOL (ELEMENTARY LEVEL)	HOUSE NO. 88, RAILWAY SCHEME NO. 1, CHAKLALA, RAWALPINDI	SHAGUFTA YASMEEN
7.	THE QALAM SCHOOL FOR GIRLS	PLOT NO.27,28,29 LANE NO. 7, GULISTAN COLONY RWP	MALIHA SIKANDER 03325524118
8.	THE CITIZEN FOUNDATION (GIRLS) HIGH SCHOOL	DHOKE CHAUDHRIAN, STREET NO. 16, BLOCK C, YOUSAF COLONY CHAKLALA, RWP	SAFIA IRFAN
9.	ROSE SCHOOL SYSTEM	LANE NO 2, NEW AFZAL TOWN, CHAKALA UC DHOKE MUNSHI KHAN RWP	SHAHEEN ALTAF 051-5838004
10.	REHBAR PUBLIC SCHOOL	DHOKE JABBAD, NEAR DHOKE KALA KHAN CHAKLALA RAWALPINDI	SHABANA IRUM
11.	PRE CADET PUBLIC SCHOOL (ELEMENTARY LEVEL)	OPPOSITE GATE NO. 2, GULRAIZ HIGH COURT ROAD TEHSIL RAWALPINDI	AYESHA SULTANA
12.	PINEWOOD SCHOOL SYSTEM FOR GIRLS	KHAYBAN E TANVEER, RWP	SHAHISTA WAQAR
13.	MUNAWAR JEHAN APNA MODEL SCHOOL (CHAKLALA SCHEME III)	YOUSAF COLONY, STREET#01, DHOKE CHAUDRIAN, CHAKLALA SCHEME III,	TAHIRA NAWAZ
14.	MOODY PREP SCHOOL	HOUSE NO 548, STREET NO. 2, GULRAIZ 2, RAWALPINDI	MAHMOODA ASIF 051-5147774
15.	MOMENTOUS SCHOOLS IN EIGHT	HOUSE NO. 404, STREET NO. 02, NEAR BELTON MARQUEE,	HUMERA ZAFAR



	CAMPUS H NO. 08, RADIO COLONY, SHAH PUR, ADYALA ROAD, RWP	HIGH COURT ROAD, RAWALPINDI	0515432024
16.	JUNIORS SCHOLARS SCHOOL	AL WARIS PLAZA BRITISH HOMES	ZUNAIRA AMIR
17.	MEHR ALI PUBLIC GIRLS SECONDARY SCHOOL	MOHALLAH RAJPUTAN STREET NO 8 SEHAM ROAD NEAR PEESHAWAR ROAD RWP	ZUBAIDA KHANUM 0515492926
18.	THE LEADS INTERNATIONAL SCHOOL SYSTEM	QURESHIABAD MAIN SADA ROAD CHAK JALALDIN GIRJAROAD RAWALPINDI	NADIA KHURSHEED 03120500334
19.	THE EXCELLENT SCHOOL SYSTEM	KARMABAD STOP PURANA CHAKRA ROAD	SAIRA TABASSUM 03131798877
20.	SHAHZAIB MODEL SCHOOL	GREEN PARADISE SADA ROAD NEAR CHIRISTIAN COLONY RAWALPIND	SHAMIM AKHTAR
21.	THE ARQAM SCHOOL TASAWAR HUSSAIN CAMPUS	CHAMANABAD MISRIAL ROAD NEAR ROHTAS MARRIAGE HALL AND MALIK HAVALI RAWALPINDI	AQSA SAFDAR 0313-5038806
22.	THE APEX SCHOOL SYSTEM	HOUSE NO 132 CHUR HARPAL RAWALPINDI	SAIQA ANJUM
23.	SUBLIME KNOWLEDGE SCHOOL OF EXCELLENCE (MISRIAL ROAD)	HOUSE NO. CB C127, LANE NO. 1, OFFICERS COLONY, MISRIAL ROAD RAWALPINDI	SAMINA BASHARAT 051-5169690
24.	PAKISTAN BAIT UL MAL SCHOOL	MISRIYAL ROAD CB 2896, BAIT UL SAIDA COLONY, RWP	AZREEN KOUSAR
25.	MUMTAZ AZIZ MEMORIAL HIGH SCHOOL	L-628, STREET 36-A, QASIM ABAD, RAWALPINDI	MST MAIMOONA KHATOON
26.	KHALID MODEL SECONDARY SCHOOL – GIRLS	ZA-906, MUSLIMABAD, PIRWADHAI RAWALPINDI	ZAHIDA JABEEN
27.	KASHIF MODEL SCHOOL FOR GIRLS	ZB 31, MOHALLA ALAMABAD DHOKE HASSU RWP	KALSOOM AKHTAR
28.	THE GUARDIANS MONTESSORI &	HOUSE # ZB-453, SECTOR 3, KHAYABAN E SIR SYED,	NAVEEDA ASIF KHAN

	ELEMENTARY SCHOOL	RAWALPINDI	
29.	OXFORD ISLAMIC SCHOOL	DHOKE HASSU RAWALPIND	RIZWANA ANWAR
30.	PAKISTAN PUBLIC SCHOOL	H#ZB-4305 ST#3 MEHER COLONY PIRWADHAI	SADAF WASIF
31.	THE DREAM SCHOOL - (ELEMENTARY LEVEL)	08 STREET NO 1 SECTOR 1 AL NOOR COLONY RWP	BEENISH ALI
32.	THE SUN-BEAM GIRLS SEC.SCHOOL	AL-NOOR COLONY KHANNA ROAD RAWALPINDI H NO 115A ST NO 2 SECTOR 1	SHABANA REHMAN
33.	THE SMART SCHOOL	MAAZ CAMPUS NEAR CHATRI CHOWK, KRL ROAD, DHOK GANGAL	SHABANA KHALID
34.	THE HORIZON COMPUTERIZED SCHOOL	K.R.L ROAD RAWALPINDI	NARGIS ZAMANI
35.	THE FUTURE VISION SCHOOL	KRL ROAD NEAR REHMAT JAN TOWN GANGAL P/O FAZAIA	RUKHSANA BIBI
36.	QUAID-E-AZAM EDUCATION SCHOOL SYSTEM (SECONDARY GIRLS)	B-1 1504 RAJA ZAR ROAD MUSLIM TOWN RAWALPINDI	NAHEED MAQSOOD
37.	SAVERA SCHOOL	HOUSE NO 24 STREET 10 SHAHEEN TOWN, KRL ROAD, RAWALPINDI	RASHIDA BEGUM
38.	LITTLE HANDS MONTESSORI & SCHOOL	BVII 285 MILLAD CHOWK MUHAMMAD COLONY MUSLIM TOWN RAWALPINDI	NAFISA RASHEED
39.	NEW ALLIED SCHOOL	BV 185, MUSLIM TOWN RWP	ASIA PARVEEN
40.	THE SPIRIT SCHOOL	CHoudary MARKET NEAR BANNI STOP CHAKRI ROAD RWP	AMREEN SAFDAR
41.	THE FALCON SCHOOL SYSTEM	HOUSE NO 583 JINNAH ROAD SECTOR 4 AIRPORT EMPLOYEES COOPERATIVE HS RWP	HUMA ASHRAF BUTT
42.	REVIVAL INTERNATIONAL SCHOOL SYSTEM (GIRLS)	HOUSE NO:80-A, M,A, JINNAH ROAD, SECTOR, AIRPORT EMPLOYEES COOPERATIVE HS, RAWALPINDI	FOZIA



43.	THE EDUCATORS DHAMIAL CAMPUS	LANE NO. 1 QUAID E AZAM COLONY DHAMIAL CAMP RWP	JABEEN FATIMA
44.	THE ARQAM SCHOOL (ALL HAJVERI CAMPUS)	H.NO 149-6 GULSHAN IQBAL LALAZAR 2 DHAMIAL ROAD RAWP	ASIFA ASAD
45.	PERFORMERS EDUCATION SYSTEM FOR GIRLS [SECONDARY LEVEL]	HOUSE NO. 89, JINNAH STREET, NATIONAL HOUSING SCHEME 1, ADYALA RROAD RAWALPINDI	MAIMOONA KHALID
46.	THE ANGLO EDUCATION SYSTEM	H NO 71 ST NO 4 RAJA TOWN SHAKRIAL	SONIA IRSHAD
47.	S.K.S MODEL GIRLS HIGH SCHOOL	H# 3 JINNAH STREET KARIMABAD NEW SHAKRIAL RAWALPINDI	RIFFAT ASLAM
48.	PRIME LEARNER SCIENCE SCHOOL	NO.606 ABBASI GOLD MARKET NEAR USMANIA MASJID DHOKE KALA KHAN RAWALPINDI	KIRAN JOSEPH
49.	NEW SKILLS FOUNDATION SCHOOL	S.NO 998 MURREE HAZARA COLONY DHOK KHALA KHAN RAWALPINDI	SHAZIA KHAN
50.	REHMAN PUBLIC SCHOOL & MONTESSORI	MAIN GHOSIA CHOWK, TAHLI MORI, RAWALPINDI	NOSHEEN TAJ
51.	MUGHAL NOOR PUBLIC SCHOOL	ST NO 1 TAHLI MOHRI RAWALPINDI	RASHIDA SADIQ
52.	RAMLA PUBLIC SCHOOL (ELEMENTARY LEVEL)	STREET NUMBER 3, LANE NUMBER 3, QUAID E AZAM COLONY, DHAMIAL	FOZIA AMBREEN
53.	RAINBOW PUBLIC HIGH SCHOOL	HOUSE NO. 25 A, MAIN HARLEY STREET, RAWALPINDI	RUSHDA AMAN
54.	PIONEERS ACADEMY	244L, NEAR MEET MARKEET ,(LAL KURTI) RWP CANTT	UZMA RASHID
55.	MOODYS PREP SCHOOL - FOR GIRLS	246, TAMEEZUDDIN ROAD, RAWALPINDI	MAHMOODA ASIF
56.	PEARL VALLEY INTERNATIONAL MONTESSORI SCHOOL SYSTEM	BANK COLONY DHAMIAL ROAD RWP	FARZANA MUNIR
57.	THE SENSATIONAL MONTESSORI AND	GOSIA CHOWK, TALI MOHRI, RWP	NAHEED ASHARF


	SCHOOL		
58.	THE ROCK RIDGE - MIDDLE SCHOOL	H.NO.1 RIDGE STREET OPPOSITE UBL ADYALA ROAD RAWALPINDI	ATTIYA SHAKIL
59.	THE PRESENTATION ACADEMY FOR GIRLS	26 GULSHAN-E-SARDAR, KALYAL ADYALA ROAD RAWALPINDI	NASEEM FATIMA
60.	THE NURTURE SCHOOL SYSTEM	HOUSE NO.81B,OGDC COLONY,ADIALA ROAD,RAWALPINDI	YASMIN AKHTAR
61.	SAEED EDUCATIONAL FOUNDATION (SEC SCHOOL FOR BOYS)	256, AL-MUMTAZ COLONY, ADYALA ROAD, RAWALPINDI	FARKHANDA SAEED
62.	OAK HILL SCHOOL	HOUSE NO 487 STREET NO 70 SECTOR 2 GULSHAN ABAD ADYALA ROAD	SAIMA HAMEED
63.	MARYAM PUBLIC SCHOOL	H NO.C-B-328/A, GULSHAN CITY TAHLI MOHRI, RAWALPINDI	IFFAT FAHEEM
64.	NEW RAWALPINDI GRAMMAR HIGHER SECONDARY SCHOOL	LAKHAN VILLAGE,DHAMIAL CAMP, RWP.	AAMIRA YOUNIS
65.	NEW HIRA SCHOOL SYSTEM	STREET NO. 55/2, ALLAMA IQBAL COLONY, TENCH BHATTA, RAWALPINDI CANIT.	NOREEN SALEEM
66.	SKY LIGHT SCHOOL SYSTEM - PRIMARY LEVEL	HOUSE NO. 57, MEHBOOD STREET, TENCH BHATTA RAWALPINDI	MARYAM KAMRAN
67.	MR CABIN PUBLIC HIGH SCHOOL FOR GIRLS	HOUSE NO. 24/A STREET 01 SHAH FAISAL COLONY GULZAR E QUIAD, AIRPORT LINK ROAD RAWALPINDI	NABIHA SUFYAN
68.	KINDERGARTEN PUBLIC SCHOOL	H # 352, RAILWAY SCHEME #09, SHAH KHALID COLONY, AIRPORT ROAD, RAWALPINDI.	ZUBAIDA BIBI
69.	SIRAT UL NOOR SCHOOL SYSTEM	HOUSE NO.16 ST 1 AFZAL TOWN RWP	FARHEEN ATIQ
70.	ORIENTAL SCHOOL OF EXCELLENCE	R 22 ST 27 SAIDPURI GATE BANNI CHOWK RAWALPINDI	HIRA FAHAD
71.	PILOT MODEL HIGH	BB-642/Q EIDGAH ROAD,RWP	RIZWANA



	SCHOOL FOR BOYS		JAVED
72.	THE SIMS SCHOOL(YELLOW CAMPUS)	DHOKE KHABBA RAWALPINDI	INZISH SAJID
73.	VISION MONTESSORI AND ELEMENTARY SCHOOL	I/335 QUTUB UD DIN ST. NO 5 NEAR COMMITTEE CHOWK MURREE ROAD RWP	RABEEYA MUSTAFAIN
74.	LAHORE GRAMMAR SCHOOL - SATELLITE TOWN CAMPUS	HOUSE NO. 17-D, 6TH ROAD, SATELLITE TOWN RAWALPINDI	NEELUM HUSSAIN
75.	LACAS MILESTONE PRIMARY SCHOOL	HOUSE NO 48-A, IRAN ROAD, SATELLITE TOWN	SAIRA IJAZ
76.	WELFARE NURSERY PRIMARY SCHOOL	D / 226 SATELLITE TOWN	SAJIDA ALEEM
77.	THE LEARNING CURVE SCHOOL & DAY CARE	90 A 1-A BLOCK SATELLITE	QUDSIA QAMAR
78.	NEW AGE PUBLIC SCHOOL	H.NO.586 E/7 DHOKE PARACHA, NEAR 6 <sup>TH</sup> ROAD, RAWALPINDI	KHALIDA PARVEEN
79.	MERITORIOUS PUBLIC SCHOOL	TIPU ROAD RWP	RUKSHANA WAQAR

## ANNEXURE F

**PROOF READING CERTIFICATE**



**CERTIFICATE OF PROOF READING**

For the Research entitled As

“A DESCRIPTIVE SURVEY ON WOMEN ENTREPRENEURS IN PRIVATE INSTITUTIONS: CHALLENGES AND OPPORTUNITIES”

By

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It is certified that the research work with the title “A Descriptive Survey On Women Entrepreneurs In Private Institutions: Challenges And Opportunities” submitted by Ms. Rafia Zulfiqar has been checked and proofread for the Language and Grammatical mistakes.

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