Women Entrepreneurs In Khyber Pakhtunkhwa: Small Business To A Sustainable Formal Enterprise

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Abstract

This study is based on the perceptions and interpretations of female entrepreneurs regarding opportunities and barriers that women face during initiating a business model in Khyber Pakhtunkhwah, Pakistan. The study has important micro, meso and macro level angles of female entrepreneurship and provides a holistic aspect of the drives and the obstacles faced by females in a specific socio-cultural context. Push and pull factors were discussed and the 5 M theoretical model by Brush et al. (2009) has been used to discuss female entrepreneurship embeddedness in policy making. This study is a qualitative study and focuses on multiple lens by integrating both barriers and motivations behind a female entrepreneur. In depth interviews were taken to understand the depth and the thoroughness of the micro, meso and macro levels of female entrepreneurship. The main finding focused on understanding the barriers and how females deal with these barriers at the grass root level, rather than eliminating the barriers in totality.

Keywords: Women, Entrepreneurship, Sustainable Enterprise, Business Framework.

Introduction

Roomi et al., 2008 argues that traditional norms and culture hinder the growth of women entrepreneurs. To further extend this hinderance, their growth is prohibited in the name of religious obligations. Where the developed countries are still striving for equal pay for both the genders, the developing countries confines women to limited operational ability (Coughlin and Thomas, 2002). This goes to an extent where, in some parts, till date, taking a woman's name is a cultural taboo (Khan, 2006). Lack of facilities, space and a thriving environment hinders the not so traditional females, aspiring to become business entrepreneurs. There are policies for women who wants to start businesses on their own, there are grants and subsidies but overlooking the fact that these policies are introduced, keeping the rest of the country in perspective, ignoring the fact that women in rural areas do not enjoy similar perks as their urban counterparts. If the barriers that the women are facing in the entrepreneurial activity are thoroughly understood, it will be easier

to formulate policies to shrink the gender gap related to entrepreneurship (De Bruin et al., 2007). A solution could be waiting for a cultural change but this cultural change might take a very long time (Baumol, 1990).

Another change, however is quick and opportunistic. This other change is the advancement in technology. Women are trying to enhance their quality of living by taking part in informal online businesses. This gives them a chance to participate in the economic activities on a larger scale and will push the lawmakers to formulate policies in favour of women entrepreneurs (Coughlin and Thomas, 2002). A missing attribute in the Pakistani research perspective is the gender specificity focus of the research and the reasons that women find it difficult to find opportunities beyond the informal aspect of entrepreneurship (Yaseen and Ahmed, 2016).

This study aims at capturing the experiences of women regarding entrepreneurship, keeping the socio-cultural perspective of the Khyber Pakhtunkhwah province of Pakistan. The 5 M theoretical model by Brush et al. (2009) is used to highlight the embeddedness of female entrepreneurship across micro, meso and macro level. The 5 M model is an extension of the 3 M model (markets, money, management). This model explains the gap in the gender regarding entrepreneurship and how various types of embeddedness influence motivation in entrepreneurship.
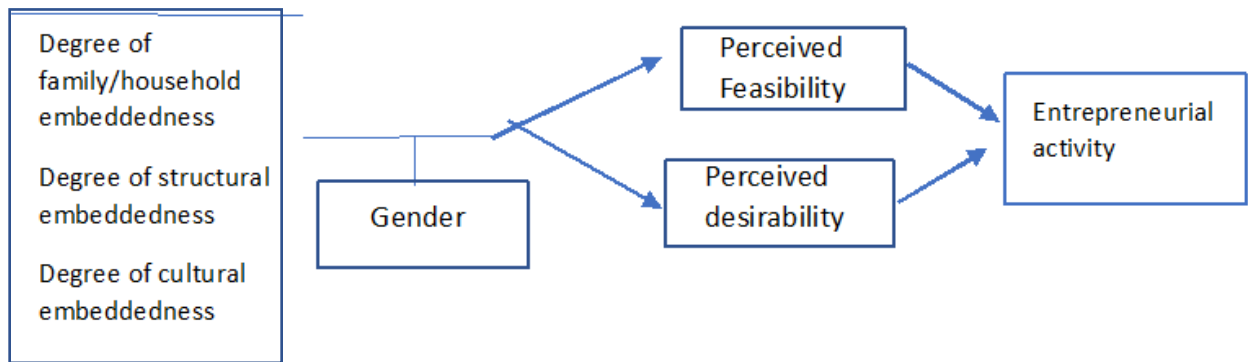

Figure 1 Conceptual framework (Brush et al., 2014)

Perspectives on women entrepreneurship

The word 'entrepreneurship' is identified with more masculine affiliation, representing innovation, economic growth and risk taking (Ahl, 2006). Traditionally, because women have a dual responsibility to carry household chores and businesses, the scope of their businesses remain small. There is a growing focus on women to enhance their education but factors such as legislation, culture or politics are discussed infrequently (ibid).

While liberal feminism states that women are left behind in economic contribution purely because of discrimination, the social feminist believes that women entrepreneurs lag behind males because capitalism fuels patriarchy (Ahl, 2004). It was in the 1970's that the attention towards WID (Women in Development) gained momentum. The objective of this programme was to integrate the women of the developing countries into the economic course. The extension of this programme then became Women and Development (WAD). This programme then highlighted the gender inequalities and other changes in the

development process (ibid). In the 1980's, a concept called Gender and Development came, highlighting how capitalism has a varying effect on men and women (Beneria et al., 2015). As an addition in the process of evolution of women in development, a programme called DAWN (Development Alternatives for Women of the New era) was started by Sen and Grown, the aim of which was that the development initiatives should consider the issues of the women of the third world in order to diminish the inequalities between the male and female entrepreneurs (Grown, 2014). In order to reduce economic inequality, it is important to reduce gender inequity too, since both go side by side (Geier et al., 2014). Women empowerment not only helps in reducing poverty but also an increase in well-being of women (UN, 2015).

Motivations for entrepreneurship

When it comes to the motives behind starting a new business, the factors are the same for both men and women. For example, both start a new business because of independence, financial success, innovation or self-realization but the priorities in both the genders differ (Cartel et.al, 2003). In most cases, small businesses are owned by female entrepreneurs and tend to face more difficulties (Mirchandani, 1999). The focus of both genders is to seek autonomy, but for women, it is more about breaking the patriarchal hierarchy (seeking autonomy from husband/boss) whereas for men, it is more about financial gains (Marlow, 1997). Women, as a parent, contributes more at multi-tasking, and this is an attribute which helps them in entrepreneurial activity more as compared to their male counterparts. Women who have been successful at entrepreneurial activity has set a symbol of success for other women who aspire to follow their footsteps (Rosa and Hamilton, 1994).

Push and pull factors for entrepreneurship

Every individual has their own push and pull factors before starting a new business, however, with men and women, it is different. Women consider their relationships as an important factor before starting a new business (Kirkwood, 2009).

Push entrepreneurs are those, who are not satisfied with their current state of job and are pushed towards self-employment while pull entrepreneurs are those who see an opportunity in a venture setting and are more comfortable to acquire that state instead of the job setting. Entrepreneurs who are high achievers and perform well, usually land in entrepreneurship due to the pull factors (Morris et al., 2006). It is important to focus on the pull factors for the motivation of individuals, specifically self-efficacy, shared experiences and learning risk calculations (Segal et al., 2005). This is the same with women entrepreneurs too, with women pulled into entrepreneurship being more successful, as compared to women pushed into entrepreneurship (Morris et al., 2006). In addition, those women who wanted to start their own business, because of increased social status or power, performed better than women who did so with financial issues (Kabeer, 1997).

Measure of business success

Measure of business success is usually measured by economic metrics, ignoring the factors that are beyond extrinsic measures (De Bruin et al., 2007). Success in business is differently perceived by women as compared to success in business by men. If, for example, a woman is successful with respect to the financial gains, but on the other hand, suffers with respect to work-life balance, then she might not consider herself successful, so she can sacrifice a limited amount of financial gain to achieve that right kind of work-life balance (Paul and Geneste, 2014).

When it comes to policies regarding entrepreneurship, they are usually formulated by having the male perspective in mind. This is an individualistic approach, because the policies are an embodiment of the

financial perspective of entrepreneurship. It is important that the intrinsic factors, such as recognition, motivation for innovation or self-efficacy (Manolova et al., 2012). Where expectancy theory focuses on the outcome of the effort-performance relationship and social learning theory emphasizes on the learning experiences from different social networking relationships, it is important that the policies formulated for women entrepreneurs have these two elements, as determinants of business success (ibid).

Women Entrepreneurship in socio-cultural context

Entrepreneurial activity will have a diverse effect due to diversity in cultural differences across the country. Similarly, is the case with gender. Repressive gender difference will continue until it is accepted (Butler,1998). Gender, in entrepreneurship is just not about sex, it is about the masculine and feminine qualities that an entrepreneur can possess (Bird and Brush, 2002). When the feminine aspect is not considered in the policies, it eventually also becomes a part of the social structure that supports entrepreneurs. It then validates that women, if not successful, have shortcomings in becoming good entrepreneurs (Ahl, 2006). Responsibilities at home, patriarchy and the pressure to not be 'seen' in public pushes women to work outside standard models in South Asia (Marlow and Patton, 2005). Amartya Sen argues that women are treated differently both in the East and the West and the explanations for this have different socio-cultural aspects. These need to be understood better (Sen, 1990).

In Pakistan, only 5% of women participate in an entrepreneurial activity, with a gender gap of 21:1 (GEM, 2012). The women in Pakistan are mainly opportunity driven entrepreneurs, while the men are necessity driven (ibid). The Gender Egalitarian Culture (GEC) and Social Supportive Culture (SSC) are imperative for women to undertake an entrepreneurial activity (Lewellyn et al., 2016). Because the change in culture or the gender acceptance is a sluggish process, it is important that policies are devised to enhance the self-efficacy of women (ibid).

From the year 2000-2012, Total Early stage Entrepreneurial Activity (TEEA) in women was found to be the highest in the Khyber Pakhtunkhwa Province. This could be because of the improvement in the financial environment of the province (Asif and Ellahi, 2016). Effective policies regarding societal support, along with imperative trainings are important to boost entrepreneurial activities amongst women for inclusive growth of the economy (GEM, 2012). A favourable socio-culture environment, along with true interpretation of the Islamic teachings will help women to achieve entrepreneurial success in its true sense (Roomi, 2008). Although men are highlighted as providers of the income to the family, nowhere in the religion prohibits women to engage in entrepreneurial activity; the wife of the Prophet (Peace Be Upon Him) being a successful entrepreneur herself (Roomi, 2013).

Research on female entrepreneurs in Pakistan is limited to poor rural women or low skilled urban women. Pakistan is a country which observes differences in social and economics statuses among women due to unequal distribution of wealth. In addition, the patriarchal dominance make women feel protected in their own homes and they tend to take less risk as compared to the other gender (Ali and Haq, 2006). The urban Pakistani woman is now actively participating in the economic activity, but still faces challenges due to social and cultural norms of the country (Ferdoos, 2006).

Methods

The In-depth semi-structured interviews were taken from 15 entrepreneurs in Peshawar, the capital of Khyber Pakhtunkhwa province. The interviews were kept anonymous.

Design and sampling

This study followed a qualitative research design; certain studies require a richer insight as compared with statistically driven data (Davidsson, 2005). For this purpose, it was important to conduct interviews with women in personal capacity, so that the cultural influences felt by the women could easily be documented. The entrepreneurs were selected along three criteria (a) they should be operating their business in the same market between two to ten years (b) businesses should have been initiated by the female entrepreneurs on their own (c) the entrepreneurs should have a socio-economic status of middle/upper middle class. The socio-economic status of the women were decided by either the education or job of the parents and the locality they were living in. The third criteria was set to filter entrepreneurs who have already crossed the barriers of accessibility to transportation and education.

Women between the age of 23-54 were selected for the study. Their businesses reflected various sectors in the market. In addition, all the interviewees did not have any primary care responsibilities. The questions were focused around the micro, macro and meso factors influencing entrepreneurship. The areas around which the questions were designed included performance measures, financing strategies, socio-cultural environment, goals and objectives, opportunity identification and motivation to start a business. Before the interviews were taken, participants were sent an information sheet and consent form (appendix1). For the participants to easily express themselves, the interviews were taken in the Pashto language. The interview questions can be found at appendix 2.

Table 1: Sample profile of the participants

Women Entrepreneur	Age	Line of Business	Prior work experience	Education	Children
1.	39	Boutique	1 year teacher	LLB	5
2.	46	Boutique	None	High School	4
3.	26	Boutique and Magazine	None	LLB	1
4.	42	Parlour	None	LLB	3
5.	30	Photographer	4 yrs tech firm	BSc. Engineering	-
6.	54	Handicrafts	Consultancy	MA	4
7.	26	Confectionary	Dentist	Dentistry	-
8.	26	Food	None	BA	-
9.	49	Gym	5 yrs legal advisor	LLB	5
10.	23	Event and PR Management	None	LLB	-
11.	26	Event and PR Management	None	BBA	1
12.	23	Home based bakery	2-3 years	BS Social Sciences	-
13.	22	Artificial jewellery business	Part time jewellery business- 5 years	Bsc Economics	-
14.	22	Event Management	2 years (part time)	BBA Marketing	-
15.	20	Beauty/Make up artist	2 years	BSc Economics	-

Analysis

To identify the various themes in the interviews, thematic analysis was applied to the data. The three stage thematic analysis was implemented utilising coding (Attride-Sterling, 2002). The themes are presented at appendix 3. Frequency was not the main focus of the analysis but emerging themes were deemed important. These were also grouped to compare consistency with the elements of the framework. The importance of certain ideas, highlighted by the interviewees repeatedly were deemed important. But for the purpose of confidentiality, the findings are discussed on an aggregate level and the quotes have been kept anonymous.

Findings

Motivations for entrepreneurial activity

Out of the three participants who had previous job experiences, one left it for balancing work-life, while the other two did not find the job motivating. It was a unique combination of push and pull factors. Push factors were not focused around gender discrimination but around the need to balance out work-life. There was also the attraction of the pull factors to accomplish personal aspirations. One interviewee commented 'I was enjoying my job but my mother got ill and I had to look after her. I was passionate about photography and I saw a vacuum in the market of female photographer.' Another entrepreneur said that 'my job was very stagnant' which meant that she was looking for creativity. Another one pointed out that 'I wanted to have my own identity instead of being known as someone's daughter'. Some of them had very early marriages, as per their Pakhtun culture, but they still completed their study and started businesses, to have a sense of financial independency and self-worth. This was not for money, as one of the interviewee said, 'I always wanted to know how it felt to earn money and I told my husband I just didn't want to be a house wife, I wanted to do something.' In the Pakhtun culture, women can work in certain sectors because these are considered suitable according to culture, specifically the field of medicine or teaching. One of the interviewee said, 'My father thought I needed money, that's why I started my business, but I proved myself by getting a gold medal in the field of medicine, along with my business.' In the Pakhtun culture nowadays, it is not hard to receive education but women are not expected to earn. Some of the women said that they did not intend to utilize their degree to earn money. One of the participants said, 'My law degree helps me raising my kids, giving me confidence, having an awareness of the business laws, and my rights according to my religion.' Many women did not consider business education necessary for conducting a business.

One of the push factors was that all women were either operating from home or doing online businesses. They wanted to give attention to their families. One of the interviewee said, 'When my mother was alive, she used to help me with looking after children, but now I have to and want to give time to my children.' Another participant said, 'I want to enjoy this time with my children because soon, they will fly away for their studies.' All of the participants did mention that pull factors such as creativity, identity, opportunity, financial autonomy, recognition and identity for doing business (Appendix 3).

Measures of success

Considering their businesses as successful, it did not matter to the participants if their businesses were slow. They were considering their businesses to be expanded in future but they were currently happy with the work arrangements. An interviewee said, 'Some people earn money, some people earn name and I have earned name and I'm satisfied with it.' Other entrepreneurs also mentioned achievements that were non-monetary. One of the interviewees said, 'I have realized the value of money, and I can feel the pain of the

poor workers who work hard to support their large families.' All of them also considered this as a positive influence on their children. A younger entrepreneur said, 'I belong to a conservative family, but with time, I have proved myself. I never thought I could go to the UK for this diploma.' The women entrepreneurs are satisfied with their achievements so far and consider it a privilege when they see the poverty in their surroundings. Family is a priority and they want to grow within the cultural boundaries that the society has set for them. 'I will never push myself to the limit where my family is compromised.' But the women did feel the need for a supportive environment. 'Our women are very talented, but they need a supportive environment to flourish.'

BARRIERS TO WOMEN ENTREPRENEURS

Despite being satisfied with their businesses, the women mentioned some constraints as well. Security conditions was one of the main problems in conducting businesses. One of the interviewees said, 'It is much safer to work from home'. Another interviewee said, 'Due to the security situation, people don't want their daughters to be exposed to such dangers'. Secondly, competition from certain brands also pressurised them to think about creating a market niche. They had to rely on skilful labour from the bigger cities. One of the interviewees said, 'Here they take so much time, whereas in Lahore and Karachi, you give them work and they do it in minutes.' Some women also complained of lack of professionalism in smaller cities. 'Here in Peshawar, it is hard to find professional business partners, I'd rather want a facilitator rather than an investor', one of the respondents echoed. I'd exchange talent and skill between my branches but I haven't been lucky enough to find one.' When it came to networking, four of the women had an association with business association for women in Peshawar. Those who were members of this association, considered it useful for networking but nothing beyond that. Those who were not members of this organization did not consider it useful, as they thought that it did not help in the growth of their businesses. 'There is so much politics and leg pulling', one of them commented. Almost all employees said that the approval of male members of the family was central to starting their businesses. One of the interviewee responded, 'I started my business again, after my daughter's divorce and I was going in depression. I asked my husband to allow me to work so I can look forward to something positive.' Expectations from women regarding being a home-maker were enhanced and the women too, considered giving time to their children, as priority. One of the women responded, 'I always consult them (father or husband) before making any decision regarding my business. They are concerned about our safety; it's for our own good.' One of the interviewees said, 'Our families don't approve of us working from plazas' as they have concerns for our 'purdah' (veil). When asked if women would like to come on television to advertise about their businesses, one of the respondent said, 'it would not be an easy yes'. Further, she added, 'My approach towards entrepreneurship is to work to the best of the abilities within your own boundaries. There is so much to achieve, without acting like a man'.

Discussion and implications for policy

Various micro and macro level factors affect the experience of women entrepreneurs and a stable framework which shows a holistic picture of embeddedness of women entrepreneurship at both micro and macro levels. At micro level, women are motivated to seize an opportunistic venture and are associated with the outcomes of independence, resilience and self-confidence in women entrepreneurs. Both micro and macro-level opportunities and outcomes are interdependent and it is hard to separate the two.

In this case, it was hard to separate the personalities of the women entrepreneurs from societal norms, which are more superior. It was hard for the women to separate themselves from the role of a homemaker, even though these women had high aspirations and high level of self-confidence. The macro level push factors,

such as security, purdah (veiling), socio-cultural norms of women (women not being the main bread earners) were hard to separate from the pull factors such as motivation. This could be because of the lack of education in the middle class women, according to the SDPI study (Yaseen and Ahmed, 2016). This is because educated women avoid taking risks and prefers jobs. In the context of this study, because this study was conducted in the Khyber Pakhtunkhwa Province, women were still not expected to go out and do jobs, let alone doing any entrepreneurial activity. Many women admitted to the fact that jobs such as engineering or law did not suit them and wholeheartedly accepted the fact that they look for alternate career solutions for their financial independence. This is in contradiction to Marlow (1997) where he states that women want to quit male subordination. The findings in this study reveals that women do struggle for financial independence but without an outward conflict with the relationships that they cherish, confirming Orser and Scott, (2002) that women invest in relationships and advocate the concept of 'entrepreneurial feminism' (Orser and Illiot, 2015). In this study, the motivating pull factors were resultant from the push factors, the women still made their own ways, knowing all their boundaries. The women did not consider the socio-cultural influences as a barrier but took it as an opportunistic challenge. They were inclined towards keeping a balance between familial responsibilities and accepting slow growth in their entrepreneurial endeavours. Junaid et al., (2015) identifies family responsibilities as barriers to entrepreneurial growth of women, whereas, our study suggests that women highlighted the benefits of joint family system and gaining the trust of husbands/fathers to catalyse the growth of their entrepreneurial venture. Catering to the female market exclusively was taken as an opportunity rather than barrier to entrepreneurial growth. Our study indicates that removing the barriers from the socio-cultural context might not be the ultimate solution. Instead, understanding these barriers and then utilising them to mitigate the policy gap, which has developed regarding women entrepreneurs, is more important (De Bruin et al., 2007). Other barriers included lack of business supportive environment, security concerns and non-existent business networking platforms.

The unique findings of our research identify the interplay of micro, meso and macro level factors of women entrepreneurship suggested for future research in the transition economies, by utilizing the 5 M model by Brush et al. (2009). Our participants were innovative in the sense that they saw opportunity with forming a specific niche market with women clientele. The findings suggest the needs that the policymakers must help these female entrepreneurs to operate in their own cultural context, so that they are able to grow within their operational boundaries. This study is in line with a solution that provides multilevel lens for women entrepreneurship (De Bruin et al., 2007) in transition economies that have a specific socio-cultural context. It is also important that autonomy of women should not be compared to masculine standards of autonomy, because it can cause frustration for women (Butler, 1998).

Limitations

A larger sample would have rendered much insight into the issue of women entrepreneurship but because of the constraints of time and resources, this research could not be applied across different districts of the province. The additional categories of age groups and businesses for observing the variations will prove more fruitful, specifically in cities near to the tribal areas, as these areas are more conservative.

Conclusion

There is a growing concern of gender and enterprise in the world, but experiences of women working within social and cultural norms has not been researched widely (Carter et al., 2007). This study is indicative of embedding feminine standards of entrepreneurial success. Women in this study is inclined towards the collective nature of their society and using it for their entrepreneurial endeavours, in contrast to the western

approach of entrepreneurial activity. For an effective transformation, it is not necessary to challenge cultural and traditional boundaries, but the focus should be how to utilize them effectively.

Future implications

This research highlights the role of privileged class and urban educated women. This was to focus on the next steps, after the women had crossed the stages of education and mobility. It is now needed to provide a direction and future policy framework in light of the experiences of these females.

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APPENDICES

APPENDIX 1: INFORMATION SHEET & CONSENT FORM

Women Entrepreneurs in Khyber Pakhtunkhwa: Small Business to a Sustainable Formal Enterprise

Name of researcher: Faiza Babar

Department of International Development

London School of Economics and Political Science

Part A: Information for participants

Thank you for considering participating in this study which will take place from 21 July- 16 August, 2017. This information sheet outlines the purpose of the study and provides a description of your involvement and rights as a participant, if you agree to take part.

1. What is the research about?

The aim of this project is to find out the obstacles to the growth of women entrepreneurs in Peshawar, Pakistan. What prevents you from scaling up and being part of the main stream economy or the formal sector? Also, what was the motivation behind starting the business and future prospects of the business in the present circumstances?

2. Do I have to take part?

It is up to you to decide whether or not to take part. You do not have to take part if you do not want to. If you do decide to take part I will ask you to sign a consent form which you can sign and return prior to the interview.

3. What will my involvement be?

You will be participating in an interview of approximately one hour, in which I would like to know about your family background, reasons for starting the business, your goals before starting your business, where do you see yourself now, your future plans, problems you are facing, positive aspects of your business and some other questions related to your current business.

4. How do I withdraw from the study?

You can withdraw at any point of the study, without having to give a reason. You do not have to give any reason for changing your mind. If any questions during the interview (video/audio call) makes you feel uncomfortable, you do not have to answer them and you can express your concern. Also, you can withdraw from the interview at any time for any reason. Withdrawing from the study will have no effect on you. We would retain the information from your participation unless you tell us that you would prefer it to be destroyed.

5. What will my information be used for?

I will use the collected information to write a Masters dissertation.

6. Will my taking part and my data be kept confidential?

The records from this study will be kept as confidential as possible. Your name will not be used in any reports or publications resulting from the study. All digital files, transcripts and summaries will be given codes and stored separately from any names or other direct identification of participants. Any hard copies of research information will be kept in locked files at all times. Only myself and my supervisor will have access to the files and the digital records and audio tapes.

7. What if I have a question or complaint?

If you have any questions regarding this study please contact the researcher, Faiza Babar, on F.Babar@Lse.ac.uk

If you have any concerns or complaints regarding the conduct of this research, please contact the LSE Research Governance Manager via research.ethics@lse.ac.uk.

If you are happy to take part in this study, please sign the consent sheet attached

Part B: Consent Form

Women Entrepreneurs in Khyber Pakhtunkhwa: Small Business to a Sustainable formal Enterprise

Name of researcher: Faiza Babar

I have been given a copy of this consent form to keep.

PARTICIPATION IN THIS RESEARCH STUDY IS VOLUNTARY.

I am free to decline to participate in this research study, or I may withdraw my participation at any point without penalty. My decision whether or not to participate in this research study will have no negative impacts on me either personally or professionally.

I confirm that I have read and understood the information sheet provided for the above study. I have had the opportunity to consider the information, ask questions and have had these answered satisfactorily.	YES / NO
I agree to the interview being audio recorded	YES / NO

Participant name:

Signature: _____   Date _____

Interviewer name: **FAIZA BABAR**

Signature: _____   Date _____

For information please contact: Faiza Babar
F.Babar@lse.ac.uk

APPENDIX 2: SEMI-STRUCTURED INTERVIEW SCHEDULE

Name of the Interviewee:

Firm Name:

Address:

Date:

Demographic description:

Year business established
Location of business (including on-line/social media presence)
Type of business – Products & services
Form of ownership
Number of employees
Personal Information:
Individual

- ☐ Age
- ☐ Level of education- Reasons for choosing particular subject.
- ☐ Previous work experience – reasons for leaving
- ☐ Business education or training

Family
- ☐ Parents education and job
- ☐ Marital status
- ☐ Number of children: Age. Probe- Do you need to take care of them? Do they affect your business? Influence of business on children.
- ☐ Business perception of family members: Parents, husband, children, in-laws, immediate family and social circle.
- ☐ Business history in family if any.

Questions:

1. Opportunity identification / Motivations: Reasons for starting business and why this particular business. Why business and not job. Role model if any.
2. Resources for business: any loan – family support – present status for required finances.
3. Family support system: Probe - before and after initiation support - how maintains the balance – perception before initiation and change over time.
4. Goal targeted before starting business and where do they see themselves now.
5. Performance outcomes over the years: financial measures & non-financial measures/outcomes.
6. Legal issue: Banking – Taxation (if giving any) - Registration – Employee daily

wage/pay/any benefits.

7. Business associations: Status, member/non-member, reasons for joining/not joining & influence positive/negative. Perception about networking platforms.
8. Reasons for operating from home and online (if operating online/social media).
9. Marketing strategies and mediums used for promoting the business.
10. Self-perception - Reasons for success.
11. Problems being faced in business in general and also as being a female.
12. Future plans and perceived success.
13. Thoughts about partnerships for growth, financing strategies, local business environment, business trainings.
14. Message for future women entrepreneurs if any (tried to get a quote or a statement).
    Note: As the interviews were semi-structured all these questions were asked depending on the flow of the interviews. Questions were added or subtracted to get a clearer answer.

APPENDIX 3: THEMATIC ANALYSIS

This section presents the three stage thematic analysis and example quotes to support the themes.

Global Themes	Organizing Themes	Basic Themes	Example quotes
Positive influences	**Family**	Husband	➢ My husband invested in my business although everyone told him you are burning your money. ➢ My husband never stops me and I know my limits.
		Children	➢ My children saw me contributing when we were in crises and they appreciate me for that. ➢ My daughters are learning from me. The younger one is very much interested.
		Parental support	➢ When my father's friends appreciated my work he started supporting me as well. ➢ My father encouraged me a lot and ate even burnt food sometimes. ➢ My mother helped me a lot while I would be busy in my work. Now she is no more and I have to give time to my children.

Positive influences	Measure of success	Confidence	- I have learnt to deal with people. - I am much more confident now. - I proved to be responsible enough and my parents trusted me to go abroad for a professional course. - When one starts earning money one gets confident. I feel that I am capable enough.
		Value for money	- Now I know how hard it is to earn money. As a housewife I never realized. - I was a spoiled child and very lazy. Now I am a workaholic and I know how

		Satisfaction	hard it is to earn. ➢ A lot of poor people are employed and earning their livelihood through my business. ➢ I am providing services to women which are only available in the bigger cities. ➢ I am fulfilling the need of girls who want to be served by a women photographer only. ➢ I am providing a healthy activity to women as our women are mostly limited to their homes.
		Work life balance	➢ I am able to give time to my daughter, do school work with her. ➢ Although I have servants but I want to give time to my children, they will soon fly away for studies.
Positive influences	**Emerging trends**	Racks in stores	➢ I started stocking in multi brand stores, and it has a very good response. ➢ You get unexpected customer in stores but the rent and commissions are high.
		Online business	➢ It is because of Facebook and Instagram that I am doing my business. ➢ My business started spreading through social media. ➢ I get international customers through FB.
		Increasing female entrepreneurs	➢ Things are changing since two years. The new generation is coming up with an open hand. We were dependent on our husbands. ➢ A lot of women are doing small businesses and people are slowly getting used to the concept.
		Role Model	➢ My aunt had a business and she encouraged me to utilize my skills. ➢ I was impressed by Fatima Baqi, the only female photographer when I was in college.

		Brands / competition	➢ People come to us as they don't find sizes in ready to wear branded clothes and we cater to their needs. People are now going for designer wear.
		Brands / competition	➢ Brands like khaddi, Aghanoor etc (Ready to wear) are giving us a lot of competition. Their prices are low as they produce in bulk.
Barriers	**Culture**	Early marriages	➢ I got married at the age of 18 but I continued my education. ➢ We were more dependent on our husbands.
		Family oriented	➢ I make sure I give time to my inlaws, irrespective of my busy schedule. ➢ My children were too young and they needed my time. ➢ If you value others they will value you.
		Male Approval	➢ My husband didn't like my interaction with men, he wanted me to do a business related to women. ➢ My father didn't like people coming and collecting orders at our gate so I tried to do deliveries before he comes. ➢ I always consult my family before making any decision. ➢ My father didn't approve of it initially. I started doing it openly once he accepted it.
		Values/ Boundaries	➢ We should work at the best of our abilities within our boundaries. ➢ We have grown up here and we like to be in 'purdah'(cover). ➢ I realized, to make it big I need to change the name as it's not acceptable to publicize woman's name.
		Family status/name	➢ We carry our family names with us. ➢ My father said, people will say my daughter is selling things for money. I

			➤ don't want queues at my gate. ➤ My husband is quite well known and I don't want to use his name. We belong to families where we have to follow certain decorum. ➤ My father has given me so much. This is very little I can do for him (asking permission). I am much better than many of my friends.
		Media	➤ No No, I am not allowed and I will never come myself either. ➤ I don't want to come in so much limelight. Also, It's an effort asking my parents for a yes each time.
		Social acceptability	➤ Working late hours is always an issue, so now I have partnered with my male cousin younger to me. ➤ My grandmother used to say you are burning your hands for people. Do you need money? ➤ My mother goes with me to meetings and sometimes my brother accompanies me. ➤ Running a beauty salon is still a taboo. We have our roots in villages and our relatives look down upon these businesses related to fashion industry.
		Male dominated	➤ My father thought I need money that's why I am taking orders. ➤ My husband wanted me to focus on my children and my own self. I started again when my children were grown up and I was going into depression. ➤ Husbands are husbands …..! But I appreciate he never stops me. ➤ That's a plus point for me that my husband is out of town for work when he is around I want to give him time then.

Barriers	Small scale operation	Home based	- It's convenient from home but I cannot cater many people at one time at home, so I take appointments. - When I shifted to a commercial area my customer based increased. - No one came to my gym in a commercial area as women felt uncomfortable in a plaza. - I can't afford to pay taxes in the market operating at this scale. - House is safe and less risky.
		Work life balance	- I will never push myself to a limit where my family is compromised. - I left suddenly as it was becoming very stressful. Fights were increasing. - When my husband comes I try to give time to him instead my business. - After my sister got married she was not able to give time and it was at a verge of closing down.
		Manageable/ Convenient	- I don't want to expand my business; it's manageable right now with my other commitments. - I am using my home kitchen for my orders and the present orders are manageable single handedly. - I can easily accommodate my present workers at home, expanding it requires a bigger space as well as much more commitment.
		Experience	- My first venture failed due to lack of retail experience. Experience comes with time. I don't need to take any business course for that. - In Pakistan you need to be in the right networks and one gains experience over time. One cannot learn through courses you need experience.

Barriers	Business environment	Lack of expertise	- I hired expertise from Lahore and Karachi for my parlor. - My expert worker comes from Punjab. - We don't have professional sales person here. - There is a lack of mentorship in my profession in Peshawar.
		Lack of skill	- Here they take so much time where as in Lahore and Karachi you pay them and they do it in minutes. - I make my samples from Lahore. - My sister in law send me screen printing from Karachi.
		Partnerships	- It's hard to find professional business partners in Peshawar. **Why shall I work and give share to someone else. I want a working partner and I haven't been lucky enough to find one.**
		Market	- People go to other bigger cities to shop. - Before opening my café I would like to work in a restaurant in Islamabad or Karachi, as they have well developed markets.
		Financing / Banking	- I would rather want a working partner than a financer. I don't want to be accountable to my financer. - Thanks God I am able to manage my financing so far. I don't want to get a loan. I will sell something or ask my family if I need to. - I am not interested in a bank loan, as they don't have a good repute. It's difficult to come out of that cycle. I need money for my equipment I will rather wait and do some savings. - My family won't disapprove of expansion but asking for money may be a problem.

		Business associations	- I am not a member of women business association, I don't think they are helpful in expanding my business. - I have participated in their exhibitions but I think my target market didn't come there, so I never participated again. - I am a member, good to learn from others and for networking but I didn't get any business from there so far. - There is so much politics and leg pulling. I avoid negativities and focus more on my business.
		International exposure	- I want to participate in international exhibitions. I have heard APNAA in US is very good. I don't know how to participate. Our products are appreciated alot in UK, US & India. - International exhibitions are good if one can participate rather than giving the stock to someone else. - I sent carpets through my daughter to US and I got a very good response.
		Security	- Home is safe and secure to operate from. - Due to security issues people don't want their daughters to be exposed too much. - I bought a shop in a new plaza but unfortunately that place was a flop. As the security situation was very bad at that time. - Life is so unpredictable.
	Motivations	Growth	- I didn't want to sit idle doing nothing. - I didn't want to become just a house wife.

		Creativity	➢ Due to private schooling I am very creative. They instill creativity in the students. ➢ I enjoy learning about new things.
		Identity	➢ I wanted to have my own identity.
		Money	➢ I wanted to know how people earn money. ➢ I wanted to make use of my degree somehow and earn. ➢ I get a good pocket money and can spend it without being answerable to anyone.
		Opportunity	➢ There was a gap in the market and I saw a good opportunity. ➢ There was no one doing it and all my friends encouraged me to start this business. ➢ We were the first to do ladies only events and PR.
		Independence	➢ I don't have to ask my husband for everything. ➢ I travel with this money and buy things I like. I even get things for my siblings. ➢ At this age I am much better than my friends of same age.

Note: The quotes are not given interview # to maintain the anonymity of the participants.
(Care is being taken as details such as business, age, education etc. are already presented in table 1).