

**Influence of Socio-cultural Factors on Female Economic  
Development through Entrepreneurship: A Comparative Study of  
Female Entrepreneurial Journeys from Lahore and  
Hyderabad, Pakistan.**



**FORMAN  
CHRISTIAN  
COLLEGE**  
(A CHARTERED UNIVERSITY)

By

**Muqadas Majeed**

263175813

Supervised By

**Dr. Shamaila Athar**

**Department of Sociology**

**Forman Christian College (A Chartered University)**

**2024-2026**

## Table of Contents

<b>Table of Contents .....</b>	<b>ii</b>
<b>Abstract .....</b>	<b>iii</b>
<b>1. Introduction .....</b>	<b>1</b>
<b>1.1 Statement of the Problem .....</b>	<b>1</b>
<b>1.2 Research Objectives .....</b>	<b>1</b>
<b>1.3 Significance of The Study .....</b>	<b>1</b>
<b>1.4 Research Question .....</b>	<b>2</b>
<b>1.5 Definitions of Key Terms .....</b>	<b>2</b>
1.5.1 Startup SE/ME .....	2
1.5.2 Socio-Cultural Factors .....	2
1.5.3 Female Economic Development .....	3
1.5.4 Entrepreneurship .....	3
<b>2. Literature Review .....</b>	<b>5</b>
<b>2.1 Internal and External Motivational Factors for Female Entrepreneurs .....</b>	<b>5</b>
<b>2.2 Challenges faced by Female Entrepreneurs .....</b>	<b>6</b>
<b>2.3 Technology and Women Entrepreneurship .....</b>	<b>6</b>
<b>2.4 Encouraging Factors for Female Entrepreneurship .....</b>	<b>7</b>
<b>3. Conceptual Framework .....</b>	<b>8</b>
<b>4. Research Methodology .....</b>	<b>10</b>
<b>4.1 Nature of The Study .....</b>	<b>10</b>
<b>4.2 Ethical Considerations .....</b>	<b>10</b>
<b>4.3 Sampling Design .....</b>	<b>10</b>
<b>4.4 Data Collection .....</b>	<b>11</b>
<b>4.5 Date Analysis .....</b>	<b>12</b>
<b>5. Findings .....</b>	<b>13</b>
<b>5.1 The Kind of Business Models Opted by the Participants .....</b>	<b>13</b>

5.1.1 Feminine And Masculine Lens Of Business Models .....	13
5.1.2 Motivation Behind Becoming A Woman Entrepreneur .....	14
<b>5.2 Business Registration .....</b>	<b>14</b>
5.2.1 Reasons Behind Delayed or No Registration of Businesses .....	14
<b>5.3 Attitude of Family and Surrounding People Regarding Women In Business ....</b>	<b>15</b>
<b>5.4 Major Challenges in Starting and Sustaining a Business .....</b>	<b>15</b>
<b>5.5 Overcoming the Challenges in the Entrepreneurial Journey .....</b>	<b>16</b>
<b>5.6 Support Gained by the Women Entrepreneurs .....</b>	<b>16</b>
5.6.1 Informal Support Gained by Women Entrepreneurs .....	16
5.6.2 Organizational and Formal Support .....	17
<b>5.7 Use of Digital Spaces for the Promotion of Business .....</b>	<b>18</b>
<b>5.8 A Dedicated Workspace for the Business .....</b>	<b>19</b>
<b>5.9 Experience with Business Related Mobility .....</b>	<b>19</b>
<b>5.10 Interaction with the Clients .....</b>	<b>19</b>
<b>5.11 Seed Capital for the Business Launching .....</b>	<b>20</b>
5.11.1 Conditions Associated with the Investments .....	20
5.11.2 Access to Loans Schemes .....	21
<b>5.12 Revenue Generation and Stability of the Business .....</b>	<b>21</b>
<b>5.13 Future Prospects of the Business .....</b>	<b>21</b>
<b>6. Discussion and Conclusion .....</b>	<b>23</b>
6.1 Discussion .....	23
6.2 Conclusion and Implications .....	25
6.3 Limitations .....	26
<b>7. References .....</b>	<b>27</b>
<b>8. Appendices .....</b>	<b>30</b>
Appendix 01: Interview Guide .....	30
Appendix 01: Written Consent For The Participants .....	32
Appendix 01: Demographic Details of the Participants .....	33

## **Abstract**

This research is focused on exploring the influence of socio-cultural factors in shaping women entrepreneurial journeys and their economic development. It offers a comparative analysis between entrepreneurial journeys of women from Lahore and Hyderabad; the similarities and the differences that they share because of the socio-cultural factors that they share in their respective regions. Women entrepreneurship could emerge as a strong pillar in boosting Pakistan's economy therefore, studying influential dynamics shaping it, holds huge significance. It is a qualitative study and in-depth interviews were conducted with the women entrepreneurs running a business at least for the past five years. This comparative study comprises 7 participants from Lahore and 7 participants from Hyderabad. The study unveils similarities and differences in opportunities and hurdles ahead to women entrepreneurs in Lahore and Hyderabad and how these experiences shape their economic development. Snow ball sampling techniques were adopted to make the access to the participants easier. In-depth interviews were conducted which will later be transcribed. Pre-codes, codes, categories and themes were drafted out of the collected data in order to analyze it in a systemic way. The study highlights important socio-cultural factors such as marriage, economic status, religion, mobility, workspace, communication, literacy and digital literacy; how these factors shape the entrepreneurial journey of women in Lahore and Hyderabad.

**Key Terms:**

Entrepreneurship, Female Economic Development, Socio-cultural Factors

## **1. Introduction**

Small and medium enterprises (SMEs) significantly contribute to a country's economy. According to the 2023 consensus, 48.51% of the total population is females (Pakistan Bureau of Statistics, 2023). In the 2024 Global Gender Gap Index, Pakistan stood 145th out of the 146 countries and in 2025 Pakistan was the 148th country, the last country in the list, as Pakistan is facing many challenges in achieving gender parity across dimensions of women economic empowerment, education and political participation (World Economic Forum, 2025). Saba Mahmood emphasizes the contextualization and the localized meanings of women empowerment, liberty and equality from one culture to another (Mahmood, 2024). Every country and society has its own challenges, struggles and coping strategies to achieve its goals of human development especially, women development. Pakistan is under-performing in women's economic empowerment. The Diagnostic Survey Report of Women SMEs in Pakistan by the State Bank of Pakistan says that lack of financial literacy and easy access to funds and loans are core reasons behind minimal participation of Pakistani women in entrepreneurship (State Bank of Pakistan, 2023).

### **1.1 Statement of the Problem**

How socio-cultural factors influence female economic development through entrepreneurship in Lahore and Hyderabad?

### **1.2 Research Objectives**

- To assess the challenges and opportunities presented by socio-cultural factors in the entrepreneurial journeys of women in Lahore and Hyderabad.
- To evaluate the impact of socio-cultural factors on the business strategies and business models adopted by female entrepreneurs in Lahore and Hyderabad.

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

Pakistan is a traditional society which is in its mixed transition to modernity where this transition seems to be opening new doors to women entrepreneurs. There are still barriers, some old and some new. Increasing women entrepreneurship can become a pillar of Pakistan's economy therefore understanding the factors shaping women's entrepreneurial journeys hold a huge significance. This research is focused on the role of socio-cultural factors in shaping the entrepreneurial journeys of Pakistani women and the road to their economic development.

## **1.4 Research Question**

How do socio-cultural factors influence female economic development through entrepreneurship in Lahore and Hyderabad?

## **1.5 Definitions of Key Terms**

### ***1.5.1 Startup SE/ME***

According to the State Bank of Pakistan, a small or medium enterprise up to five years old (State Bank of Pakistan, 2023). A startup is a newly established business venture that is designed to develop an innovative product, service, or business model under conditions of high uncertainty and rapid growth potential. Unlike traditional small businesses, startups are typically focused on scalability, innovation, and the pursuit of new market opportunities. They often operate with limited resources during their early stages and rely on experimentation, adaptability, and external funding sources such as venture capital or angel investment to achieve growth. According to Eric Ries (2011), a startup is a human institution created to deliver a new product or service under conditions of extreme uncertainty. Startups play a significant role in economic development by fostering innovation, creating employment opportunities, and contributing to technological advancement (Blank & Dorf, 2020).

### ***1.5.2 Socio-cultural factors***

Social and cultural conditions and norms that shape an individual's behavior (Macionis, 2014). Socio-cultural factors refer to the social and cultural conditions, values, norms, beliefs, traditions, customs, and practices that influence individuals' attitudes, behaviors, opportunities, and decision-making processes within a society. These factors shape how people perceive their roles, interact with others, and participate in economic, political, and social activities. In the context of entrepreneurship, socio-cultural factors can either facilitate or constrain entrepreneurial activities by influencing access to resources, social networks, education, mobility, and societal acceptance of business ownership. For women entrepreneurs, socio-cultural factors often include gender norms, family expectations, religious values, social support systems, cultural perceptions of women's economic participation, and community attitudes toward women-led businesses. These factors significantly affect entrepreneurial intentions, business growth, and sustainability by determining the level of support or resistance women encounter in their entrepreneurial journeys (Hofstede, 2001; North, 1990).

### ***1.5.3 Female economic development***

The process by which females improve their economic status and financial independence (State Bank of Pakistan, 2023). Female economic development refers to the process of enhancing women's participation, contribution, and empowerment within economic systems through improved access to employment, entrepreneurship, education, financial resources, property rights, and decision-making opportunities. It encompasses the advancement of women's economic status and their ability to generate income, accumulate assets, and participate fully in productive economic activities. Female economic development is not only concerned with increasing women's earnings but also with reducing gender-based barriers that limit their economic potential and opportunities.

From a development perspective, female economic development is recognized as a critical driver of sustainable economic growth, poverty reduction, and social progress. When women have equal access to education, labor markets, financial services, and entrepreneurial opportunities, they contribute significantly to productivity, innovation, and household welfare. Moreover, women's economic empowerment often leads to improved outcomes in health, education, and living standards for families and communities. International development scholars and organizations argue that gender equality in economic participation is essential for achieving inclusive and sustainable development because it enables societies to utilize their full human capital potential (Kabeer, 1999; United Nations Development Programme [UNDP], 2023).

### ***1.5.4 Entrepreneurship***

The act of starting and managing a business venture in order to generate revenue (Macionis, 2014). Entrepreneurship is the process of identifying, creating, and exploiting opportunities to introduce new products, services, processes, or business models that generate economic and social value. It involves the ability to recognize market gaps, mobilize resources, assume risks, and innovate in order to establish and manage a business venture. Entrepreneurship is not merely the creation of a new business; it is also a dynamic process of innovation and value creation that contributes to economic growth, employment generation, and societal development.

The concept of entrepreneurship has been widely associated with innovation and economic change. According to Joseph A. Schumpeter (1934), entrepreneurs act as agents of innovation who drive economic development through the introduction of new

products, production methods, markets, and organizational forms. Similarly, Peter F. Drucker (1985) argues that entrepreneurship is the practice of systematically searching for opportunities and exploiting them through innovation. Entrepreneurs combine resources in novel ways, take calculated risks, and adapt to changing environments to achieve business success.

## **2. Literature Review**

The chapter presents a summary of the existing literature on the issue of women entrepreneurship in Pakistan particularly the socio-cultural, economic and technological factors affecting the development of women entrepreneurs. Entrepreneurship is considered as one of the most important fields of academic research given the importance of entrepreneurship in economic development, poverty alleviation and women empowerment. In a patriarchal society like Pakistan, however, women entrepreneurs are still subjected to various structural and cultural challenges that impact their involvement in entrepreneurship. Women's entrepreneurial journey has been found in the literature to be influenced by their own motivations, external support, culture, education and technology, and the institutional context. Some of the earlier studies have addressed the opportunities available to the women entrepreneurs as well as gender issues of discrimination, mobility and lack of financial literacy and financial resources. In addition, new technologies and digital platforms have also opened opportunities to women entrepreneurs, but there remains a digital gender gap, and patriarchal norms are holding women back. Internal motivational factors of female entrepreneurs, External motivational factors of female entrepreneurs, Challenges faced by female entrepreneurs and Technology and women entrepreneurship and factors for encouraging women entrepreneurs were the major themes identified from the literature, therefore chapter is organized accordingly. The review gives a theoretical and empirical background to the entrepreneurial experiences of women in Pakistan and pinpoints the research gaps that are being filled by the current research.

### **2.1 Internal and External Motivational Factors for Female Entrepreneurs**

Internal factors such as motivation and self-confidence and external factors like family support, cultural norms and government policies collectively shape the opportunities and challenges in women's entrepreneurial journey (Munir et al., 2021). The biggest motivation and the gravest obstacle were the same i.e. hardships and deprivation faced by Pakistani Muslim women in a male-dominated society. Regional and cultural values shape women's entrepreneurial journeys significantly (Jamil & Aftab, 2023). Women entrepreneurial aspirations are more driven by altruism whereas, male entrepreneurs are moved by economic and materialistic values (Saeed & Qureshi, 2018).

## **2.2 Challenges Faced by Female Entrepreneurs**

Gender norms, religious conservatism and socio-political factors limit women participation in owning and leading businesses in Khyber Pakhtunkhwa (Zeb & Ahmad, 2019). Mobility restrictions, gender-based stereotypes and limited access to resources are the key hurdles in women's entrepreneurial journeys. Women are supposed to stay at home while men are seen as bread-winners in the Pakistani culture, therefore, start-ups that involve travel and more mobility are considered to be inappropriate for women thus women are discouraged from opting for ideas other than a few that are do-able within the four walls of home. Balancing business and household responsibilities add a double burden to the lives of women entrepreneurs as household chores and childcare are the duties associated with women and bread-winning is associated with men. When women step into the domain of bread-winning, their roles as household chores and childcare services provider do not take the backseat. This is how breadwinning comes with a double burden for women. In case of men, the responsibility of being a breadwinner stays with them but they do not willingly share burdens of household chores and childcare even when women step in the domain of earning and providing financial support to the families (Jennings & McDougald, 2007).

Education, skills gap and lack of financial literacy are some of the biggest challenges ahead for women entrepreneurs. Many women face huge difficulty in availing loans and grants for their initiatives because they do not hold financial literacy. Many startups by women remain unregistered for several years because they are not familiar with the formal procedures of registration and sometimes they are afraid of getting ended up in complicated procedures. Moreover, digital illiteracy causes huge trouble in the sustainable growth of women led businesses (Minniti & Naudé, 2010).

## **2.3 Technology and Women Entrepreneurship**

Where the internet has brought global connectivity and numerous remote opportunities, the digital divide in the country and lack of access to needed resources keep women away from getting successful in the field of entrepreneurship (Shehzadi, 2022). Digital platforms and e-commerce have reduced traditional business barriers such as mobility restrictions and limited market access. Technological advancement has also cut down business costs for women and they can market their products to larger consumer base while sitting at home (Anbalagan, 2024). Offline social inequalities such as rigid gender roles in the patriarchal societies continue to shape women's online

presence because these factors shape their access to the digital devices, internet and are also linked with their digital literacy. Patriarchy is a key driver of a gender based digital divide (Abdullah et al., 2025). High internet and mobile data costs are identified as hurdles to women's online earning or their use of digital forums for earning purposes (The Guardian, 2025).

#### **2.4 Encouraging Factors for Female Entrepreneurship**

Support by the formal institutions such as economic and legal structures also, informal institutions like family collectively play a crucial role in the success of women entrepreneurs as the rigidity in the gender roles often implied by the family creates obstacles in women's work-life balance, therefore, a support from family's end would wipe off some major hurdles in women's way to becoming successful entrepreneurs also, women inclusive economic policies at the state level can encourage many aspiring women to join the world of entrepreneurship (Mahmood, Asghar, & Nawaz, 2022). The Social Capital theory emphasizes the significance of mutual trust, support and the social network in the economic success and overall development. Women entrepreneurs with good social capital hold better chances of success in their initiatives.

The available literature highlights the opportunities and challenges ahead to women entrepreneurs in Pakistan due to socio-cultural influences. This research will shed light on not only the opportunities and challenges also, it will focus on the coping strategies adopted by women entrepreneurs and the nature of business models adopted by them while living in a patriarchal society like Pakistan. A comparative analysis of women entrepreneurs hailing from two different cities of Pakistan in order to understand the similarities and differences in entrepreneurial journeys was missing in the available literature. This research also bridges that gap.

### 3. Conceptual Framework

Following are the core theoretical lenses that are applicable to this research:

Literature review shed light on the importance of formal and in-formal social institutions in shaping women entrepreneurial journeys. Structural Functionalism highlights the role of societal institutions in maintaining conformity and social order. It offers a macro-level picture of the role of social institutions and how they affect and shape individual choices because of the associated roles and responsibilities with the individuals aimed at sustaining conformity in the society. Through the process of socialization, traditional gender roles are reinforced that confine women to the roles of house-keeping and limit their participation in business ventures as bread-winning is a role that is mostly associated with male members of the household. The feminist theory cannot be neglected when it comes to studying gender dynamics. Studying women entrepreneurship in a patriarchal society like Pakistan requires feminist lens. As this research is focused on the comparative analysis of women entrepreneurs and their economic development journeys in Lahore and Hyderabad which are two different regions with diverse cultural and socio-economic realities therefore, analyzing the women entrepreneurs in two different contexts would require studying the data in layers also, common aspects among all participants include being a female, an entrepreneur and running a business for past 5 years at least. Religion, caste, race, ethnicity and other aspects among the participants could vary. Intersectional Feminism, a concept introduced by Kimberle Crenshaw, states that gender is a central organizing principle of society that intersects with race, class and ethnicity etc. It sheds light on multiple layers of identity of a woman such as ethnicity, social background and how these different layers bring distinct challenges and opportunities their way. Women from diverse social groups have diverse opportunities and challenges ahead to them. For this research, half of the female participants were from Punjab and the rest of them were from Sindh, also the participants were from different age groups. In addition to this, the marital status and socio-economic background of participants also varied. The acquired data helped the researcher in exploring the role of ethnicity and diverse cultures and backgrounds in shaping the entrepreneurial journeys of women. In addition to this, **Social Capital Theory** by Pierre Bourdieu focuses on the significance of networks and relationships in achieving the desired outcomes. Women's economic development

through entrepreneurship is facilitated or hindered by the availability and the nature of community support, social network, mentorship and access to informal knowledge.

## **4. Research Methodology**

### **4.1 Nature of the Study**

This research aimed to explore the entrepreneurial journeys of women in Lahore and Hyderabad and to understand how their entrepreneurial experiences contribute to their economic development. Given the exploratory nature of the study and its focus on capturing the lived experiences, perceptions, challenges, and opportunities encountered by women entrepreneurs, a qualitative research approach was adopted. Qualitative research is particularly appropriate for investigating complex social phenomena that cannot be adequately understood through numerical data alone. It enables researchers to gain rich, detailed, and context-specific insights into participants' experiences, beliefs, and interpretations of their social realities (Creswell & Poth, 2018).

### **4.2 Ethical Considerations**

- Participants were given details of the research objectives.
- Participants' written consent to participate in the research was mandatory.
- Participants had the autonomy to not answer the questions they are not comfortable with and terminate the interview.
- Audio recordings of the interviews were done after participant's consent.
- Participant's shared information and data will only be used for research purposes.

### **4.3 Sampling Design**

Snow-ball sampling technique was used as the participants of this research are very specific. This technique enables the researcher to get easier access to the participants with the help of other participants (Naderifar, Goli, & Ghaljaie, 2017). The researcher sought help from Business Incubation Centers and NGOs working on women entrepreneurship in Lahore and Hyderabad to get access to women holding startups (2 to 5 years old startups). A minimum of 14 women entrepreneurs were targeted from Lahore and Hyderabad, 7 each. It offered the exploration of differences and similarities in the opportunities and challenges to women entrepreneurs brought by the socio-cultural factors in two different cultures and regions within Pakistan. Women of any age group and educational background were welcome to be a part of this research as it enabled the researcher to dive into diverse examples of different age groups and

backgrounds of women and the impact of the socio-cultural factors on their entrepreneurial journey and economic development.

#### **4.4 Data Collection**

Data were collected through in-depth, semi-structured interviews with the participants. In-depth interviews were selected as the primary method of data collection because they allow researchers to gain detailed insights into participants' experiences, perspectives, motivations, and interpretations of their lived realities. This method is particularly effective in qualitative research as it provides participants with the opportunity to express their views in their own words and enables the researcher to explore emerging issues through probing questions and follow-up discussions (Kvale & Brinkmann, 2015).

For participants based in Lahore, interviews were conducted face-to-face at locations that were mutually agreed upon by both the participants and the researcher. The selection of interview venues was guided by considerations of convenience, accessibility, privacy, and comfort to ensure that participants felt at ease while discussing their entrepreneurial experiences. Conducting interviews in person also facilitated the development of rapport and allowed the researcher to observe non-verbal cues, which enriched the understanding and interpretation of participants' responses.

In contrast, interviews with participants from Hyderabad were conducted through the Zoom platform. This mode of data collection was adopted due to practical considerations, including travel distance, accommodation requirements, time limitations, and budget constraints faced by the researcher. The use of online interviews enabled the researcher to access participants located in a different city while maintaining flexibility and cost-effectiveness. Previous studies have demonstrated that online interviewing platforms can generate rich qualitative data comparable to face-to-face interviews when appropriate rapport is established and technical arrangements are adequately managed (Archibald et al., 2019).

Regardless of the mode of interview, all participants were asked a similar set of questions derived from the interview guide, while allowing flexibility for further probing and clarification where necessary. This approach ensured consistency across interviews while also providing sufficient scope for participants to share detailed

accounts of their entrepreneurial journeys and experiences related to economic development.

#### **4.5 Data Analysis**

Thematic analysis was employed to analyze the qualitative data, as it provides a flexible and systematic approach for identifying, organizing, and interpreting patterns of meaning within a dataset (Braun & Clarke, 2006). This method enabled the researcher to examine participants' experiences, perceptions, and viewpoints in depth, facilitating a comprehensive understanding of the phenomenon under investigation. The analysis began with repeated reading and familiarization with the interview transcripts to gain an overall understanding of the data. Subsequently, initial codes were generated to capture significant features and recurring ideas within the dataset. These codes were then reviewed, compared, and grouped into broader categories based on conceptual similarities and relationships. Through an iterative process of refinement and interpretation, categories were further organized into overarching themes that reflected key patterns and insights emerging from the participants' narratives. The development of codes, categories, and themes allowed for a structured interpretation of the data and contributed to a deeper understanding of the research questions and objectives (Braun & Clarke, 2006).

## 5. Findings

Data shared by the 14 women entrepreneurs from Lahore and Hyderabad highlighted the circumstances and options ahead to the women while selecting a business model, struggles faced and opportunities attained by them in bringing their idea of entrepreneurship into the reality. The study was focused on exploring the similarities and differences in the struggles of women entrepreneurs from Lahore and Hyderabad because of socio-cultural differences.

### 5.1 The Kind of Business Models Opted by the Participants

Data revealed that multiple socially and culturally shaped factors lead to the conscious decision making of the participants regarding the kind of business that they will choose. Most of the participants opted for the businesses that involved least travel and less seed capital (primary investment). They opted for the businesses that required skills such as cooking, stitching and crochet etc. There were a few exceptions as well where women entrepreneurs chose to learn digital skills and turned them into their freelancing company startups.

#### 5.1.1 Feminine And Masculine Lens Of Business Models

Participant 07 from Lahore described the differences in business models opted by men and women from a “*masculine and feminine business*” lens. She said:

“I think the nature of my business is feminine that is why it gets acceptance and encouragement but it is not that of highly paying businesses. Masculine businesses do not look aesthetic (like mine or other women’s stuff) but they are monetarily rewarding.”

This participant came up with this insightful analysis. The business models opted by women are usually based on the choices that are kept in front of them. Women are not supposed to step out of the box, take risks and bigger steps. Usually women end up with limited options available to them. The data reveals that regardless of their ethnic background, either Sindhi or Punjabi, women choose business models by considering factors such as limited investment, businesses that can be managed remotely because women have workspace issues and mobility related concerns. Also, some participants shed light on the fact that families and people around these women only encouraged those business options for these women that revolved around dealing with female clients mainly such as selling ladies dresses and organizing ladies’ startups exhibitions etc. Participant 13 from Hyderabad grows vegetables and sells them. She is supposed

to deal with the female clients only; however, her husband and son are open to deal with clients from any gender.

Women in business face a number of conditions and restrictions in their entrepreneurial journey as compared to men. This shapes their choices of opting a particular business model that is often monetarily less rewarding as compared to business models opted by men. In the entrepreneurial journeys of participants from Lahore and Hyderabad, factors ahead to women entrepreneurs that shaped their choices of opting for those particular models remained similar. These factors included less investment, preferably work from home, dedicated workspace concerns because of monetary constraints and safety concerns, mobility related issues and the condition of dealing with female clients primarily.

### **5.1.2 Motivation Behind Becoming A Woman Entrepreneur**

For most of the participants there were two factors that led to the beginning of their entrepreneurial journey: Their financial constraints pushed them to start earning, especially for the married women who were mothers as well. These women wanted to do something on their own and wanted to create an identity of themselves. The above mentioned factors were common in the responses given by participants from Lahore and Hyderabad and there were no other conflicting aspects.

## **5.2 Business Registration**

Half of the participants from Lahore and almost half of the participants from Hyderabad had got their startups registered and the rest of the participants did not register their startups.

### **5.2.1 Reasons Behind Delayed or No Registration of Businesses**

Following are some of the reasons that led to the delayed registration or no registration at all of the women led startups:

According to some participants, they were already filers and were not ready to pay double taxes. Taxes as citizens and then additional taxes as owners of small businesses.

Participant 02 shared:

“I am a filer myself who runs a small business. I wanted to delay my startup’s registration because this would have caused me to pay tax two times out of my minimum profit. I could not afford that earlier.”

For some other participants, they were running their business in their informal capacity and the complicated legal processes of registration and taxation were not needed.

### 5.3 Attitude of Family and Surrounding People Regarding Women In Business

For the majority of the participants, it was the support of their family that they could start and sustain a business of their own. If their family had not supported them, they would not have been able to come this far. Participant 10 from Hyderabad stated:

“I come from a very supportive family that is why my challenges in the entrepreneurial journey have not been that big.” Similarly, Participant 07 from Lahore shared that “My family has always been very supportive of my business Alhamdulillah! If I have to get something in the middle of the night, they would still go up and get it for me because they know how passionate I am about this.”

Either from Lahore or Hyderabad, it was the support of families that led to the initiation and smooth running of these business ventures by women entrepreneurs. In case of Participant 06 from Lahore, her in-laws did not approve her business idea in the beginning. She wanted to run a ladies salon which was not a “*decent*” business in the eyes of her in-laws. Although, she lived separately with her husband and children but shared the same neighborhood (*‘muhallah’*) with them. Their disapproval caused a delay in the starting of her business. It took her some years to convince her husband to take a stand for her and support her business. Pushed by the financial struggles, her husband finally started supporting her idea of a ladies salon because that would eventually contribute to the overall household income. Her husband’s open support brought some flexibility in the attitudes of her in-laws. Finally, she was “allowed” to start her business under some conditions. Thus, the support from family and the surrounding people holds huge significance in the starting and running of women led businesses. Permission and family’s will are important factors in this regard for both Lahore and Hyderabad based women entrepreneurs.

### 5.4 Major Challenges in Starting and Sustaining a Business

The major challenges faced by women in starting and sustaining a business included: Permission issues. Women entrepreneurs had to take their family and friends into confidence before taking any step for their businesses. In some cases, families were very encouraging and they helped them but in other cases the permission from family delayed the business ideation and growth for the women entrepreneurs. Some of the participants who wanted to run a business because they wanted to do something on their

own described a magnificent difference between the idea of doing a business and practically running it. Running a small business requires a great deal of market literacy, financial literacy, client dealing, demand supply knowledge, team management skills and more. Running a business demands, a lot from a person. Women who dream bigger but are not socialized accordingly are supposed to work a lot on themselves to thrive in the field of business. It demands a lot from such women. Some participants also struggled with the seed investment in the beginning of their business ventures. Participant 05 from Lahore who belongs to the Christian community faced a silent boycott when she opened up her cooking and food supplying business. People preferred to avoid meals cooked by her because she was a Christian.

### **5.5 Overcoming the Challenges in the Entrepreneurial Journey**

The majority of the participants overcame the challenges ahead to them in their entrepreneurial journey by seeking help from the people around them. Participant 03 from Lahore convinced her mother to invest in her jewelry business. Most of the participants took help from youtube to learn about digital marketing, financial and market literacy. Participant 05 reached out to different NGOs that were working on women and marginalized community rights. She offered them her services of providing cooked lunch to offices and organizations. Bargad Organization for Youth Development gave her the daily lunch order for their entire office. Also, they connected her with other potential consumers. Women entrepreneurs from Lahore and Hyderabad confronted their challenges and adopted a solutions oriented approach that led to the proper initiation and smooth running of their businesses.

### **5.6 Support Gained by the Women Entrepreneurs**

Women entrepreneurs from Lahore and Hyderabad who were part of this research gained informal or formal support from their community or particular organizations that helped them in better implementation of their business models.

#### **5.6.1 Informal Support Gained by Women Entrepreneurs**

The informal support gained by the women entrepreneurs was the support by their family and friends. Families provided these women with the investment needed for their business. Participant 12 from Hyderabad shared that

“My husband gave me 1 lac and 40 thousand PKR for the purchase of clothes and 3 stitching machines. That is how we started our collection.”

Similarly, participant 02 from Lahore shared that

“My husband covered all of the baking academy expenses and my travel costs.”

In addition to the primary investment needed for the businesses, families also helped with the workspace issue. In the stories of the majority of the participants, families accommodated their businesses within their own houses. Some participants were selling clothes and had turned a room of the house into their studio, freelancers were working from their homes, bakery and cooking related businesses were being managed from the house kitchen and a room of the house (the drawing room) was dedicated to the ladies' salon.

Informal support also included the digital support in promoting the business online to get more orders and to attract more clients. Participant 01 from Lahore shared that her friend helped her with 30+ online perfume orders by digitally supporting her business. Participant 10 from Hyderabad shared how her family encourages her social media presence because they understand that for attracting new residents for their hostels they need to post more social media content.

### ***5.6.2 Organizational and Formal Support***

Most of the women entrepreneurs from both Lahore and Hyderabad started their business journeys by their personal motivation and by only gaining informal support from their community. There were a few participants who took help from or remained in contact with the Business Incubation Centers in Lahore and Hyderabad in order to boost their outcomes. These participants had mixed views regarding the role of business incubation centers in their entrepreneurial journeys. On one hand, they were benefitted by the professional workspace and some training sessions offered by those centers and on the other hand, they felt an unnecessary pressure of too much documentation, presentations, slides and more that was demanded by those business incubation centers. This was perceived as an “*additional burden*” by these participants.

Participant 11 from Hyderabad shared:

“Such incubation centers secure heavy funding from the government but do not invest them in the startups. They take some pictures of the dummy sessions for their record to claim future funds. They are never aimed at the success of the

startups in the true sense. If a startup succeeds, they are the first ones to own it and claim it as if they made it successful.”

### **5.7 Use of Digital Spaces for the Promotion of Business**

Most of the participants from Lahore and Hyderabad were aware of the significance of digital spaces in the effective marketing of their businesses. In addition to that, they had access to the internet and owned their own gadgets such as mobile phones and laptops. However, the level and nature of their presence on social media varied from participant to participant. All of them were encouraged and in some cases “*allowed*” by their families to upload the pictures of their products and services. They were very careful about the content that should be posted and the content that they cannot post on Instagram, Facebook and Tiktok. Only a few participants shared that their families provided them significant virtual support and that they could post content as they like. These participants had no restrictions when it came to showing face in the pictures and reels posted on social media. Participant 05 from Lahore shared that

“I come from a very supportive family. They appreciate my active social media presence because this is needed to promote one’s business”.

Since she was a married woman in her 40s who was a mother to teenage children, the researcher tried to dig deeper by asking her that If she were an unmarried girl, would her family be this “*supportive*” and comfortable regarding her active digital media presence? Her response opened doors of new insights. She said

“Maybe a little less. In our society, unmarried young women must be handled with protection so that they get married respectfully”.

Similarly, many other women entrepreneurs who were young, unmarried or recently married faced more restrictions and terms and conditions regarding their social media use because families are very protective of the honor of young women. As women grow older, their marriage gets older and children grow up; the concerns and insecurities regarding her “*honor*” fade away with time. However, only two participants came from families who were comfortable with their independent use of social media. One of the

participants was from Lahore and the other was from Hyderabad. They credited their families' high education in granting them this liberty.

### **5.8 A Dedicated Workspace for the Business**

The data points that all of the participants from Lahore and Hyderabad had a workspace for their businesses, but the workspace was informally dedicated to their businesses. Most of these startups were small businesses that did not generate enough revenue to be able to afford a rented or one's own shop in the market. Also, mobility and security were huge concerns. These women entrepreneurs are using their home kitchens for cooking related businesses, a room of house as their clothing brand studio, drawing room as their ladies salon and bed room as an office space for their online freelancing company. The case of participant 10 from Hyderabad was different who had a formal business office as she runs a girls' hostel which was set up in a rented building. Her office is located in the hostel. The rest of the participants had an informally dedicated workspace for their businesses.

### **5.9 Experience with Business Related Mobility**

Most of the participants had serious issues with mobility such as: Young women are not allowed to travel much particularly when they are not accompanied by any male member of the house. Business requirements when supposed to align with the male members' schedule and availability led to unnecessary delays. Women did not have vehicles of their own and some of them did not know how to drive even when male members' vehicles were available to them; they were not able to drive and get their tasks done. Doing business related work and visiting local markets by going via public transport was discouraged by most of the families. They discouraged it for safety reasons. High fuel costs make indrive and yango very expensive options for small business female owners.

### **5.10 Interaction with the Clients**

Most of the participants were running businesses where the majority of the primary clients were women. Also, some of them emphasized dedication, honesty and hard work other than the gender factor in ensuring a smooth interaction with the clients. This insight was shared by women entrepreneurs who were freelancers (women in tech). However, there were some exceptions as well. Participant 01 from Lahore who runs a perfumes business shared a traumatic experience with a male client who directly video called her. She mistakenly picked it and the harasser client appeared to be naked.

He was saying strange things. The participant was traumatized by that experience. She remained reluctant (for several weeks) in dealing with male clients on text messages as well. She said

“When people are aware of the fact that a woman is running this business, sometimes they pretend to be your clients. But, in fact, they are perverts who slide into your inbox with romantic chit chat expectations.”

On the other hand, participant 13 from Hyderabad shared that she is supposed to deal with the female clients only in her vegetables related business. Her husband and son are responsible for handling other clients. There is no gender based client handling restriction for husband and son. The overall data sheds light on the aspect that women are pushed and encouraged to opt for businesses where primary clients and audience are women. This keeps women engaged in women oriented businesses. Participant 02 shared

“Women are not the main pockets of the households. Businesses that are women oriented often yield less profit”.

This also connects with the insights shared by participant 07 when she talked about the “*feminine businesses*” as discussed earlier.

## **5.11 Seed Capital for the Business Launching**

Most of the participants did not have the primary investment of their own. Their families helped them financially in setting up their businesses. For example, Participant 02 and 07’s parents gave them revenue for the stock purchase of their jewelry and crochet related startups respectively. Similarly, in case of other participants, families helped in paying the rent of hostel building, purchasing stitching machines, makeup products, salon stuff and baking tools etc.

### **5.11.1 Conditions Associated with the Investments**

It was observed that the investments by the family members made the influence of family expectations and conditions stronger on the businesses of these women. Most of the participants were not the primary decision makers of the finances of their own startups. They did not have completely independent cash accounts. The financial liberty seemed compromised because of the interests of the investors. Participant 11 from Hyderabad had her own savings that she used as seed investment of her tech company.

Her financial liberty in terms of decision making, spending and investment seemed to be much higher than the rest of the participants who took the investment from parents or spouses.

### **5.11.2 Access to Loans Schemes**

None of the participants applied for any loan. Some of them were fully aware of some loan schemes, but preferred not to apply there as they had a dark perception of these programs. According to them, such programs trap innocent and struggling people and worsen one's economic conditions because of their harsh policies associated with the loans.

### **5.12 Revenue Generation and Stability of the Business**

Most of the participants were satisfied by the profit that they were earning through their businesses. One of the associated factors to this satisfaction could be the age of these startups. They all were operational for more than 3 years. It was not their ideation stage, but the growth stage. They were now mature enough after gaining basic market experience and had developed their own client network. As the data was collected during the Iran-USA-Israel War peak days, the closure of Strait of Hormuz and the spike in the petrol prices had disappointed these entrepreneurs, but overall they sounded optimistic regarding their profit generation and stability of the business. It was also observed that many participants were hesitant in answering the question of their revenue and profit generation. They just skipped it or answered it in an intangible manner.

### **5.13 Future Prospects of the Business**

Most of the participants were optimistic and hopeful about the better working and expansion of their startup in the coming five years. The ones providing bakery items in Lahore only looked forward to covering other cities and owning their own bakery as a brand. The little crochet business owner in Lahore is planning to add more services to her menu. The girls hostels owner in Hyderabad is thinking about opening girls' hostels in Karachi and Jamshoro as well. The farmer and vegetable seller looks forward to expanding her vegetation beyond 2 acres of land in Hyderabad etc.

The study was aimed at exploring the similarities and differences in the entrepreneurial journeys of women entrepreneurs from Lahore and Hyderabad. The data highlighted that there were no major differences in the entrepreneurial journeys of women entrepreneurs from Lahore and Hyderabad. However, the differences were

there depending upon the marital status of women, the financial status of their families and the literacy level of their families. Married participants were motivated to start their business because of the economic constraints and they wanted to play their part in the economic stability of the household. Their hurdles included childcare responsibilities, household chores and in-laws expectations. In the case of married entrepreneurs, it was husbands who helped them in their initial investment. Some married participants had sold their gold to generate an investment for their business. All of the unmarried participants got the initial investment from their parents and guardians. None of the participants availed loans from any bank or organization because they found those all procedures and conditions not friendly enough to avail.

Participants from highly educated families understood the importance of digital media in the promotion of startups and these participants were actively involved in social media marketing of their products and services. However, participants from less educated families were reluctant in staying actively engaged on social media. Mobility issues were grave for young women especially the unmarried ones. Married women with grown up children faced less mobility related problems because they were now at the guardian position not the guarded position therefore, they could travel on their own. All of the participants started their business from their homes and lacked a dedicated workspace. A few of the participants had availed services from Business Incubation Centers. They appreciated the workspace that these organizations offer for 6 months but did not appreciate the lengthy mandatory sessions that are sometimes irrelevant to their business and make the entrepreneurial journey more burdensome.

## 6. Discussion and Conclusion

### 6.1 Discussion

This study explores the impact of socio-cultural factors on the entrepreneurial journeys of women entrepreneurs in Lahore and Hyderabad. It shows how the socio-cultural factors shape the choices and opportunities ahead to the women entrepreneurs and the kind of business model that they adopt such as the '*Masculine and Feminine Lens*' of business models shared by the participant 07. Men tend to choose the businesses that involve higher capital investment, can take risks and unlock better rewarding opportunities. On the other hand, women choose timid, sometimes aesthetics related and less investment involving businesses and are able to generate limited revenue from that. The conceptual framework also aligns with the findings of the research, as **Structural Functionalism** points that bread-winning is not the primary role of a woman, household chores and childcare are. Therefore, women entrepreneurship is less encouraged as compared to the entrepreneurial initiatives by male members of the household. This comparatively less encouragement leads to the challenges that women face in seed investment. Many of the participants lacked proper investment for their businesses and families were not very willing to invest a handsome amount in their businesses which limited the choices of women entrepreneurs and they could start their business from a very small scale. Findings of the research also displayed some link with Intersectional Feminism as women who came from lower socio-economic backgrounds faced more struggles with their seed investment, workspace and mobility as compared to the women with stronger socio-economic profiles. In addition to that, married women entrepreneurs had multiple responsibilities including household chores and childcare other than their business which multiplied their struggles as compared to the unmarried women entrepreneurs. Intersectional Feminism is also applicable to the experiences shared by a Christian participant who chose a cooked food supply business and faced marginalization as people were not willing to buy cooked food by a Christian person. Such findings also emphasized the significance of Social Capital as highlighted by the Social Capital Theory. The social network of this participant, her association with some credible NGOs helped her in expanding her client base. Moreover, the informal social network of the participants helped them grow on digital forums and contributed to their revenue generation. Also, women entrepreneurs secured seed investment from their close informal network.

Internal factors such as motivation and self-confidence and external factors like family support, cultural norms and government policies collectively shape the opportunities and challenges in women's entrepreneurial journey (Munir et al., 2021). The research findings highlighted that the financial constraints were the leading factor behind pushing women to start a business of their own. There were participants who started business because they wanted to do something on their own. The biggest motivation and the gravest obstacle were the same i.e. hardships and deprivation faced by Pakistani Muslim women in a male-dominated society. Regional and cultural values shape women's entrepreneurial journeys significantly (Jamil & Aftab, 2023). The majority of the participants shared that despite running businesses, household chores, childcare and other domestic responsibilities only belonged to the women as they were not fully perceived as the breadwinners even after their contribution to the domestic budget. Most of the challenges and the opportunities ahead to the women entrepreneurs were shaped by the attitude of their families either positive or negative towards their business ventures. In the case of unmarried entrepreneurs, it was parents or guardians who offered them seed investment. On the other hand, it was husbands in case of married women who invested in the business initiatives of their wives. Participants who lacked any such investment sold their gold or utilized their own savings for business. Since the seed capital was given by the families, most of the participants did not have complete autonomy over their financial decisions because families were clear stakeholders in their businesses who were shaping their choices. Similarly, some participants faced restrictions in terms of their mobility, social media presence and communication from their families. Families offered them some support but did not allow them to travel much and allowed social media use with some conditions attached. Mobility restrictions, gender-based stereotypes and limited access to resources are the key hurdles in women's entrepreneurial journeys. Women are supposed to stay at home while men are seen as bread-winners in the Pakistani culture, therefore, start-ups that involve travel and more mobility are considered to be inappropriate for women thus women are discouraged from opting for ideas other than a few that are do-able within the four walls of home (Zeb & Ahmad, 2019).

In addition to mobility, a dedicated workspace was also a major problem faced by most of the participants. They had opened up their studios, stores and offices in a corner or room of their houses which was an interruption in their work life balance and overall compartmentalization of the chores. Moreover, not just gender but other factors

such as religion also plays a key role in shaping the challenges and opportunities ahead for women entrepreneurs. The participant 05 who belonged to the Christian community faced backlash when she started her cooking business. Many Muslim clients refused to get their food prepared by her because of the religious differences. Later on, an NGO helped her in expanding her business by giving her the order of their daily lunch of 30 employees. Gender norms, religious conservatism and socio-political factors limit women participation in owning and leading businesses (Zeb & Ahmad, 2019).

Support by the formal institutions such as economic and legal structures also, informal institutions like family collectively play a crucial role in the success of women entrepreneurs as the rigidity in the gender roles often implied by the family creates obstacles in women's work-life balance, therefore, a support from family's end would wipe off some major hurdles in women's way to becoming successful entrepreneurs also, women inclusive economic policies at the state level can encourage many aspiring women to join the world of entrepreneurship (Mahmood, Asghar, & Nawaz, 2022).

## **6.2 Conclusion and Implications**

The study was aimed at exploring the similarities and differences in the entrepreneurial journeys of women entrepreneurs from Lahore and Hyderabad. The data highlighted that there were no major differences in the entrepreneurial journeys of women entrepreneurs from Lahore and Hyderabad. However, the differences were there depending upon the marital status of women, the financial status of their families and the literacy level of their families. Married participants were motivated to start their business because of the economic constraints and they wanted to play their part in the economic stability of the household. Their hurdles included childcare responsibilities, household chores and in-laws expectations. In the case of married entrepreneurs, it was husbands who helped them in their initial investment. Some married participants had sold their gold to generate an investment for their business. All of the unmarried participants got the initial investment from their parents and guardians. None of the participants availed loans from any bank or organization because they found those all procedures and conditions not friendly enough to avail.

Participants from highly educated families understood the importance of digital media in the promotion of startups and these participants were actively involved in social media marketing of their products and services. However, participants from less educated families were reluctant in staying actively engaged on social media. Mobility

issues were grave for young women especially the unmarried ones. Married women with grown up children faced less mobility related problems because they were now at the guardian position not the guarded position therefore, they could travel on their own. All of the participants started their business from their homes and lacked a dedicated workspace. A few of the participants had availed services from Business Incubation Centers. They appreciated the workspace that these organizations offer for 6 months but did not appreciate the lengthy mandatory sessions that are sometimes irrelevant to their business and make the entrepreneurial journey more burdensome. The study highlights the need for accessible and flexible loan schemes, female friendly public transport that addresses the mobility related concerns of women entrepreneurs and affordable public-private partnership model based co-working spaces for women entrepreneurs as majority of the participants were struggling with the workspace related problems.

### **6.3 Limitations**

Following are some of the limitations of this study:

1. The study was aimed at exploring the similarities and differences in the socio-cultural factors that shape entrepreneurial journeys of women entrepreneurs in Lahore and Hyderabad, both of which are big cities therefore, similarities in opportunities and challenges dominated the differences. These findings might not be applied to the women entrepreneurs in the remote regions of Punjab and Sindh.
2. The economic and time constraints pushed the researcher to conduct some of the interviews via Zoom.

## 7. References

- Abdullah, N., Jaaffar, N. T., Mokhtar, N., Abidin, N. Z., & Ibrahim, N. A. (2025). *Breaking barriers: Women's ventures in the digital realm — A systematic literature review*. *Journal of Entrepreneurship and Business*, 13(1), 85–104. <https://journal.umk.edu.my/index.php/jeb/article/view/1444>
- Anbalagan, S. S. G. (2024). Empowering women entrepreneurs through digital platforms: Opportunities and challenges. *International Journal on Research and Development – A Management Review*, 13(2), 131–135. <https://doi.org/10.65521/ijrdmr.v13i2.696>
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77–101. <https://doi.org/10.1191/1478088706qp063oa>
- Creswell, J. W., & Poth, C. N. (2018). *Qualitative inquiry and research design: Choosing among five approaches* (4th ed.). SAGE Publications.
- Drucker, P. F. (1985). *Innovation and entrepreneurship: Practice and principles*. Harper & Row.
- Hofstede, G. (2001). *Culture's consequences: Comparing values, behaviors, institutions and organizations across nations* (2nd ed.). Sage Publications.
- Jamil, U., & Aftab, S. (2023). Women and entrepreneurship in the Muslim world: The influence of cultural constraints on entrepreneurial motivations. *Culture and Religion*, 24(1), 64–82. <https://doi.org/10.1177/14657503231221691>
- Jennings, J. E., & McDougald, M. S. (2007). Work-family interface experiences and coping strategies: Implications for entrepreneurship research and practice. *Academy of Management Review*, 32(3), 747–760. <https://doi.org/10.5465/amr.2007.25275510>
- Kabeer, N. (1999). Resources, agency, achievements: Reflections on the measurement of women's empowerment. *Development and Change*, 30(3), 435–464. <https://doi.org/10.1111/1467-7660.00125>
- Macionis, J. J. (2014). *Sociology* (15th ed.). Pearson.
- Mahmood, K., Asghar, M., & Nawaz, A. (2022). The role of institutions in women's entrepreneurial performance: Evidence from Pakistan. *Journal of Natural and Social Sciences*, 3(1), 89–101. <https://jonuns.com/index.php/journal/article/view/1014>

- Mahmood, S. (2005). *Politics of piety: The Islamic revival and the feminist subject*. Princeton University Press.
- Minniti, M., & Naudé, W. (2010). What do we know about the patterns and determinants of female entrepreneurship across countries? *The European Journal of Development Research*, 22(3), 277–293.  
<https://doi.org/10.1057/ejdr.2010.17>
- Munir, H., Jianfeng, C., Ramzan, M., Iqbal, S., & Akhtar, N. (2021). Factors affecting women entrepreneurs' success: A study of small- and medium-sized enterprises in the emerging market of Pakistan. *Journal of Innovation and Entrepreneurship*, 10(1), 1–20. <https://doi.org/10.1186/s13731-021-00145-9>
- Naderifar, M., Goli, H., & Ghaljaie, F. (2017). Snowball sampling: A purposeful method of sampling in qualitative research. *Strides in Development of Medical Education*, 14(3), e67670. <https://doi.org/10.5812/sdme.67670>
- North, D. C. (1990). *Institutions, institutional change and economic performance*. Cambridge University Press.
- Organisation for Economic Co-operation and Development. (2005). *OECD SME and entrepreneurship outlook 2005*. OECD Publishing.
- Pakistan Bureau of Statistics. (2023). *Population and housing census 2023: Summary results*. <https://www.pbs.gov.pk/content/population-and-housing-census-2023-summary-results>
- Saeed, A., & Qureshi, S. (2018). Socio-cultural influences on women's social entrepreneurial activity in Pakistan. *Contemporary Economics Review*, 2(1), 55–68. Retrieved from <https://cerjournal.com/index.php/cerjournal/article/view/36>
- Schumpeter, J. A. (1934). *The theory of economic development: An inquiry into profits, capital, credit, interest, and the business cycle* (R. Opie, Trans.). Harvard University Press. (Original work published 1911)
- Shah, S. A. A., & Khan, N. (2020). Impact of regional cultural dimensions on business performance of women entrepreneurs in Pakistan. *Liberal Arts and Social Sciences International Journal (LASSIJ)*, 4(2), 50–65.  
<https://doi.org/10.47264/idea.lassij/4.2.5>
- State Bank of Pakistan. (2023). *Diagnostic survey report of women SMEs in Pakistan*. <https://www.sbp.org.pk/reports/surveys/Women-SMEs-Survey-2023.pdf>

- The Guardian. (2025, March 20). *Women in business held back by mobile data's cost in developing world – report*. <https://www.theguardian.com/global-development/2025/mar/20/cost-data-developing-world-digital-women-in-business-report-female-entrepreneurs-internet-access>
- World Bank. (2020). *Small and medium enterprises (SMEs) finance*. World Bank Group. <https://www.worldbank.org/en/topic/smefinance>
- World Economic Forum. (2024). *Global gender gap report 2024*. <https://www.weforum.org/reports/global-gender-gap-report-2024/>
- Zeb, A., & Ahmad, N. (2019). Enablers and constraints of female social entrepreneurship in Khyber Pakhtunkhwa, Pakistan: Institutional and feminist perspectives. *Sustainability*, *11*(1), 27. <https://doi.org/10.3390/su11010027>

## Appendices

### Appendix 01: Interview Guide

#### Demographic Questions:

- What is your name?
- What is your age?
- What is your qualification?
- What is your marital status?
- What is your religion?
- What is your ethnicity and caste?

#### Details of The Startup:

- Please give an introduction of your business.
- Why did you choose this very business? How long have you been running your business?
- Is your startup registered? If Yes.... Journey of registration- support and hurdles. **Personal Motivation:**

- What motivated you to become a business woman?

#### Family- Surrounding People and Business:

- What was and is your family's attitude towards your business venture?
- How do people around you view women in business?
- How men of your family view your business?
- How women of your family view your business?
- Is there any other woman in your family who runs a business? (If yes.. Her story... opportunities and struggles)

#### Major Challenges:

- What were/are the major challenges in your entrepreneurial journey?
- How did you confront these obstacles?

#### Community Support:

- Did you get any support from people around you? (If Yes... what kind of support and by whom)

#### Support from Organizations:

- Did you join any organization or business incubation center to promote your startup? (If not... why.... if yes...which ones...how was your experience)

#### Use of Technology:

- Do you own digital gadgets and have access to the internet? (If yes... which gadgets? Speed of internet.... Mobile data or wifi access)
- Do you use social media and digital spaces for your business's marketing and growth? (If yes... which forums...what is your reach and experience there...awareness of digital marketing?)
- How do your family and people around you perceive a woman's active presence on digital forums?
- Does their perception of women using social media and digital spaces somehow affect your use of digital spaces?

**Workspace and Mobility:**

- Do you have a proper workspace?
- Being a female entrepreneur, how is your experience with your mobility?

**Clients and Female Business-Owners:**

- How is your experience with your clients?
- If you were a male business owner, had your clients behaved differently with you? If Yes... How?

**Investment and Revenue:**

- How much capital did you have at the beginning of your startup?
- Did you take any loan?
- How much revenue does your startup generate every month and per annum?

**Future Prospects:**

- Where do you see your business in the next 5 years?

Thank you!

**Appendix 02: Written Consent For The Participants:**

I..... voluntarily participate in the study ‘Influence of Socio-cultural Factors on Female Economic Development Through Entrepreneurship: A Comparative Study of Female Entrepreneurial Journeys From Lahore and Hyderabad’. According to my priorities and comfort, I can answer or skip questions asked by the researcher. Also, I can terminate the interview if needed. The researcher, Muqadas Majeed, is allowed to record my interview and use the shared information for research and analysis purposes.

(During coding all interview transcripts and demographic details of the participants will be assigned specific code numbers. Only the researcher and supervisor would have access to the key of codes. The security of the key of codes will be strictly ensured.)

Signature of the participant

Dated

### Appendix 03: Demographic Details of the Participants

Participants 1 to 7 were from Lahore and 8 to 14 were from Hyderabad.

Participant Number	Age	Qualification	Marital Status	Religion	Ethnicity and Caste	
1	22	BS Political Science	Unmarried	Islam	Punjabi, Gujjar	Perfum Busine
2	36	BA	Married	Islam	Khan	Bakery selling
3	24	Mphil Scholar	Unmarried	Islam	Punjabi, Rajput	Artific
4	35	MA Islamiat	Married	Islam	Rajpoot Bhatti	Online selling
5	44	FA	Married	Christianity	Punjabi Christian	Cooke supply
6	38	BA	Married	Islam	Arain, Punjabi	Beauty
7	17	A level student	Unmarried	Islam	Punjabi, Butt	Croche online
8	24	Masters in Data Science	Unmarried	Islam	Akhund	Freelan Data W
9	25	BBA	Unmarried	Islam	Sindhi	Sells st childre
10	27	BS English Literature	Unmarried	Islam	Sindhi, Chandio	Owner Hostel
11	34	BA	Unmarried	Islam	A Punjabi Mughal family living in	Freelan entrepr

<b>Participant Number</b>	<b>Age</b>	<b>Qualification</b>	<b>Marital Status</b>	<b>Religion</b>	<b>Ethnicity and Caste</b>	
					Hyderabad for past 20 years	
12	39	MA English	Married	Islam	Sindhi	Sells s wome
13	46	BA	Married	Islam	Panwhar, Sindhi	Grows
14	37	BSc	Married	Islam	Junejo	Crafts