

Working Women's Dilemma in Balancing Personal and Work Life

Fatima Abrar* and Muhammad Zia-ur-Rehman†

Abstract

Women Micro entrepreneurship is considered as the emerging term in the 21st century as women are actively seen in offices, business places and they are even stimulated to startup their business activities through financial assistance by any way like self-funding, government funds or loans. Women in cities or at macro level are taking advantages and getting opportunities concerning business activities up to some extent but women at micro level are still lacking behind in business or entrepreneurial approach. There are some hurdles still which hinder the direction of these women towards success. The challenge of, and opportunities for, women micro entrepreneurship with balancing work and personal life related to dual paradigm has been highlighted in this research. The women at micro level have to start up their business with many hurdles which includes less confidence, lacking behind in achieving their goals and less support from their family which adversely impact on balancing between their work and personal life ultimately. This research establishes the relationship of women entrepreneurship by highlighting the certain dimensions in work includes; focusing on funding and resources, stereotyping, glass ceiling, job lose threat and challenging jobs, performance appraisal system, less support by family, ineffective leadership and personal hurdles likewise social injustice, affect of marital and parental status, physical strength, soft corner nature and attitudes and male dominating world. This is qualitative research (interview technique) based on the sample size of 30 working women in Kashf Foundation. The results indicate that all these factors create hurdles in the work and personal life of women to balance their life.

Keywords: Women Micro Entrepreneurship, Hurdles, Personal Life, Work and Social Life, Small and Medium Enterprises

Introduction

Micro entrepreneurship refers to a small business with no more than 10 employees and seed capital of less than Rs. 7 million in Pakistan and in U.S \$35,000 and with an annual return of less than \$100,000. Due to changing trend of people in work, they prefer to find opportunities for them rather than getting job because of unemployment. This limited job

* Fatima Abrar, PhD Candidate, Air University School of Management, Islamabad, Pakistan. Email: f_abrar2011@yahoo.com

† Dr. Muhammad Zia-ur-Rehman, Assistant Professor, National Defence University, Islamabad, Pakistan. Email: scholarknowledge@gmail.com

opportunities and insecurities lead them for new ways for earning livelihood. Micro entrepreneurship is a concept that has been practiced globally for many years and it is still gaining popularity all around the world due to changing scenario of the world market. Micro entrepreneurship is adding value to economy of any country (developed or developing) by providing more jobs, generating income and helps to strengthen purchasing power. Even though micro entrepreneurship is the core to start small scale businesses but women entrepreneurs have to struggle a lot than men entrepreneurs to set up their business. This statement is true for females in either developed or developing countries. Just setting up an institute doesn't encompass all problems faced by women entrepreneurs; balancing professional life and maintaining personal life is mandatory for women even, opting entrepreneurship or any other career path.

Rationale of study

This particular research helps to analyze the concept of micro entrepreneurship in detail with special emphases on women entrepreneurs and also highlight problems that create hurdles for balancing work and personal life. This study provide an insight to problems that female entrepreneurs have to face in a male dominated society and due to this reason female entrepreneurs have to go to extra-mile for setting up their business. In Pakistan micro entrepreneurship has captured attention of the present government, which has launched schemes that provide funds to people to set up their businesses. The loan ranges from Rs. 1 million to Rs 20 million with first year as grace period i.e. no installment is to be paid in the first year, and the total payment of loan is in 8 to 10 years. The set quota for male as well as female candidates opting for this loan is 50% and thus gives a fair chance for women to set up their businesses. As young graduates tends to focus on establishing their own businesses to support economy of government rather than waiting for job opportunities, so micro entrepreneurship has become a necessity rather than an option. There are about 21.5 million micro entrepreneurs in United States, while in Pakistan the rate is much lower as concept of micro entrepreneurship especially for women is relatively new.

The issue of women micro entrepreneurs is challenging and essential term to understand competencies, capabilities of employees belonging to different areas, culture, values, income, function and perceptions in employees with reference to the social and personal factors as it impedes progress in society as well as the country . Our

research will fill this gap and we have taken this issue to highlight women micro entrepreneurship hurdles: balancing personal and work life: a dual paradigm.

The key objectives of this study are

- To highlight the issue related to the women hurdles in work and personal life and how much it is difficult to establish balanced approach between both.
- To present the problem with the case study as referenced, Roshaney Zafar.
- To identify the problems in the work life and personal life balance?
- To highlight issues related to values, attitudes, culture, policies, and services in enterprise development.
- To identify gender issues and influence on their work behaviour

This research paper's imperative motive is to depict that female entrepreneurs have to play an additional role i.e. business or work life with personal life simultaneously. They are deprived of many resources that are extended to men entrepreneurs and thus they failed to move in the business plan due to lack of support. This paper emphasize on the hurdles that women entrepreneurs face while balancing their personal and professional lives.

This research paper will provide an insight on situation that is prevailing in the economy and markets for women entrepreneurs nowadays and how they face the challenges ahead of them. In this study a case study- Kashf foundation- is analyzed which will provide better understanding of the dilemmas faced by female entrepreneurs around the world related to their work as well as personal lives and how they can overcome these obstacles.

Significance of this study is that it will incorporate the true essence of what it means to be a woman entrepreneur and all the glitches that have a staggering role in making the experience of running a self-owned business for a woman to be all the more difficult.

Literature Review

Women Micro Entrepreneurs

Women micro entrepreneurs at the small scale level with the perspectives of "5 M's" identified by Brush (2009) including markets, money, management, motherhood and macro / meso entrepreneurs which reflects the spectrum of women entrepreneurs' that possess broad range of values, social culture and external expectations. Women can be seen

into managerial position by the research of Sarah et al; (2004) which have raised a lot of queries at the changing level of reorganization to which they work pertaining to themselves, their workers, families and position. Emmeline et al; (2008) have observed by their survey that female managers were obedient, fearful, uncertain, submissive, timid, passive, and interested in their values as compared to other things. They have identified male managers more independent, persistent, self-reliant and enchanted high degree of achievements' at work.

Emmeline et al; (2008) find out prominent regional differences with regard to managerial gender stereotyping. Baycan, Enno & Nijkamp (2003) analyzed concept of female entrepreneurship as the most prominent one and modernized term as different cultures merging in one society. They have clarified that females' have open ended capacity for creating established economies in cities and they have the stamina to bring diversity in opportunities, business features, management styles, networks facilities' and groups they have attained in the society. They have identified barriers of female entrepreneurs with the association of ethnic groups which have similar ones, i.e. experiences, qualifications, social pressure, problems and needs. Sheila, (2005) examined the organizational and job tenure with relation to health status and identified that organizational period negatively affect the career satisfaction of older managerial and professional women. Farr & Yvonne (2009) within the context of their existing cultural practices have analyzed that culture affects entrepreneurial outcome with the effectiveness of communication practices which is the aspect for to help and acceptance of norms and in turn affecting perceptions of mutual trust.

Social and Work Life Problems

Stereotyping starts with the classification of sex, age and race with the combination of traits and behaviors related to those activities which are subconsciously become a part of the stereotype and it contains a negative connotation because it is referred with social injustice as identified by Regina & Stacy (2002, p – 51). Regina (2002) identified framework that provides interactions and expectations with the person which results in gender stereotyping. Jelena, Ronald & Lisa (2008) examined the gender differences in the burnout and reemployment experiences of managers which highlights following issues that are reasons of job loss, length of unemployment, previous job loss experiences and its pros and cons, difficulties in findings jobs, job attributes' and its preferences, prejudices, marital and parental effects on

job, job negotiation process, lack of performance appraisal system affects the social and work life of women.

Rueyling (2006) identified barriers of not providing overseas assignments due to specific factors like lack of motivation to maintain executive position of women and unqualified due to factors like position, education, rank, specialization, travel difficulties, marital issues, gender prejudice and physical safety of female managers. Many companies send female employees for overseas assignments as that work is rejected by men and thus limit the success factors of females and also fails to get opportunities, scope of activity and length of stay abroad. Hind Patricia and Baruch Yehuda (1997) has expressed three major aspects of assessment process for promotion i.e. those who set criteria for current jobholders at entrepreneur, professional and managerial level are men, the techniques and instruments such as interviews, psychological assessments are often related to male managerial assessment centers, and those who do assessments are withheld with men with their negative perceptions for the women suitability for management.

They have also observed and pointed out different challenges throughout their careers, females face different developmental challenges and obstacles in their jobs. They receive fewer opportunities to experience which negatively influence their job commitment and this will result in lower needs of achievements and fails to attain status, wealth, professional fulfillment and contribution to society. They examined performance appraisal system which includes written reports of performance, clearing critical incidents, decision power and retain women at “top management positions”. In this as “many women consciously not avail the top management position because with this approach they have to stay apart from their home for work ,so their family suffers by this situation”. Women lead to ‘reality- testing approach’ in performance appraisal system than ‘hypothesis testing’ (Verzat et al, 2008) identifies a lower capital for women or employer’s discrimination against them due to wage structure.

Tricia & Greg (1997) developed study on Quinn’s competing values framework (1988) which identifies eight managerial roles, out of which five roles for women are innovator (open system models), producer, director (rational models), coordinator (internal process model), mentor (human relations model) than males and males as broker (open system models), monitor (internal process model) and facilitator (human relations model). Samia (2008) has mentioned the model of

Greenhaus & Parasuraman in study of glass ceiling by two forms of work- family conflict i.e. time- based conflict and strain based conflict. The time based conflict refers to time assigned for accomplishing of one goal is difficult instead of other goal to be fulfilled. The latter one is experienced when the difficulty faced in presenting work role by the other work by having fatigue, depression and anxiety. Thus the consequences of both conflicts may be chronic and leads to various kinds of dissatisfaction e.g. job dissatisfaction, family dissatisfaction, life dissatisfaction, depression and other somatic symptoms related to working mothers that how it creates hurdles for their personal life and work life. Samia (2008) made comparison of married and unmarried female workers and examined that married female gives more priority to their family and children rather than work and these females faces higher level of conflict they are thrown into the situation to strike between their conflicting roles. The attempt of combining both roles simultaneously introduce partial cause of problem i.e. scarcity of women managers and entrepreneurs at top level of the organizational hierarchy.

According to Birgit (2008), modern organizations are trying to find out new ways of leadership styles without stereotyped nature for females i.e. ideas, experiences and give value to others and identified that transformational leadership is the effective approach as in this teamwork is appreciated which is effective for changing views of gender discrimination. Schyns (2008) highlighted two contents and contexts of leadership, that are masculinized and transformational contexts. The former refers to hierarchical leadership scenario which includes typical male stereotyping such as agency and instrumentality whereas the latter one highlights modernized system and stresses on the empowerment and declared it as feminine style of leadership. Schyns (2008) have also studied that transformational leadership possess all qualities of social role for female managers and entrepreneurs and argued that leadership and gender role at different relations creates negative effects on evaluation of female leaders and entrepreneurs. And if there is fit between both roles, then there would be higher performance ratings which would enhance the self-image of female leaders in a positive way and transformational leadership would turn to an occupational self efficacy (OCCSEFF). Females in international workforce are now concerned more about motivation for leading which reflects to select the right person with appropriate skills, expertise, experiences and qualities that also ensure the success of the organization, identified by Anthony & Cristina (2004). The women leadership is not fact of “fitting in” the

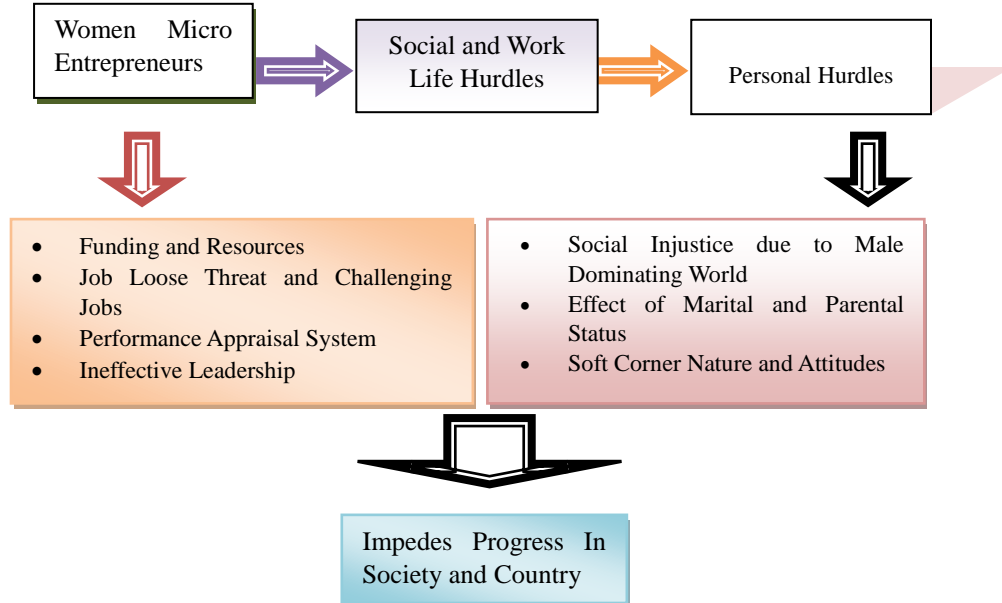
organization only but also to “giving in” the opportunities’ those to practice their leadership approaches. Some females introduced the new leadership styles and dare to break the specific approaches that openly reveal feminine traits and behaviors as social justice and a place of their own in organizations and some women have chosen successful male leaders and their styles as their role models.

Personal Hurdles

According to Bo & Sophia (1999), women have taken part into diverse areas but still there are some traditional norms, values and beliefs designed by the dominating male society and the female role is directly associated with the patterns of behaviour, motivational needs, personality, culture, social values. They have also find out that organizational position assigned to them whether executive or operational, it will reflects as a negative feedback role for them due to the gender discrimination and they are always devalued while performing the managerial position in this typical traditional society comprises of men. The traditional managerial role can be assigned to them identified by Bo and Sophia (1999) can be instrumentality related characteristics such as assertiveness, competitiveness, task orientation, aggressiveness. But women tend to be less motivated and they feel more stress as compared to men. Another main difference examined by Bo et al.(1999) that women who have young children prefer part time jobs because they have to spend their time with family and this reduces the work experience of female workers and managerial role. . Other discriminating factors includes gender stereotypes, biasness and other personal like marital and parental status affect the success of women in business and work life.

Samia (2008) argued that women leave their jobs and do part-time work because of difficulties and they failed to show commitment to their jobs and thus in this way, women managers and entrepreneurs faces problems during the whole course of their professional career. Samia (2008) also highlights that organizations are unwilling to hire those female employees who have to carry both their workload of child care and work, and so in the results females have only two options; either to accept the current males world of organizations or fight to find out new way for themselves and come up with new options’ of entrepreneurship and new meanings, levels and patterns of employment.

Theoretical Framework



Hypotheses:

- There is no significant impact for women micro entrepreneurs having hurdles which impede their progress in society and country (H1).
- There is no significant impact for women micro entrepreneurs by having obstacles in their social and work life as mediation factor (funding and resource, job lose threat and challenging jobs, performance appraisal system, ineffective leadership) by which their progress impedes in society and country (H2).
- There is no significant impact for women micro entrepreneurs by having obstacles in their personal life as mediation factor (social injustice, effect of marital and parental status, soft corner nature and attitudes, male dominating world) by which their progress impedes in society and country (H3).
- There is significant impact for women micro entrepreneurs having hurdles which impede their progress in society and country (H4).
- There is significant impact for women micro entrepreneurs by having obstacles in their social and work life as mediation factor (funding and resources, job lose threat and challenging jobs, performance appraisal system, ineffective leadership) by which their progress impedes in society and country. (H5).
- There is significant impact for women micro entrepreneurs by having obstacles in their personal life as mediation factor (social injustice, effect of

marital and parental status, soft corner nature and attitudes, male dominating world) by which their progress impedes in society and country (H6).

Research Methodology

This is the co-relational study of main variables. It is the descriptive with qualitative research and data is collected with the combination of primary and secondary sources like questionnaires and interviews.

Sampling Design

The sampling size will be of minimum 30 samples relating to the techniques of simple random sampling and survey sampling. This will be a qualitative study. The delimitation of the study is that this is only deal with some specific area, as due to the non-availability of resources. So this model can be further applied to different other areas for its generalizability.

Data Collection Method and Analysis

Questionnaires' were distributed among the university students of which 20 were males and 10 were females. In the next step, the interviews were conducted for unfolding entrepreneurial process from female entrepreneurs. The different questions asked from the entrepreneurs: reasons for starting up a new business specifically related to women entrepreneurship, problems they are facing as micro entrepreneurs, source of financial support for women micro entrepreneurs, and the training programs they have included and what are the future perspectives of this business as micro entrepreneurs. Family support is considered as necessary because their support will help them to get interaction in market, financial and industry networks, exploitation and increasing the value of opportunity which increase growth prospects of their ventures. This framework that we have drawn is not static but dynamic because certain measures are taken for this issue to be resolved in which family support, training programs, financial assistance are highlighted. Motivation of employees needs to be improved because if they start up their business it will help for economy of Pakistan and unemployment rate will decrease. Women as micro entrepreneurs are a symbol of new merit- based human resource management system and major contributions' of female in entrepreneurs will helps to improve performance because their achievements will stir up as a competitive spirit in their male counterparts. A strong willingness to follow direction relates with strong managerial role expectations and

considered as significant for motivation and leadership style indicating social support to society and well being of employees. On the basis of questionnaires distributed, following results have been executed and it also highlighted the importance of women as being entrepreneurs.

Results and Discussions

Hypothesis 1 and 4:

As it indicates that micro entrepreneurs do not impede progress in society because they are provides the foundation stone for development in country and find opportunities for being successful that are the source of positive economy in the country so H1 negates because they have the relationship being as micro entrepreneur on the economy but their way of progress stops due to factors of personal and social life . So H4 is accepted because there is significant impact on the social, economy, technology but hurdles create imbalances in their life. So there is significant impact for women micro entrepreneurs by having hurdles which stop their way towards progress. So (H4) has shown impact and rejected null hypothesis (H1).

ACTIVITY PRIOR STARTING UP OF BUSINESS

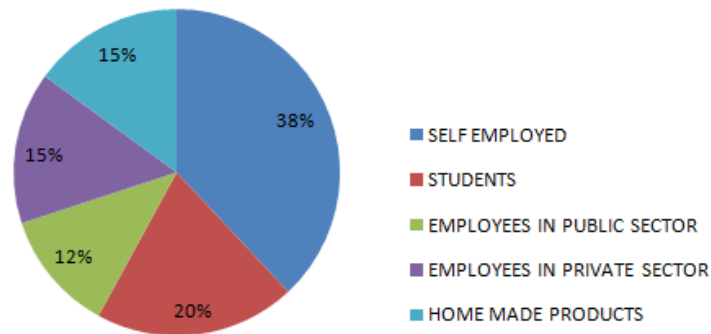


Figure 1. Activity prior starting up of business

It has been identified from the above distribution(Figure 1) that concludes that most women were self employed and have sound financial strength which enables them to start up their own business. The distribution shows that women were self employed (38%) and get the opportunity to be an entrepreneur, then students from different fields were motivated for this entrepreneurial quality (20%), Employees from private sector and homemade production (15%) turned themselves

towards entrepreneur and public sector organization employees (12%) were less due to certain limits like contracts with their organization.

REASONS FOR COMING INTO BUSINESS

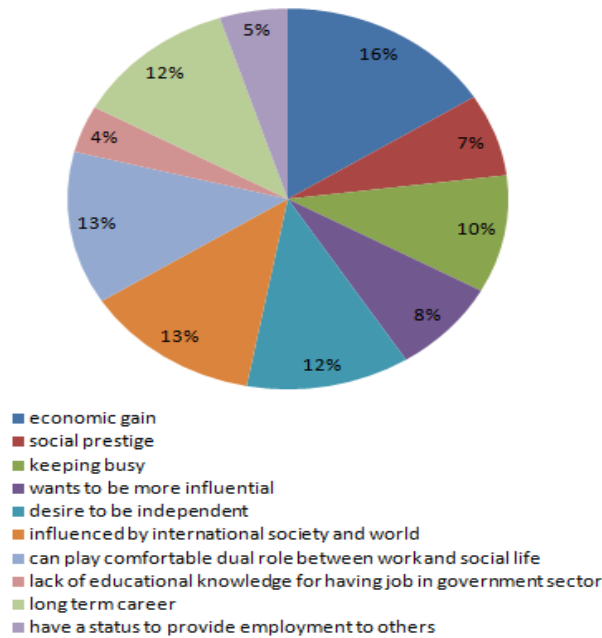


Figure 2. Reasons for coming into business and be an entrepreneur

The basic reason for starting up a new business was economic gain (16%) as depicting in Figure 2 and then influenced by international society and world (13%) due to competing world as they have the ability to take decisions because of education, knowledge about world happenings, advancement in technology, business strategies and objectives. They can perform comfortable dual role between work and social life (13%) due to changing and positive attitudes of their family as they support them in every harsh condition Then next reasons refers to long term career (12%) because as they have completed their degrees so as unemployment getting higher in Pakistan, and last factor and they desire to be independent (12%). Women wants themselves busy (10%) in certain activities so they start their own business. They wants to be influential (8%) and then social prestige (7%). Then they provide

employment to others (5%) to balance the economic activities. Lack of educational knowledge of business and job orientation in public sector convince them to go for entrepreneurship.

Perceptions of women micro entrepreneurs in having support

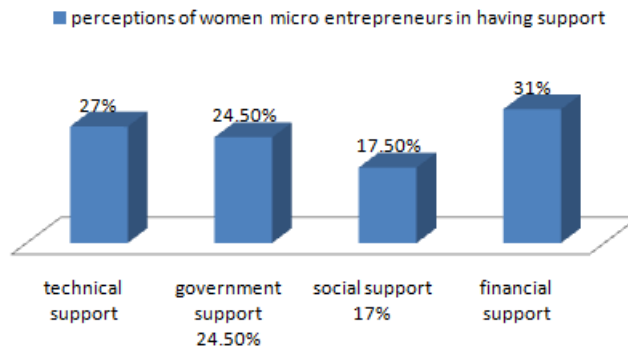


Figure 3. Perceptions of women micro entrepreneurs in having support

The different perceptions regarding the support to women micro entrepreneurs were determined more in financial support (31%), then technical support (27%), then it comes government support to 24.50% and social support as (17.50%) as results showing in Figure 3.

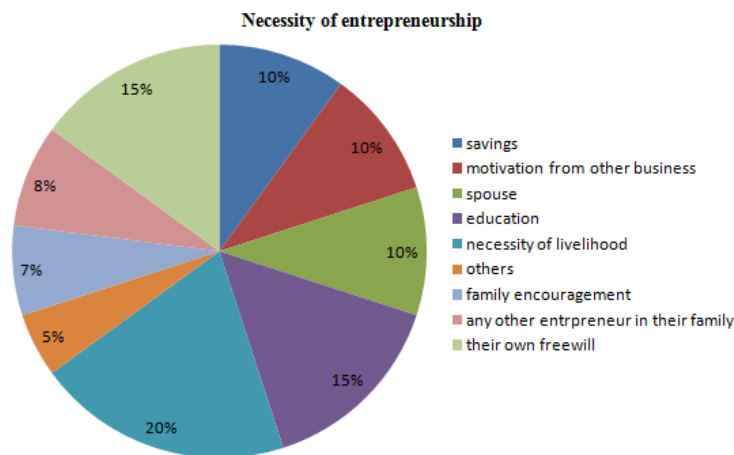


Figure 4. Necessity of entrepreneurship

Necessity of being entrepreneur becomes the foundation because of lack of job opportunities. For this necessity of livelihood (20%) is considered as the basic purpose for women to be an entrepreneurs as

depicting in Figure 4, then education (15%) related to any field boost their energy to serve them without being idle, and their own free will (15%) is also the source of potential for entrepreneurship. Savings, motivation of other business, and spouse encouragement (10%) are also the factors for taking the business activities'. Any other entrepreneur in family (8%) is the motivating source of being an entrepreneur. Family encouragement (7%) and other reasons somewhat may be of (5%) helps them to start the business plan.

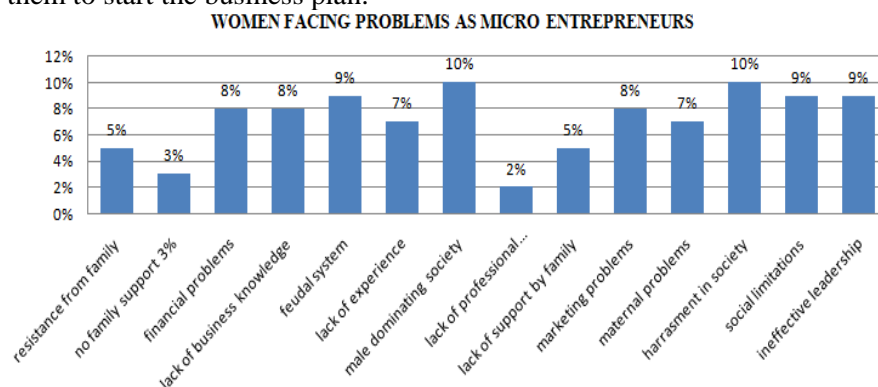


Figure 5. Women are facing problems as micro entrepreneurs

There are different problems for female entrepreneurs like male dominating society (10%) and harassment in society (10%) in Pakistan as shown in Figure 5. Ineffective leadership, social limitations and feudal system (9%) are also the sources of hurdles in their business life. Financial problems, lack of business knowledge (women living in villages that are dealing with embroidery work do not know the factors of business) and marketing problems for females (8%) also impede their paths for running their business activities. Lack of experiences and maternal problems (7%) also decreases' entrepreneurial activities' for a single woman in this society. Resistance from family and lack of support (5%) in villages and small rural areas in Pakistan cause disturbance for women in completing their business process. Financial support by family and other funding institutions creates problems for funds (2%) but most of the females start their business process by their savings because most females are unaware of the lengthy procedures' of the banks and in most cases, middle men are involved to provide goods to other market or them and take commission from females as they are unaware of the policies, rules and regulations of having loans. Females in cities being an

entrepreneur have know how about loan procedures, and so get benefit from it but other factor stop their way to progress.

Main Objectives for being an entrepreneur

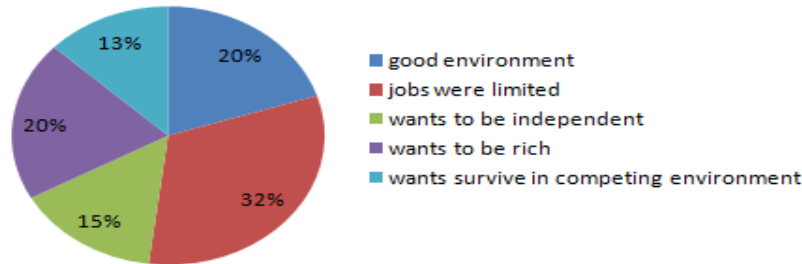


Figure 6. Main objectives for being an entrepreneur

There are different objectives which are important that why women have turned themselves from job orientation towards an entrepreneur as illustrated in Figure 6. The basic objective behind entrepreneur as jobs were limited (32%) so women prefer this business plan. Then other factors were also important like positive environment for business and wants to be rich and gain economic difference (20%), wants to be independent (15%) and also need survival in competing environment (13%).

Hypothesis 2 and hypothesis 5:

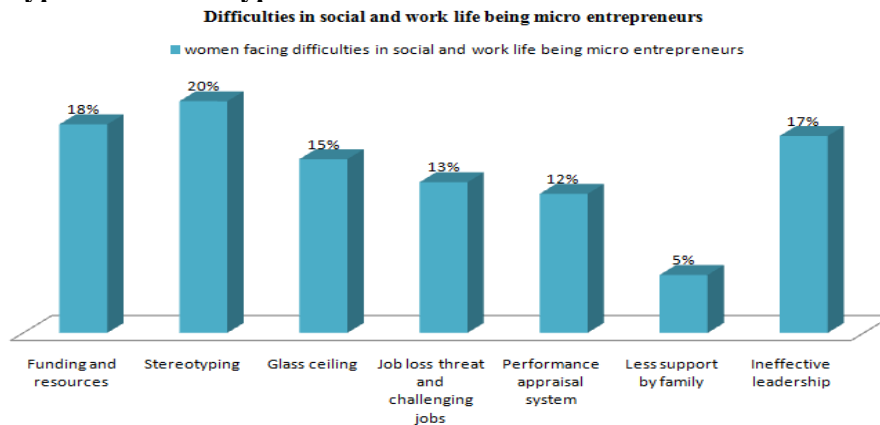


Figure 7. Women facing difficulties in social and work life being micro entrepreneurs

This chart (Figure 7) relates with hypothesis 2 and 5. In hypothesis 2 it was predicted that there is no impact of social and work life hurdles on

women micro entrepreneurs and in hypothesis 5, the alternate hypothesis that social and work life hurdles of women micro entrepreneurs create imbalance and their progress impedes in society as well as country. So above distribution chart shows the significant impact of social hurdles and in which stereotyping is affecting at top to impede their progress (20%), funding and resources' from Government and other financial institutions' problems (18%) are also major hurdle. Ineffective leadership by women entrepreneurs (17%) is also the major cause of negative progress as they cannot control their employees and other negative influences of their achievements which fails them to attain objectives even. Glass ceiling (15%) and job loss threats (13%) with challenging jobs are also the barriers in work life. Performance appraisal system in country is also ineffective because if one male is producing some new material or products or innovating or his abilities are highly recognized as compared to females. So this discrimination factor also negatively affects their energy and motivation power. Less support by family (5%) in social conditions somewhat influence or affect their capacity to do work and brings innovation. So there is significant impact shown for women micro entrepreneurs by Social and work factors as mediation. So (H5) has shown impact and rejected null hypothesis (H2).

Hypothesis 3 and hypothesis 6:

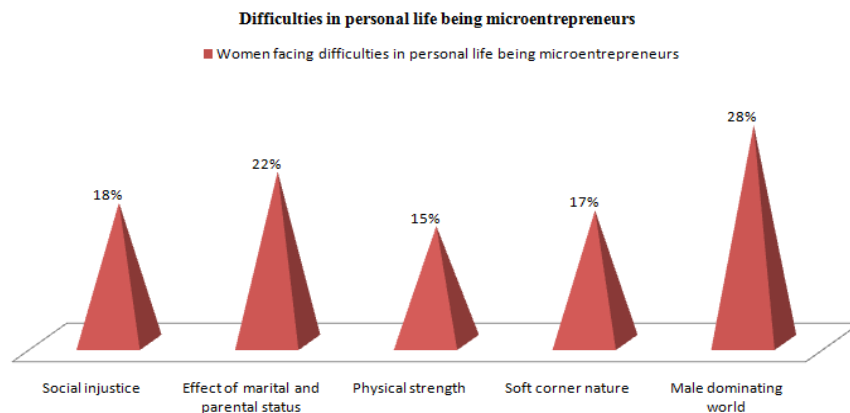


Figure 8. Women facing difficulties in personal life being micro entrepreneurs

Women are also facing difficulties' in personal lives which impede their progress in society and country being micro entrepreneurs in which male dominating society is the leading factor which have a percentage of 28% out of 100%. Personal life comprising of marital and parental status have

negative effect on their success factor. Social injustice (18%), soft corner nature of being female (17%) and less physical strength (15%) also affect their entrepreneurship qualities'. So there is significant impact shown for women micro entrepreneurs by personal factors. So (H6) has shown impact and rejected null hypothesis (H3).

Discussions and Challenges

From the above results, some challenges are still faced by women micro entrepreneurs and that are creating hurdles in their road towards progress. There are other factors like lack of business knowledge, financial problems, resistance from social support have severe impact on their success factor. From the above findings the challenges that women are facing related to the personal and work life especially in Pakistan are as follows:-

The improper implementation of rules and regulations by government hampers effective micro entrepreneurs. Government starts many schemes but it only support well-established firms but do not encourage grassroots entrepreneurs. Government direct support to women micro entrepreneurs is not up to the mark at local levels. Traditional cultural practices like male dominating society in home do not allow their wives to follow lengthy procedures for loan application and not to have alone business of their own even and do not want property like land in the custody of their wives.

Finance to start business activities is of huge amount and females do not have much savings and when they start their business, different costs are also there like rent, electricity, material purchasing and production, charges of labor, production technology, finance and funds available from financial institutions have high interest rates which they cannot afford. Training programs in Pakistan are not present for entrepreneurs to guide infant entrepreneurs about procedures and risks of their upcoming business. Stereotyping and glass ceiling effect in organization and businesses whether job orientation or entrepreneurs, women face at every level i.e. micro and macro.

Women cannot balance between work and personal life due to maternal problems as starting up business alone is challenging activity, so women cannot provide concentration to both of them simultaneously. In villages this situation is adverse because in cities entrepreneurs hire assistants with her mostly but in villages, women have to handle all things alone. In laws, relatives and less support by family deviates women from their path. Lack of access to modern technologies and

procedures also hampers progress of women because in competing world, the game is of new processes.

As economy of Pakistan is going adverse day by day and inflation rate increases so it's great risk for new people to invest their money for single business especially by women. Ineffective leadership and feudal system are also challenges for developing countries like Pakistan. Lack of professional and business knowledge and experience create disturbance for women micro entrepreneurs to start their business. When products follows marketing process, then women are facing problems because middle man involves and get commission from these needy women at their own rates, as these entrepreneurs due to social pressure cannot provide products to the market themselves. Vocational training centers are not working properly.

Future Implications for Women Micro Entrepreneurs:

If these steps taken into account then this process named as micro entrepreneurs can be made more effective with the perspectives of women.

TRAINING PROGRAMS AND FUTURE PERSPECTIVES

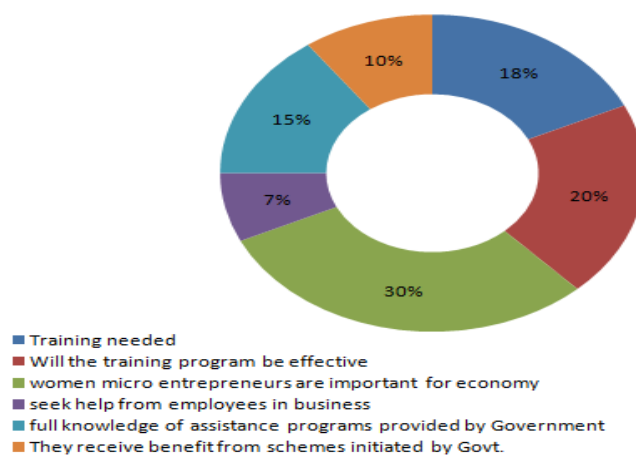


Figure 9 : Training perspectives and future programs

Training programs are considered as essential part because respondents were in favor of training and it was argued that training program will provide effective results as represented in Figure 9. 18% were in favor of training and women micro entrepreneurs were also considered an important foundation stone for economy referring to as

30% and 7% seek help from employees in business activities and 15% have full knowledge about Government assistance schemes and only 10% receive benefit from them, So high duty lies in the hands of Government to support these micro entrepreneurs even at local level by media, advertisement whether electronic or print.

Financial Support for Women Micro Entrepreneurs

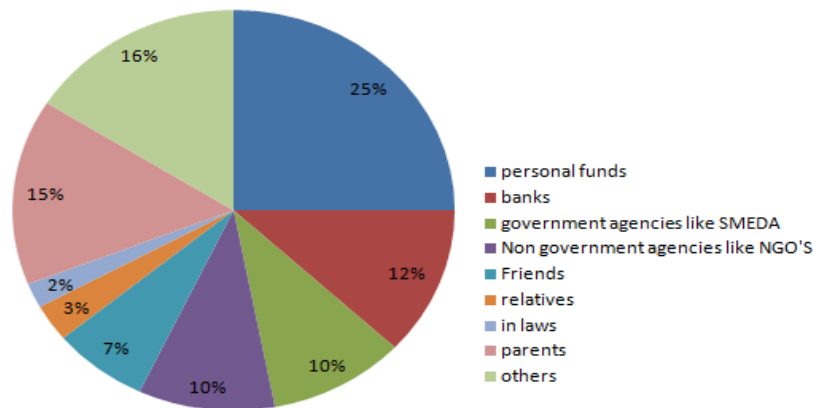


Figure 10 . Financial support for women micro entrepreneurs

The financial support these women are taking from sources as described in Figure 10, out of which finance gained by them are their own personal funds (25%), others like loan from people (16%), parents (15%), banks (12%) ,government agencies (10%), non- government agencies (10%), friends (7%), relatives(3%), in laws (2%). So, government should take steps to initiate programs for funding to these infant or well settled entrepreneurs particularly women.

Conclusion and Recommendations

This study highlights the dual paradigm for a female entrepreneur includes balancing work and personal life. This study also explores case study of Roshaney Zafar, is a very well-known entrepreneur in Pakistan who set up the first micro finance initiative for female entrepreneurs. It can be easily deduced from study that environment in which female entrepreneurs are working is not favorable for their development. The policies should be improved to support business incubators even.

The problems that persist in Pakistan for female entrepreneurs are that government does not provide necessary facilities for them to flourish. Second, stereotyping nature for female entrepreneurs and so-

called religious restrictions limit activities for their business. Third, there is lack of proper infrastructure, fewer incentives are being provided by government and non-government institutes. Fourth, biasness towards female working women is the major cause of their failure.

The conclusion of study is that even with unfavorable circumstances of the country like social stereotyping, domestic demands and extensive discrimination; the female entrepreneurs are striving towards their goals of running successful businesses and exploring their potentials.

Recommendations

Considering the above circumstances, there are following recommendations to improve concept of women micro entrepreneurship. More institutions like Kashf Foundation services should be extend to farthest rural parts of the country so that female entrepreneurs can get chance to start their business. Extensive training should be provided to females who are willing to work, learn and earn their livelihoods. Registration with micro finance institutes and NGOs helps to set up new business especially rural females and they get access easily with their boards consisting of a group of influential women. Financial institutes support small female entrepreneurs by providing flexible products that are accessible by such entrepreneurs. More involvement and interfacing between government and female entrepreneurs to address their issues and increase their contribution to economy. More incentives like grace periods, flexible loan terms, free training and other facilities; like government contracts should be extended to female entrepreneurs to underwrite the economy. Certain stereotyping for females should be discouraged so that their true abilities can come forward. Infrastructure should be effective which contributes to the deduction in costs of operating businesses. This will helps in modernization of rural as well as future transformation of urban areas. A certain government institute must be empowered to look-over the progress of female entrepreneurs. Different seminars and expos must be set up and advertised for females to start their own businesses.

References

- Anthony, N., & Cristina, T. (2004). Leadership and Gender: a dangerous liaison. *Leadership & Organization Development Journal*, 26(7), 574-590
- Barnet, V., & Charles, W. (2008). Gender wage gap and the glass ceiling effect: a firm-level Investigation. *International Journal of Manpower*, 29(6), 486-502.
- Baycan, L. T., Enno, M., & Nijkiamp, P. (2003). Diversity in entrepreneurship: ethnic and female roles in urban economic life. *International Journal of Social Economics*, 11, 1131-1161.
- Birgit, S., Von, E. A. & Jorg. F. (2008). Is there a male advantage in the effects of feedback and leadership on leaders' occupational self-efficacy. *Equal Opportunities Journal*, 27(7), 596-612.
- Bo, E., & Sophia M., (1999). Internal and external influences on women's and men's entry into management". *Journal of Managerial Psychology*, 14(5), 421-433.
- Brush, C. G. (2009). A Gender-aware framework for women's entrepreneurship. *International Journal of Gender and Entrepreneurship*, 1(1), 1756-6266.
- Emmeline, D. P., & Richard, K., Ofer, M. (2008). Are managerial gender stereotypes universal? The case of Hawai'. *Cross Cultural Management: An International Journal*, 15(1), 94-102.
- Farr, W. R., & Yvonne, B. (2009). Female entrepreneurs as managers, The role of social capital in facilitating a learning culture. *Gender in Management: An International Journal*, 24(1), 14-31.
- Jelena, Z., Ronald. J. B., Lisa, F. B. (2008). Gender differences in involuntary job loss and the reemployment experience Less there than meets the eye. *Gender in Management: An International Journal*, 23(4), 247-261.
- Patricia, H., & Yehuda, B. (1997). Gender variations in perceptions of performance appraisal. *Women in Management Review*, 12(6), 276-289.
- Regina, O., & Stacy, B-B. (2002). Gender Barriers to the Female Mentor – Male Protégé Relationship. *Journal of Business Ethics*, 37, 51-63.
- Rueyling, T. (2006). Gender issues and family concerns for women with international careers Female expatriates in Western multinational corporations in Taiwan. *Women in Management Review*, 21(5), 376-392.
- Samia, K. (2008). Is the glass ceiling kept in place in Sudan? Gendered dilemma of the work life balance. *Gender in Management: An International Journal*, 23(3), 209-224.
- Sarah, M., & Leon, G. (2004). Are female supervisors good for employee job experiences, health and well being. *Women in Management Review*, 20(2), 80-95.
- Sheila, C., & Armstrong, S. M. (2005). Factors related to the career satisfaction of older managerial and professional women. *Career Development Journal*, 10(3), 203-215.
- Tricia, V., & Greg, C. (1997). How different are the roles displayed by female and male managers?. *Women in Management Review*, 12(4), 129-135.