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Challenges and motivations for women entrepreneurs in the service sector of Pakistan

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Abstract

This study investigates the challenges and motivations for women entrepreneurs in the service sector of Pakistan. Women's business ownership is widely recognized as a critical component of a healthy economy because it plays a significant role in the production of new jobs and services and contributes to overall economic development. Due to the many challenges that are present in the business world, the percentage of women in Pakistan who start their businesses is extremely low. Nevertheless, some motivators keep people from creating new enterprises. This research is qualitative; it adheres to the interpretivism paradigm. A case study approach has been utilized to investigate the individual motivators and hurdles that affect business ventures in Pakistan. The findings uncovered many significant themes that centered on two different dimensions, motivations and challenges. This study is helpful for policymakers in formulating policies and strategies to remove barriers, address challenges, and give opportunities for women to start their businesses. Additionally, this study will provide direction to entrepreneurs, especially those working in the service sector industry. A further finding of the studies will be useful for women's empowerment, poverty reduction, and the attainment of sustainable development goals.

Keywords Challenges, Entrepreneurship, Motivations, Services sector, Pakistan

Introduction

Women-owned entrepreneurship should be encouraged in any society that aspires to reach a high level of overall development so that women can take advantage of the opportunities it presents for personal development and economic growth [109]. The contribution of women to business development can be the backbone of economic acceleration [57]. Moreover, new enterprises in their early stages are the true engines of economic expansion [91]. Research on female entrepreneurs began

in Western countries more than three decades ago and has only recently moved to countries outside of the West due to the significance of the topic for economic growth [89]. In the year 2007, The Economist published an article titled "Womonomics Revisited," in which the author concluded that "Men govern the world's economies, but it may be up to women to save them." The aforementioned information demonstrates that women play a key role in economies around the world [36]. Most crucially, new businesses that are still in the beginning stages of their life cycle are the real drivers of economic expansion [91].

Women's entrepreneurship provides a foundation for the transition toward the achievement of sustainable development goals. It also triggers innovation by producing new products and services and leads to ideas for future generations to handle business and environmental problems [57]. Women who manage their businesses make a substantial contribution to sustainable development [3, 23, 25, 61, 93] create innovation [11]. Accelerate

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job opportunities [54], increase social innovation and mobility [6, 97], reduce poverty [100], and creates opportunities for career success [13]. Women's business ownership should be encouraged in any society that aspires to reach a high level of overall development because this allows women to realize their full potential and share in the benefits of that growth. This is important for any society that wants to reach a high level of overall development [109].

Women and men make up nearly the same percentage of the population in the subcontinent, but there is a significant gender disparity in terms of their social status because there are many difficulties that are faced by women in doing business and economic activities [2]. Furthermore, the contemporary global crises emphasize the participation of women in business development, which can be achieved by encouraging women to start their businesses [76]. Previous studies have shown that Asia is currently the region with the highest rates of growth worldwide in terms of investment, technological advancement, innovation, and production [45, 47, 53, 55, 96]. The rapid expansion of the economy in Asia can be attributed in large part to the efforts of the region's female business owners [52] but Pakistan is behind in this context. The Global Entrepreneurship Report [32] also emphasized the need to encourage female business ownership in Asia to foster long-term economic expansion. Research on women entrepreneurship is a flourishing field of research in the twenty-first century due to the significance that entrepreneurship plays a critical role in the growth of the economy [102]. Furthermore, the ongoing global crises (i.e., climate change and COVID-19) emphasize the necessity to involve women in entrepreneurship to achieve the economic development goals of the countries [76].

According to the Global Gender Gap Report [105], Pakistan has been ranked 146th out of 149 countries in terms of the opportunities and roles available to women in the economic sphere. Pakistan's ranking came about as a result of its relatively low level of female economic engagement. However, in recent years, there has been a growing awareness of the value of female entrepreneurs in Pakistan, as well as a tendency towards starting new business ventures. In addition, there is a predilection about establishing a business [1]. Pakistan has a low GDP per capita. Hence, women are required to discover ways to earn additional revenue to augment the income of their households and pay for needs such as education, clothing, and food [100]. Pakistan is the 5th largest country in terms of population; its overall population has been estimated in 2020–21 to be 222.4 million, 49% female and 51% male. The total labor force of the country has been declared at 71.76 million (males) and 15.34 million

(females), respectively. The participation of the female labor force is 22.8% of the total employed labor force in terms of percentage (Economic Survey 2021–2022).

The representation of women's entrepreneurship participation is quite insignificant, most specifically in the service sector, which contributes 58% to the economy of Pakistan, and to achieve this milestone, 37.2% labor force is utilized. Overall, the total entrepreneurship ratio, including all in the formal sector, remained at 1.4%; out of that, the percentage of female employers was recorded at 0.1%. On the other hand, in the informal sector, this ratio remained at 2.6% in aggregate, out of which females' contributions were recorded at 0.3% in the financial year 2020–21. (Pakistan labor force survey 2020–2021).

In countries with a lower standard of living, the business environment might be difficult for women entrepreneurs who wish to start their enterprises because there are fewer possibilities and fewer resources available to them [74]. Although numerous studies have looked into the gender-based obstacles that Asian female business owners face, there is still a need to look into more due to changing environments such as COVID-19 and advancements in digitalization [8, 15–17, 88]. The increasing number of women in Asia who are venturing out on their own to start their businesses is a major factor in the overall economic expansion of the region. Even though they are prosperous from a financial standpoint, our knowledge of them is still quite low [27]. Although women have started contributing to entrepreneurship in Pakistan, there are still several challenges that prevent them from achieving success as entrepreneurs [75, 101]. In Pakistan, over 90% of startups fail each year (*Why Startup Fail in Pakistan?—Daily Times*, 05 July 2022). In another article, it was revealed that out of every 300 startups launched in Pakistan yearly, only about five survive the medium era. This success rate is less than three percent (The News 01 March 2021). However, to become successful business owners, Pakistani women must first overcome abundant obstacles connected to social standards, cultural expectations, and the economy [69, 106]. These statistics depict the low percentage of women entrepreneurship in Pakistan. The cause of low business activities in Pakistan is the barriers that women face [12, 46, 101], but despite these barriers, some women are still motivated [40, 75, 84, 86, 90]. In addition, due to the pandemic of COVID-19, researchers anticipate a steady increase in the number of women who start their businesses [59]. Therefore, the barriers and motivational elements are significant to probe.

The current study investigates the experiences of female business owners. In Pakistan, research on the topic of female entrepreneurship is believed to be necessary to address concerns relating to the empowerment of

women, the reduction of poverty, and the improvement of the welfare of families. In addition to this, there is a lack of research and very few findings on women business owners in Pakistan, especially in the service sector, which creates a research topic relevant [31]. Thus, the purpose of this study is to investigate the factors that motivate business owners in Pakistan to start their enterprises, as well as the challenges that prohibit them from doing so. The finding of this research will contribute to the existing body of knowledge on female entrepreneurship by emphasizing important factors and critical resources that are dealt with by Pakistani female entrepreneurs.

Literature review

The examination of relevant literature revealed that the term “entrepreneurship” developed throughout the nineteenth century. However, in the final decade of the twentieth century, women’s entrepreneurship started to gain popularity [69]. Some scholars have defined entrepreneurship as “entrepreneurs are those who establish a new firm faced with risk and uncertainty to achieve profit and growth by finding possibilities and putting together the required resources to capitalize on them.” Due to its close links to innovation, productivity, and job creation, researchers view entrepreneurship as a sign of economic development [83]. Through entrepreneurship, women can explore and maximize new boundaries, generate new jobs, and empower other people financially [81].

Women of all ages and from a wide range of cultural backgrounds are inspiring others with their entrepreneurial drive all across the world [69]. Scholars are optimistic that the efforts will be made by the stakeholders to foster an atmosphere in which this spirit will have the opportunity to thrive [22]. The definition of entrepreneurship emphasizes taking charge of one’s own life and activities [35]. Women make up over half of the world’s population, and one of the growing trends of the modern era is emerging women’s empowerment and participation in economic activities. Women’s participation in economic activities is also one of the developing trends of the modern era [14].

The inherent obstacle that society does not accept is women’s empowerment. As a consequence, the majority of women’s potential is still unrealized, even though it has the potential to be a significant driving force behind the expansion of every economy [83, 106].

According to prior research, women face many challenges, such as limited resources, support from family, work-life balance, and fear of failure. Social and cultural barriers [69, 83]. Because of the pressure from society and the tendencies in the local community, women are not establishing new businesses [69]. There are a significant number of other issues that prevent women from

having the opportunity to be entrepreneurs, particularly in developing societies [39]. In developed countries, gender equality offers a platform to keep women in the workforce inspired to start their businesses [14]. However, women still find difficulties in being successful female entrepreneurs compared to their male counterparts, including financial insecurity, taking risks, challenges in utilizing human resources, and resistance [44, 69, 83, 106]. Many social, financial, economic, and cultural barriers in Pakistan hinder women from starting and sustaining their businesses; however, some motivational factors such as family needs, autonomy, self-fulfillment, and successful business stories keep them motivated [7, 34, 41, 80]. In the same manner as Pakistan, women in other countries of the world face multiple internal, individual, and external barriers with some motivations in Morocco [67], India [92], Albania [4] and Glasgow [70].

The review of the research literature revealed that numerous researchers looked at several strategic, intervening, contextual, and causative elements that affect women’s entrepreneurship [109]. According to several experts, human, social, financial, and institutional elements are extremely important in fostering women’s entrepreneurship [48]. Others have looked into the idea that an entrepreneur’s intentions and personality play a big role in determining if a woman entrepreneur succeeds [108]. However, other people believe that cultural background is very important [56]. Additionally, researchers classify the differences between men and women entrepreneurs according to the setting, networks, access, networks, and education [37]. In addition, a woman’s motivation might be affected by her location, the dynamics of her family life, and how easily she can gain access to new business information [58]. In contrast, little attention has been given to exploring the impact of institutional structures, such as relevant training, on women’s entrepreneurship [77]. As a result, because there is a dearth of research on the subject, it is essential to gain an understanding of the patterns, trends, and discrepancies in the business prowess of women in industrialized countries, developing economies, and rising economies as a direct outcome of socio-cultural barriers [85].

In most countries the service sector is the most significant contributor to their economies [82]; therefore, exploring the motivations and barriers in the service sector is a significant probe [67]. Women’s participation in business activities is significantly low in Pakistan (GEM [87]. The service sector contributes 58% of the GDP (Pakistan economic survey 2021–22); therefore, research in this sector is important. In light of the aforementioned research, the researchers believe that there is still a substantial lack of attention paid to the difficulties, prospects, and obstructions faced by female entrepreneurs,

particularly in the context of Pakistani women in the service sector of Pakistan.

Theoretical background

Few studies concentrate on the problems faced by entrepreneurs, the factors that motivate them, or both of these factors together. However, what becomes clear from the review of the relevant literature is that the liberal feminist theoretical stance seems to be underutilized in the study of the motives and obstacles faced by entrepreneurs. Liberal feminist theory focuses on achieving gender equality. Liberal feminism discusses the close connection between gender and socialization [26]. This idea strives for a more equal society, one that recognizes and respects the ability of every person to realize their full potential [49]. Liberal feminism is a branch of the feminist movement that supports giving women the same opportunities and status as men. Liberal feminists are pushing for advancements in women's welfare, education, and health care. Men still tend to see women as less capable than men, which makes it more difficult for them to overcome obstacles [71]. The liberal feminist perspective holds that women and men are fundamentally comparable [107]. The liberal feminist philosophy offers knowledge and methods for bringing about social change and putting laws in place that may provide women the same rights as men as citizens. Liberal feminists fight for equal social, legal, and political rights as well as access for all women to opportunities in education, health, and the economy [14].

Methodology

This research is both inductive and exploratory; it adheres to the interpretivism paradigm. The research is qualitative, and the case study approach [5] has been utilized to investigate the individual motivators and hurdles that affect business ventures in Pakistan. A case study is a research strategy that aims to achieve a comprehensive understanding and study of a phenomenon or case through the utilization of a variety of approaches to the collecting of data, such as semi-structured interviews [29]. The primary goal of this type of research is to develop a deeper comprehension of the phenomenon or case. For conducting qualitative research, the minimum sample size for an interview is 5–12 people to reach data saturation [10, 28, 33, 65]; therefore, fourteen interviews from individuals were carried out, that is considered to be the most suitable for exploratory research. The researchers were able to acquire a wider variety of specific information from the interviewees, implying the semi-structured interview method that is flexible [24, 63]. Through in-depth interviews with individuals, we gathered information about personal emotions, attitudes, and perceptions [18].

Purposive sampling was carried out for this study [5]. Each interview with the individuals lasted between 40 and 60 min and consisted of open-ended questions that were written in English. The questions were adopted from [98]. Participants were asked to explain their preferred types of businesses, as well as the factors that motivate them, the rewards they receive, and the obstacles they face, to run their businesses.

The interviews were conducted, then transcribed, and the resulting transcripts were formalized, then initial codes were generated, and themes were generated [9]. Each transcription was read both on its own and in conjunction with the others to gain an in-depth comprehension of the participants' points of view. The questions that were asked during the interviews served as the basis for the researchers' organization and coding of the data line by line. To code the responses, we grouped responses that were similar to one another and computed the frequencies of similarities. Both teams of researchers revealed patterns across the data as well as main topics based on the content's similarities through the use of commonalities. A part-to-whole interpretation technique [95] was utilized to cluster interview quotes for each of the themes in the study. Rigor was ensured by purposive sampling, developing existing theories, multiple coding, respondent validation, and triangulation [60, 79].

Results

The participants were asked to share their experiences of running and establishing businesses. Table 1 shows the characteristics of the interviewees. After analyzing their interview, many codes and themes were generated around the two dimensions of motivations and challenges mentioned in Table 2. All fourteen participants were Pakistanis and belonged to the small and medium enterprises of the service sector industry of Pakistan. All participants indicated to continue to run their businesses. However, two participants expressed that they may close their businesses due to the critical environment, drastic changes, and high inflation rate.

Motivations

Family business background

The family was reported as the most common incident motivator. Seven participants mentioned that their parents motivated them to establish the business. Similarly, four participants indicated that their husbands helped them to run their businesses. Likewise, another participant said that "My husband worked with me day and night; despite having a hectic job, he supports me a lot" (MWH 50). One other participant shared that "Since childhood, I saw my father doing business; on the other hand, my uncle was doing a job, and he used

Table 1 Demographic characteristics of the interviewees and their businesses

S. No	Name	Age	Education	Marital status	Business type	Years trading	Employees
1	MK	33	Graduate	Married	Architect	3	4
2	HK	35	Masters	Divorced	Slimming center	7	2
3	SRR	27	Intermediate	Single	Graphic designer	2.5	–
4	FA	29	Matric	Married	Software developer	9	–
5	SA	36	Postgraduate	Married	Coaching centre	10	4
6	FHJ	45	Graduate	Married	Seamstress	15	1
7	KM	25	Intermediate	Single	Fashion designer	2	2
8	TNG	33	Literate	Married	Catering service	3	2
9	RM	26	Intermediate	Single	Beauty parlor	2	6
10	MWH	50	Graduate	Married	Educational consultant	20	2
11	SHS	27	Graduate	Single	Event management	4	5
12	JS	55	Postgraduate	Married	Online tuition	13	11
13	TA	41	Graduate	Married	IT consultant	7	2
14	MA	28	Postgraduate	Single	Call center	2	5

Table 2 Showing major themes generated from interviews

Dimensions	Themes
Motivators	Family business background
	Success business stories
	Autonomy
	Flexibility and independence
	Self-fulfillment
	Family needs
	Online work from home/freelancing
Challenges	Fear
	Lack of financial and entrepreneurial skills and training
	Lack of Government support
	Male-dominant society
	Work-family conflicts
	Financial constraints
	The poor economy and political conditions
Complicated procedures to establish new business	

to be unhappy with his work environment, even though he is quite educated, but my father, who has no education but great business experience, has been earning a lot. When I completed my education, I joined my father’s company and took motivation from his business decisions and strategies. Before joining his office, I also started the job, but I saw that doing the job is simply slavery” (TNG 33). In contrast, one participant indicated that “my family opposed me when I was planning to start my own business, they advised me to get a job. Finally, when they saw my success, they admitted that women could contribute to the business” (FHJ 45).

Success business stories

Eight participants stated that they were inspired by successful business stories. One participant indicated that “I saw many celebrities who have established their businesses and have their brands. They have earned a lot. Therefore, I took motivation from them” (FA 29). Similarly, two participants described that “We attended seminars at Daraz and Amazon for doing online business; we met a woman who told us that by selling cosmetics online, she has been earning two lacs per month. We were astonished and took inspiration. Currently, we are earning a handsome amount by doing business with flexible hours” (MA 28 & SHS 27).

Autonomy

All participants indicated that they want to be their boss and wish to be independent. Three participants reported that “they had been doing a job but were dissatisfied with the job environment, following a set pattern, and toxic behavior from bosses. Since they have established their businesses, they enjoy autonomy” (SRR 27, RM 26, & SHS 27). Similarly, one participant reported that “I can take all financial marketing and HR decisions for my employees and business. Moreover, I have full control and get the benefit for myself when I apply innovation in business” (TA 41).

Flexibility and independence

All participants indicated that they enjoy flexibility and independence while running their businesses. Four participants disclosed that “they are quite flexible in providing online services.” They work piecemeal and enjoy family life side by side with work. They can do work

within twenty-four hours whenever they want (HK 35, SA 36, TNG 33, & MWH 50). Another participant revealed that “she feels independent as she can buy anything at any time without taking permission from someone” (FA 29).

Self-fulfillment

The dream of establishing their business was mentioned as motivating by three participants. Likewise, two participants stated that they were driven by their emotions and dream fulfillment. “I wanted to achieve something different where I can prove myself” (TNG 33). Further, stated to others that my teacher gave me the vision to do something unique in life. Keeping his thoughts in mind, I want to become a great business leader who can uplift women’s dignity and empowerment” (MK 33).

Family needs

Fifty percent of interviewees revealed that due to family needs, they decided to do something to seek bread and butter for their families. However, one person disclosed that “I was fed up with my job. Therefore, I quit my job and started freelancing on my own” (KM 25). Further, thirty percent of participants indicated that they did not have any family needs. They have several reasons to start a business. As mentioned by one participant, “She is doing business just because it enhances her skills” (SRR 27).

Online work from home/freelancing

Seventy percent of participants indicated that online work-from-home and freelancing businesses have made their lives hassle-free. They told me that many things can be done online. Describing her experience, one participant reported that “she had no permission to go out to do a job or a business. However, her husband permitted her to do online business. Currently, she is earning enough, and all members of my family have gotten inspiration” (TA 41). Similarly, one participant indicated that her children were toddlers and infants. She could not go out for a job or a business. She was in extreme financial need due to the death of her husband; therefore, she started an online business, and she has been running a successful business organization” (JS 55).

Challenges

Fear

Eighty percent of participants reported fear as a barrier. This factor is discussed from various perspectives. Four participants stated that they feel fear of anticipating failure of launching a new service. Another participant disclosed that clients do not pay on time, and at least

20 percent of clients try not to pay for the services they received” (RM 26). One other participant revealed that “she faces harassment and unwanted calls” (SRR 27). On the other hand, two participants reported “fear of competition. They reported that customers do not see the quality of services, they just want to minimize cost, so the novice service producer gets credit for it” (SA 36 & TA 41).

Lack of financial and entrepreneurial skills and training

Six participants stated that their lack of financial management is the main constraint. Similarly, one participant stated that “Lack of financial skill can devastate entire business” (FHJ 45). Another participant elucidated the dilemma “Knowing the taxation system is essential. I am not good at it. Therefore, I have to pay 30 percent of my revenue to the tax consultant” (MWH 50). Some others highlighted the need for entrepreneurial training for running a successful business” (HK 35 & FA 29).

Lack of government support

All participants indicated that there is a lack of government support. Two participants outlined that the government has been futile in producing a conducive environment for flourishing entrepreneurship” (SHS 27 & MA 28). One respondent delineated that “the rules and regulations are quite complicated, and consequently, business procedures become quite complex” (FHJ 45).

Male-dominant society

Sixty percent of respondents revealed that Pakistani culture is like that, where women are dependent on men. One participant shared that “It is very difficult for her to travel independently and deal with customers” (HK 35). Two participants expressed that “society does not allow the women to do business outside the home as women are considered as home manger” (SHS 27 & SA 36). On the other hand, one participant divulged that “there is a male dominance in society; however, women empowerment is increasing continuously” (MK 33).

Work-family conflicts

Half of the participants unfolded work-family conflicts as the barrier. Further, two participants reported, “It is difficult for them to manage home and business together” (TNG 33 & JS 55). Similarly, one participant reported that “I have to work like a machine to manage the home and business.” (FA 29). In contrast, one participant reported that “we have to take on the challenge in our life to manage work-life balance” (RM 26).

Financial constraints

Eighty percent of the participants indicated financial constraints in their business operations. Additionally, two participants reported that “we have ideas, but we lack in finances. The procedures to take a loan from the government is cumbersome. Whereas taking loans from commercial banks requires substantial documentation” (JS 55 & FA 29). Likewise, one respondent revealed that “family members do not rely on investing in my business ideas, even though I never made losses in business” (HK 35).

The poor economy and political conditions

All participants indicated that fragile economic and political conditions have affected businesses. One participant stated that “the inflation rate has surged in double digits, resultantly the buying power of consumers has decreased” (MA 28). Another participant divulged that “the dharna culture has devastated the economy” (MWH 50).

Complicated procedures to establish new business

All participants reported that the procedures for starting a new business are quite complicated. Two participants indicated that “there is no single-window solution to register an organization. We have to get registration from different organizations, such as NTN and SRTN from the FBR, SRBN from the Sind Revenue Board, logo registration from the IPO office, and import–export licenses from different organizations to establish a sole proprietorship. Even partnership, and a private limited company, the establishment has further complications that make the procedure complicated” (TA 41 & MK 33).

Discussion

The purpose of this paper was to investigate the challenges and motivations of women entrepreneurs in the service sector of Pakistan. The encouragement of female business owners is widely recognized as essential to the continued prosperity of Asian nations by a vast scope of scholars [52]. Taking into consideration Asia, which is part of the world that is developing the quickest [47]. However, there is a gigantic gap in the male–female workforce in Pakistan [73]. Thus, research on female entrepreneurship will remain the focus in the 21st Century [102].

In connection with the literature review, most of the aggregate themes explored in this research validate the existing literature [19, 69, 83, 106]. However, the significance of online work from home and the complicated procedures to establish a new business are the themes that have not been paid attention to. In this research, participants reported family support, successful business stories, working from home, flexibility, autonomy, and

self-fulfillment are the factors that motivate them. On the other hand, the participant reported fear, lack of financial skill and government support, a male-dominated society, work-family conflicts, financial constraints, poor economic and political conditions, and complicated procedures as great barriers. Similar to our findings, literature on female entrepreneurship indicated that all these factors have positive and negative effects on entrepreneurial activities [15, 17, 78, 103].

According to Jayawarna et al. [43], entrepreneurs’ motivation rises dynamically with their enterprises, households, and professions. It also shows how motivation and life cycle evolution interact. Khan et al. [46] revealed that external factors such as economic concerns and socio-cultural factors, in addition to internal characteristics such as the need for success, risk-taking, and self-confidence, have a positive and significant influence on the success of women-owned enterprises. In addition, motivating factors such as parental ownership of a firm, independence, flexible income, and self-fulfillment came up frequently in discussions in the research [12].

Regarding the challenges that can be encountered in business, our analysis of the relevant literature revealed that female entrepreneurs suffer greater problems and difficulties [74]. According to the findings of our investigation, the most significant challenges that Pakistanis face when trying to start their businesses are anxiety, the perception of an increased risk of failing, a lack of knowledge regarding financial management, inexperience, low levels of self-confidence, and discrimination. Participants admitted that they lacked both the knowledge and the practical experience necessary to launch a business successfully. This was listed as the main reason for their pessimism toward the prospect of entrepreneurship. These Pakistanis have less confidence in their ability to establish a business due to their fear that they will fail in business. These findings demonstrate that a lack of self-confidence is a major contributor to the aggravation of restrictions, which can lead to a variety of unfavorable outcomes for female entrepreneurs [51, 64]. Other challenges are a lack of understanding of areas such as location information, company and tax legislation, and financial management and administration. This is in line with research from the past, which indicated that a lack of information regarding financial management, company experience, and self-confidence were obstacles to the formation of new businesses [30, 38, 42, 66].

According to the research that has been done, the primary variables that are usually present in developing nations and that lead to problems such as excessive taxes, corruption, and expensive utility bills include political instability and a weak economy. As a result, small and medium commercial firms are encountering difficulties

in this regard [20, 21, 68, 94]. The findings suggest that because women receive less training in entrepreneurship, they are more likely to find themselves in difficult circumstances after launching a new business [62].

Theoretical and practical implications

This study uses the liberal feminist theory as its theoretical framework; it focuses on achieving gender equality. It can be achieved if equal opportunities are given to males, females, and transgenders in every course of life, especially in businesses. This study adds value to the theory that women of Pakistan are willing to work like men in the service sector industry, and if barriers are removed, and opportunities are created so a roadmap can be provided to foster gender equality in Pakistan. That is the requirement of time and need for economic development. This phenomenon is crucial for the prosperity of the world and the equality of men and women. It is a significant element that is kept discussed at international forums and economic institutions. As women constitute half of the population of Pakistan therefore, there should be equal opportunities for them in every sphere of life. This research identified significant themes, that is, online work from home as a motivator and complicated procedures to establish a new business as a challenge. The concept of working from home and freelancing is increasing among women. To make a conducive environment to foster work from home is essential, and benefits can be taken in the form of increasing entrepreneurship. Moreover, business registration procedures can be made easily and digitalized by using a single portal. Secondly, the findings of this research add value to the literature as existing themes were revalidated. Additionally, the research was conducted in the service sector industry, which contributes to 58% of the GDP of Pakistan, as no research has been conducted in the same industry, making its contribution substantial. Lastly, the finding of the studies will also be useful for poverty reduction and the attainment of sustainable development goals. The article also illustrates the consequences for policymakers regarding the eradication of barriers, the addressing of challenges, and the provision of opportunities to females through providing entrepreneurial training and funding options. The government of Pakistan should make it a priority to implement additional feminist methods in addition to liberal feminist strategies to bring about a significant and rapid shift in people's mindsets and perspectives, which is necessary to realize gender equality.

Recommendations

Family is crucial to the success of women entrepreneurs' businesses. For women to achieve their goals, family support is essential to resolving personal concerns. Pakistani

society is predominately male; women must rely on men for mobility and must take care of the home, children, and business in addition to other responsibilities. It is crucial to have family support if you want to succeed in business. Pakistani women lack business skills, market knowledge, and bargaining power. Family help could be used to resolve these concerns.

To reduce the financial barriers that women entrepreneurs confront, policymakers must create rules that give women easy access to lending facilities and keep checks and balances over the utilization of loans only for business purposes. To make the environment more conducive to environmental problems, political unrest, high utility bills, excessive taxes, and a weak economy are crucial factors that must be made convenient. Additionally, appropriate actions should be taken to provide training sessions for women's entrepreneurs, so they may learn about lending options and industry and market knowledge to operate their businesses successfully. Government should also create gender-neutral short- and medium-term financing programs that can assist female businesses. Along with offering equal chances, the government should create special programs to encourage female entrepreneurs to start small and medium-sized businesses. Furthermore, a single window solution should be provided to register a new business.

By making entrepreneurship a required subject in schools and higher education institutions, academia may play a significant role. Additionally, business must be added as a core course at the bachelor's and master's levels in higher education institutions. Similarly, academic institutions can give students business training and impart in themselves applied knowledge so they can manage their businesses. Successful women entrepreneurs can be invited to educational institutions as guest speakers to share their success stories to motivate students.

Conclusion

The current study contributes to the existing body of knowledge by investigating the factors, both motivations and challenges, that influence the establishment of businesses among Pakistani entrepreneurs. In addition, previous research has not addressed the motivations and challenges of the service sector industry. The results show that frequently mentioned motivators are family business backgrounds, success stories, autonomy, flexibility, independence, self-fulfillment, family needs, and online work-from-home/freelancing. The challenges include fear, lack of financial and entrepreneurial skills and training, lack of government support, a male-dominated society, work-family conflicts, financial constraints, poor economic and political conditions, and complicated procedures to

establish a new business. The findings of this study will provide future academics with a foundation upon which to build resources and programs designed to encourage female entrepreneurship. This research offers academicians, researchers, and policymakers in Pakistan a future orientation that may be used to create a framework for reorienting the programs and policies that are in place to promote the growth of women who start their businesses in the country. The paper places a significant amount of emphasis on the fact that the findings of the research will have an influence on the policies of the government and serve as an effective tool for the implementation of state programs that are intended for women entrepreneurs in a manner that is both more effective and more efficient. The research will, in the end, have an impact as a result of an economic shift on the quality of life of women-owned businesses in society.

Appendix

Interview topic guide

Semi-structured interviews with individuals were conducted.

(A) Introduction

- Thank you for seeing me today and offering to take part in the study
- The topic is related to challenges and motivation for women entrepreneurs in the service sector of Pakistan
- Signing consent form

(B) Topics/Questions

1. What is your education level?
2. What is your marital status and age?
3. Is your business based inside or outside the house?
4. When did you establish your business?
5. What is the nature of your Business Enterprise?
6. How many employees do you have?
7. Are you satisfied or dissatisfied with your entrepreneurial/business career? Why?
8. How far have your personal or family circumstances influenced you in setting up your own business?

9. Why did you choose to become an entrepreneur/business owner? What were the main motivations?
10. How far do you think your business was established by necessity or financial reasons/family needs?
11. Do you have the autonomy to manage your business? If yes, how?
12. What are the main challenges or obstacles you have faced in setting up and managing your business? How did you deal with them?

(C) Anything else that the interviewee feels has been missed and anything that they did not get a chance to discuss

(D) Anyone else that would be useful to speak to?

Codes and Themes that were generated from interviews

Sub-themes	Themes
My family supports me I belonged to an open-minded family; hence they did not create hurdles My family siblings and parents encouraged me and helped me at every step of the difficulties People around me supported me, and I did not face major social obstacles My mother motivates me My Husband supports me in my business My father is my role model. I started my entrepreneurial carrier by doing business in his office Since my father is a businessman, so I received the motivation from him to manage my startup	Family business background
I saw many celebrities running businesses successfully My father is a successful businessman I got the motivation to start a business after seeing a movie about a successful business story I got motivation from my successful friend, who has earned a lot I attended a seminar organized by enablers, and I got inspiration from their success stories	Success business stories
I wanted to become my boss I cannot explain to others every aspect of life I want to earn money without being accountable for answering all the day I want to have my own identity I cannot rely upon my husband's income I cannot depend on others to fulfill my wishes	Autonomy

Sub-themes	Themes
I cannot follow the timings of the office I want to be independent I like online and freelance work I hate the office 9 to 5 environment I don't want to sell myself	Flexibility and independence
I want to become a milliner, and it is not possible to do the job I want to achieve something in life I want to make my brand Business is my passion I want to fulfill my desires I want to build an empire for my kids	Self-fulfillment
Husband's death Rise family income I cannot see that I cannot fulfill my children's wishes My husband is unable to earn according to the requirement, and I cannot attend the office due to looking after my infant and toddler kids. Therefore, I have started my own business My brother has left us now. I am alone with my parents. I do business to foster them	Family needs
Online business for women is useful and comfortable as compared to the physical workplace Social media marketing is the best tool for online business in Pakistan. It helped me a lot in multiplying revenues online business is quite flexible Working from home is easy for me Working from home is productive Freelancing has given me a lot of opportunities	Online work from home/freelancing
Fare of harassment Failure to launch a new business Fear of competition	Fear
I am not good at accounting and calculations I cannot judge people I cannot recover the outstanding amount from the customers	Lack of financial and entrepreneurial skills and training
Government support is not enough for women entrepreneurs, which is a challenge Government institutions are rigid, inefficient, and redundant Government makes policies but cannot implement them for fruitful purposes The training provided by the Government is useless The Government procedures are cumbersome	Lack of Government support
Our society is a dominant male society, so there are a lot of challenges for young women Males decide your future Male domination is found everywhere in Pakistani society	Male-dominant society

Sub-themes	Themes
My in-laws interfere a lot in my business life My husband makes a lot of interferences even though he does not know about the pits and falls of my business It is difficult for them to manage homes and businesses together	Work-family conflicts
Family support of finance Utilization of savings Less microfinance schemes Less accessibility to finance I faced significant challenges in managing my finance I started by saving from my pocket money	Financial constraints
The loan and funding opportunities for startups are a challenge Less funding opportunities for women is a huge challenge to be a successful entrepreneur	The poor economy and political conditions
The political conditions of the country are getting worst and worst. This situation has devastated our business No political is fair Political parties do not think about the people I am uncertain about the political situation Without political stability, businesses cannot be established The economic situation is the worst The business has finished Poor economy Derailing economy Economic crises Unfavorable balance of trade and balance of payment unemployment	
The inflation rate and economic conditions of the county are a challenge to survive	Complicated procedures to establish new business
Register a new firm is quite complicated There are a lot of overlapping departments Government procedures are too much complicated	
There is involvement of a lot of departments when you open a new business, and they only wish to take bribes instead of providing guidance Without a bribe, you cannot get your work done The rules and regulations are very old and do not cater to the latest requirements	

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Declarations**Ethics approval and consent to participate**

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Consent for publication

Consent has been taken from interviewees.

Competing interests

The authors declare that they have no competing interests.

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