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## DEMOGRAPHICAL ANTECEDENTS IN DECISIONAL AUTONOMY OF WOMEN ENTREPRENEURS: A CASE STUDY OF WOMEN ENTREPRENEURS OF LAHORE, PAKISTAN

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### ABSTRACT

*The emerging women entrepreneurs are not the new breed but lately acknowledged potential of economic growth. Now females are more aware of their substance of existence. Demographical factors may affect the echelon of their participation, but somehow the circumstances are rotary in their favor. The emergence of women entrepreneurs is a contemporary issue but still treated as invisible entities that need scholarly attentions. In this study, demographical profile of women entrepreneurs of Lahore is assessed as contributing antecedents in business related decisional autonomy starting from choosing entrepreneurship as a career to business expansion. The methodology adopted is focused around quantitative methods taking a deductive approach. It's a survey on a sample of 60 women entrepreneurs operating in Lahore where snow ball sampling technique was adopted. For data analysis, descriptive statistics and inferential statistics were applied. This study assessed the demographical profiles of women entrepreneurs and critically analyzed the business related decisional autonomy among women entrepreneurs. The most critical part of the study is the examination of association between demographical profiles as an important antecedent in determining the decisional autonomy among women entrepreneurs. It was found that the age, marital status and education play pivotal role in shaping the extent of decisional autonomy in the Pakistani society where as income group was found least significant in this regard. As this is a case study of women entrepreneurs operating in Lahore, the generalizability of data analysis and findings on the other part of the country cannot be claimed.*

### KEYWORDS

Autonomy, Demographical antecedents, Entrepreneurship, Women entrepreneurs.

### INTRODUCTION

Women entrepreneurship is not a phenomenon which has suddenly popped up on the face of SMEs (small and medium business enterprises) sector of the economy as a potential contributing factor; rather it has passed through many evolutionary stages and now is able to draw the attention of business thinkers around the globe. Women entrepreneurship is doing magical wonders around the globe by its immense capability of creating self employment, bringing unleashed potential of under privileged females to the mainstream business environment, and bestowing the women with the ultimate joy of being autonomous in their decisions about their businesses and also about their personal lives indirectly.

In spite of the lately but rightly recognized significance of women entrepreneurship in the recent past; entrepreneurship is still considered as a domain associated with the males of any society due to various societal factors and prejudice towards the phenomenon of female entrepreneurship. Women entrepreneurs in spite of their significant entrepreneurial existence in developing countries have not been brought under the spotlight by both the academia and the governments in these regions of the world. The entrepreneurial world has embedded gender disparity and this gender gap is wider in developing countries that are socially and culturally backward and characterized with social imbalances. In such countries the potential of women are marginalized in every walk of life.

Pakistan being a developing country is indifferent from the other developing countries in case of women entrepreneurship in the Asia pacific, where women no doubt make up a larger part of the population but have not been empowered, skilled, and leveraged enough to be free in choosing and pursuing entrepreneurship as a career. Women who make up 51% of the total population of Pakistan have been evidenced to play the much anticipated and demanding role in country's economic uplift from the last decade. An interesting fact in this regard is that the 3.7% growth of labor force in 2008-09 out of which the growth rate of female labor force has been greater than the men labor force. (Economics survey of Pakistan, 2009-10). In addition to the mentioned facts; growth rate of self employed females has also risen from 12.8% in 2007-08 to 13.1% in 2008-09 which manifests the increasing trend of self employment in females resulting into more and more women owned micro, small and medium scale business enterprises (Labor force survey 2008-09). In Pakistan the overall female economic participation in the economy is evident from the statistic that the percentage of female employers was 0.3% in 2001/2002 (GEM Country Brief Pakistan, 2007). Statistics prove that women entrepreneurship in Pakistan is amongst the lowest in the developing countries.

Different support factors for women entrepreneurship in Pakistan can also be referred in the context of present status of women entrepreneurship in Pakistan. Notably these are the creation of Ministry of Women Development in 2004-05, Women Chamber of Commerce in 2002, Women's Resource Centre within Lahore Chamber of Commerce and Industry (LCCI) and many supporting institutional entities in the form of NGOs (Non governmental organizations) working for the empowerment through self employment and capacity building of women entrepreneurs in Pakistan. The aforementioned statistics represent a feeble but gradually improving situation of the women entrepreneurship in Pakistan. Different socio-economic factors hinder the fostering growth of women entrepreneurship and need attention of government and academicians (Roomi & Parrott, 2008).

These factors create obstacles in multifold dimensions which can be related not only to motivational factors but also to the operational matters associated with running a business enterprise by females. In Pakistani culture women are supposed to have a stereotyped role in the society comprising of responsibilities related to their families. Due to these factors women entrepreneurs in Pakistan do not enjoy the luxury of decisional autonomy both in their personal lives and in the business related matters. This particular study has a specific aim of empirically establishing the fact that there exists an association among significant demographical factors acting as antecedents to the business related decisional autonomy which is at the disposal of women entrepreneurs in Pakistan.

The business opportunities for the women entrepreneurs operating their businesses in Lahore are considerably better than other parts of the country as it is the provincial capital of Punjab which is the largest province in Pakistan. It is considered to be the economic hub of Punjab as it possesses good quality infrastructure, advanced educational infrastructure and established industries. The urbanization has brought new businesses opportunities not only to businessmen but also for business women as well.

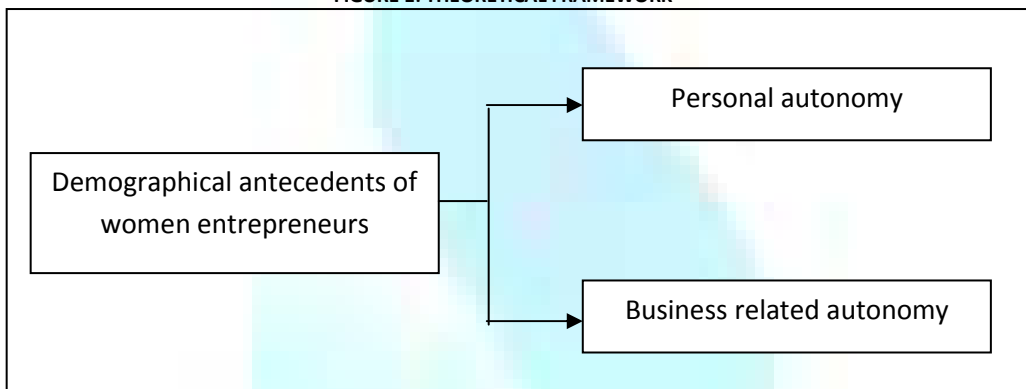
**LITERATURE REVIEW**

In the post industrialization era and the modern era of global trade gateways entrepreneurship has been able to draw its fair share of appreciation as the major source of a country's economic well being. Entrepreneurship has a lot to do with the self employment of people who are skilled enough to make the bread and butter out for their own business ventures (Startiene, 2009). Women entrepreneurship is a phenomenon which was not given its due importance in an economy in the past but now it has started gaining appreciation because it has been admitted that women in a society are the significant agents of positive economic change and without women's non passive participation in an economy the goal of economic well being cannot be achieved (Luke & Munshi, 2007). For quite a long period of time entrepreneurship has been solely treated as a male oriented career and women were not supposed to be involved in this. A lot of socio economic factors are responsible for this wrong perception in the business environment around the globe (Singh, 1993). Most of these factors adversely affect women's right of career selection for their own and business related decisional autonomy (Roomi & Parrott, 2008; Das, 1999; Kalyani & Chandralekha, 2002; Naqvi & Shahnaz, 2002; McIntosh & Islam, 2010; Jejeebhoy & Sathar, 2001; Nayyar, Sharma, Ksishwaria, Rana, & Vyas, 2007). \*business related decisional autonomy is the life line for the healthy existence of women entrepreneurship and the level of joy and happiness in their personal lives. Empirically proven studies in this regard state that the developing countries in which women enjoy the leverage of business related decisional autonomy are more conducive in terms of women's entrepreneurial growth (Ali & Haq, 2006; Acharya, Bell, Padam Simkhada, Teijlingen, & Regmi, 2010; Anderson & Eswaran, 2007; Orhan & Scott, 2001; Raman, Anantharaman, & Jayasingam, 2008). Economic empowerment of women in the developing countries can turn the table around and the creeping situation of women entrepreneurship in these countries can be made better. Adequate numbers of empirical studies in this regard have proven the significance of women empowerment not only in terms of financial capacity but also in terms of business related decisional autonomy to be the strengthening factor for women entrepreneurship (Raheim & Bolden, 1995; Irma, Rattani & Khan, 2011).

**THEORETICAL FRAMEWORK**

The theoretical framework being used in this study consists of the significant demographical factors acting as antecedents to the business related decisional autonomy of the women. The significant demographical factors related to women in Lahore considered in this study are age, educational background, marital status, and income group. The reason behind treating the mentioned factors as significant is that the authors have observed these factors to be significant in terms of affecting the personal and business related decisional autonomy of the respondents involved in this particular study.

**FIGURE 1: THEORETICAL FRAMEWORK**



Source: Author

These demographical factors act as independent variables in this framework and the dependent variable is the business related decisional autonomy of the female entrepreneurs. The very purpose of developing such theoretical framework is to study the association among these demographical antecedents and the business related decisional autonomy.

**DESIGN/METHODOLOGY/APPROACH**

The methodology adopted for the study is focusing on quantitative methods taking a deductive approach to research. It was a survey on a sample of 60 women entrepreneurs operating in Lahore where snow ball sampling technique (non-probability) was adopted due to non-availability of exhaustive list of women entrepreneurs. It was also due to the fact that most of the women are working in informal sector where their economic activities are not registered. In survey method, to conduct a cross sectional study, questionnaires were used as data collection tool that contain close-ended questions with nominal scale. For data analysis frequency, percentage, cross tabulation and chi-square have been applied.

**DATA ANALYSIS**

As the snow ball sampling technique was applied (non-probability) with nominal scale application that is why the researchers have applied Chi-Square test to find the association between demographical antecedents of women entrepreneurs and their personal and decisional autonomy. Age group, marital status, income and education were taken as most important and relevant demographical antecedents where as decisional autonomy was divided into personal decisional autonomy and business related decisional autonomy. This categorization of decisional autonomy has facilitated researchers for an in-depth understanding of underlying study. The data indicates the spread of respondents in terms of industry type as Service Industry 50%, Manufacturing Industry 30% and Trading 20% of total sample.

**TABLE 1: INDUSTRY SELECTION BY WOMEN ENTREPRENEURS IN LAHORE (N=60)**

<u>Industry</u>	<u>Frequency</u>	<u>Percentage</u>
Service industry	30	50%
Manufacturing	18	30 %
Trading	12	20%
Total	60	100%

Source: Author's field survey

It was noted that most of the women entrepreneurs were engaged in the beauty care business and education sectors in the domain of service sector whereas garments, either stitched or unstitched were dominant in the manufacturing and trading sectors. This fact was also supported by the list of women entrepreneurs who are the member of Lahore Chamber of Commerce and Industry (LCCI). Out of 150 women entrepreneurs, more than 80% are operating their businesses in garments business irrespective of local or international markets. This data also indicates the industry choice trend among women entrepreneurs where services sector is the most preferred industry choice. Similarly as discussed earlier, in manufacturing trading sectors, garments business is the most preferred business among women entrepreneurs in Lahore.

To study the demographical profiles of women entrepreneurs in Lahore, age, marital status, education and income group were considered to be the most important demographical antecedents to study in the association of personal and business related decisional autonomy.



TABLE 2: DEMOGRAPHICAL PROFILE OF WOMEN ENTREPRENEURS IN LAHORE (N=60)

Demographic Profile of WE	Frequency	Percentage (%)
<b>Age</b>		
Less than 20	5	8.3
20 – 29	25	41.7
40-49	26	43.3
50-59	4	6.7
<b>Marital Status</b>		
1.Single	15	25
2.Married	25	41.7
3.Separated	8	13.3
4.Divorced	6	10
5.Widow	6	10
<b>Education</b>		
Master's	20	33.3
Bachelor	15	25
Secondary/Primary/ Vocational	15	25
No formal education	10	16.7
<b>Income Group</b>		
Below Rs. 10,000	17	28.3
Above Rs. 10,000 to Rs 30,000	8	13.3
Above Rs. 30,000 to Rs. 50,000	19	31.7
Rs. 50,000 and above	16	26.7

Source: Source: Author's field survey

Table.2 indicates that most of the women entrepreneurs fall under the age bracket of 20 to 49 years that constitutes 85% of the total sample. The tendency of starting business in the age of less than 20 years and above 50 years is exceptional and possible with the help and assistance of family and friends. In dominant age bracket of 20 to 49 years, most of the females (41.7% of total sample) were carrying the status of being married where as 25% of females were single. 13.3% of the respondents were separated, 10% were divorced and 10% were widows. The dominant educational level among the female entrepreneurs in Lahore was in between bachelor to vocational education that constitutes 50% of the total sample. 33.3% respondents were holding a masters' degree and 16.7% were having no formal education at all. In the income group category, 28.3% respondents fall under the income group below Rs.10, 000, 13.3% were from the income group of Rs. 10,000 to Rs 30,000, 31.7% were from above Rs. 30,000 to Rs. 50,000 category and 26.7% of the respondents were earning more than Rs. 50,000 per month.

For further data analysis, the cross tabulation was applied within the demographical factors of women entrepreneurs in Lahore. The relationship between age and marital status and education level and income group was studied by applying cross tabulations.

TABLE 3 (a) CROSS TABULATION: AGE GROUP AND MARITAL STATUS OF WOMEN ENTREPRENEURS IN LAHORE

Age Group	Marital status					Total
	Single	Married	Separated	Divorced	Widow	
less than 20	2	0	0	0	0	2
20 – 29	10	10	2	2	3	27
40-49	3	18	3	1	5	30
50-59	0	0	0	1	0	1
Total	15	28	5	4	8	60

Source: Author's field survey

Table 3 (a) reveals that there were only 2 respondents who were single in the age bracket of less than 20 years. In the age bracket of 20 to 29 years, 10 respondents were single, 10 were married, 2 were separated, 2 were divorced and 3 were widows. Similarly in the age bracket of 40 to 49 years, 18 respondents were married, whereas only 3 were single, 3 were separated and 1 was divorced and 5 were widows. In the last age bracket of 50 to 59 years, only 1 respondent was carrying the status of being divorced. Table 3(a) also shows that the married status was found to be the most frequent in the age bracket of 40 to 49 years.

TABLE 3 (b): CROSS TABULATION: EDUCATION LEVEL AND INCOME GROUP AMONG WOMEN ENTREPRENEURS IN LAHORE

Education	Income group (per month)				Total
	Below Rs.10,000	Above 10,000 to Rs. 30,000	Above Rs. 30,000 to Rs.50,000	Above Rs.50,000	
Master's	1	3	7	13	24
Bachelor	4	4	8	3	19
Secondary/Primary	2	2	0	0	4
Vocational	5	1	0	0	6
No formal education	7	0	0	0	7
Total	19	10	15	16	60

Source: Author's field survey

Table 3 (b) shows that out of 24 master's degree holders, 1 respondent was from below Rs.10,000 income category, 3 were from Rs.10,000 to Rs.30,000, 7 were from above Rs.30,000 to Rs.50,000 category and 13 respondents were from above Rs.50,000 category. In bachelor degree holders, 4 respondents were from below Rs.10,000 income category, 4 were from above Rs.10,000 to Rs.30,000, 8 were from above Rs.30,000 to Rs.50,000 category and 3 respondents were from above Rs.50,000 category. In secondary and primary educational level, 2 respondents were from below Rs.10, 000 category, 2 were from above Rs.10, 000 to Rs.30, 000 and none of the respondent falls under the income group of above Rs.30, 000. Similarly respondents with no formal education, all 7 respondents were from below Rs.10, 000 income category. This cross tabulation between income group and education level also shows the high tendency of education in higher and middle income group and low tendency in lower income group.

The association between demographical antecedents and personal decisional autonomy was explored while applying chi square. Table 4 (a) contains the results of chi square to measure the association between variables.

TABLE 4 (a): ASSOCIATION AMONG DEMOGRAPHICAL FACTORS AND PERSONAL DECISIONAL AUTONOMY OF WOMEN ENTREPRENEURS IN LAHORE

Demographical factors	Age Group	education level	marital status	Income group	Personal Decisional Autonomy
Chi-Square	48.933 <sup>a</sup>	26.500 <sup>b</sup>	32.833 <sup>b</sup>	4.667 <sup>a</sup>	40.000 <sup>c</sup>
df	3	4	4	3	7
Asymp. Sig.	.000	.000	.000	.198	.000

Table 4 (a) indicates that there is a significant association between age, education and marital status with the personal decisional autonomy of women entrepreneurs in Lahore as P value of chi-square is less than .05 in all cases except income group.

**TABLE 4 (b): ASSOCIATION AMONG DEMOGRAPHICAL FACTORS AND BUSINESS RELATED DECISIONAL AUTONOMY OF WOMEN ENTREPRENEURS IN LAHORE**

Demographical factors					
	Age Group	education level	marital status	Income group	Business Related Decisional Autonomy
Chi-Square	48.933a	26.500b	32.833b	4.667a	62.733c
df	3	4	4	3	13
Asymp. Sig.,	.000	.000	.000	.198	.000

Table.4 (b) indicates that there is a significant association between age, education and marital status with the business related decisional autonomy of women entrepreneurs in Lahore as P value of chi-square is less than .05 in all cases except income group.

## DISCUSSION

The purpose of this study was to explore the association between demographical antecedents of women entrepreneurs in Lahore with their personal and business related decisional autonomy. Before initiating the discussion on the association among variables, the authors have drafted a wide-ranging profile of women entrepreneurs operating in Lahore with the help of the data collected. It is revealed that most of the businesswomen in Lahore have started their career in the middle age group (20 years to 35 years), with no formal education in business and married marital status. They enjoy the luxury of personal and business related decisional autonomy to take both the business and career related decisions as per their own choice. For further interrogation of understudied phenomenon, the business related decisional autonomy was further divided into categories of autonomy required for business startup and the autonomy required for managing day to day business operations.

With the mindset about the common profile of businesswomen of Lahore mentioned earlier, the trends in the industry and business selection can be observed. As it is evident from the data analysis section that 50% of the respondents involved in this study belonged to the services sector. The reason behind such a large number of women entrepreneurs in this sector is that females are more at ease in starting the businesses which are less capital intensive, do not require specialized training and skill development rather depend on the already learned skills and knowledge, and are less labor intensive. Another significant factor in this regard is that females are interested in the businesses in which males are least involved either as clients or the business process partners.

After the services sector a mix of manufacturing and trading activities is observed in businesses operated by Lahore based female entrepreneurs as their industry choice for business purpose. Businesses related to products like unstitched and stitched garments, embroidery, and home décor related fabrics are examples of such businesses. Females in these businesses have strong business contacts with the other females of their respective localities who not only act as the clients but also act as the business process outsourcing partners. It has been found that female entrepreneurs get the orders and they outsource some of the operations to females of the locality; this not only provides the employment opportunities for those females but also makes it convenient for the female entrepreneurs to manage the businesses in an efficient way. Another interesting dimension getting explored from the dynamics related to female entrepreneurs mentioned in the data analysis portion is that females mostly prefer those businesses which include the activities which have been traditionally regarded as activities related to female domain in the subcontinent region like beauty care, garments stitching, and embroidery.

Although cooking is also one of the activities which are associated with females in households but none of our respondent female entrepreneurs belongs to this business activity. This also hints towards many industries which have either been least explored or are unexplored yet. Similarly, the manufacturing industries that are more technology intensive are less preferred by businesswomen in Lahore and those who are operating in such industries are treated as exceptional. Size of the business is another important factor and cannot be ignored though this dimension is not the prime concern of the study. It was noted during the survey that most of the female entrepreneurs were engaged in micro, small, and middle level of the businesses in terms of numbers of employees. Different reasons are at play behind this situation which not only relate to the demographics of these entrepreneurs but also to the business practices in use of these entrepreneurs. It is observed that there exists a tendency among women entrepreneurs of not expanding their businesses beyond a certain limit and that is why very few were found in large size enterprises.

In the demographical profile, age is one of the most significant demographical factors being studied. The age bracket of 85% of the respondents has been observed as 20-49 years; this fact indicates that this is the age bracket in which women entrepreneurs of Lahore are empowered and leveraged enough to choose entrepreneurship as their career. One of the reasons behind this observation is that females in Pakistani society are not capable enough to exercise their personal and business related decisional autonomy before the age of 20 years because in this age any of their initiatives are not taken seriously by their families. Most of the females in this age group operate their hobbies as their businesses to kill the spare time or to earn their pocket money. It can not be denied that in this age females have lesser social relationships than the females who are married. Another fact associated with age is capability of rational decision making. As age grows, women become more rational and capable to knob the situations. There family members consider their opinion and engage them in important family decisions. This was observed as prime reason of allowing the women to operate their businesses in this age bracket.

Marital status has also been significantly observed to affect the capacity of entrepreneurial decisions of the females. As the data analysis shows that 42% of the respondent entrepreneurs are married females; the possible reason behind this observation is that the life gets settled for such females in terms of social relationship building in the form of getting married and moving into a new family as its family member. All other marital statuses other than being married have not been significantly observed in the respondents other than single which were 25% of the total sample because as the business environment in Pakistan is very much male dominated. It's very tough for a single female to initiate and operate a business enterprise even if the support of family members exists because of lesser probability of developing strong business contacts. The decisional autonomy as significantly associated with marital status can also be viewed with the angle that businesswomen, while dealing in male dominated entrepreneurial world, become more conscious if they are single, divorced, separated or widow due to many socio-cultural disparities whereas the married women, backed by their in-laws and husband, feel more secured. They become more confident while taking the important decisions in the favor of their businesses.

The third important demographical factor considered for this study was educational level among the women entrepreneurs in Lahore and its association with decisional autonomy. The females with higher level of education have been observed to be more involved in the entrepreneurial process than the ones with under graduation level of education or no education acquired at all. It can be inferred that educating females in the society makes them more empowered and self confident so that they can opt for entrepreneurship resulting into the self employment of such entrepreneurial prospects. Education serves as the source of self awareness and exposure to the world for educated females. Contrary to this, females with no or under graduate level of education lack these capabilities and are dependent on their families ultimately adding up to the unemployment rate in a society. In case of Lahore, which is the financial and educational hub of Punjab, the females have better access to education as compared to other parts of the country, thus it was noted that out of 60 women, 24 respondents were holding master's degree and 19 were bachelor degree holders. It can also be inferred that in Lahore, women have better educational background thus capable to handle the business related issues. The association among education is also justified with the fact that business requires some conceptual, human and operational skills that can be learnt and polished in educational institutions, thus it is presumed that more education brings more rational and wise decision making capability.

Last but not the least, the income group was also observed as an important demographical factor with association to business related decisional autonomy. As it is well understood that one cannot envision a business enterprise without having adequate financial resources and this also holds true in case of female entrepreneurship. Data analysis shows that females with higher level of personal income are more vulnerable to become entrepreneurs. This observation has multiple dimensions; one of those is that being an income contributing agent in the family they already enjoy an adequate amount of personal decisional autonomy which they convert into business related decisional autonomy in the later stage. The other dimension of income association with decisional autonomy is that, as women earn and contribute their income in household, they get voice in every matter of home and business. It was shared by many entrepreneurs

during survey that they have become more independent since they have started making significant financial contributions in their families. The more the women earn and contribute their income in families, the more they enjoy the liberty of being autonomous. Although the data analysis does not show a very significant association between income group and decisional autonomy but this particular association was observed quite prominently during the study. Along with the demographical factors considered in this study there do exist a wide range of factors related to socio-cultural dimensions which also contribute significantly to the business related decisional autonomy of the female entrepreneurs but those factors are to be studied in depth in the academic discipline of sociology.

## CONCLUSION

For the faster economic development and growth, women's passive behaviors cannot be afforded by the country like Pakistan where women constitute 51% of the total population. In the society where social imbalances, gender inequality and hostile take on career as masculine, the growth of women entrepreneurs is a challenging task. These challenges can be met through empowerment through self employment in the male dominated entrepreneurial world. Ample evidences advocate the growth of women entrepreneurs in the city of Lahore, Pakistan which is considered to be the economic hub of province of Punjab. Other than socio-cultural and economic factors, the demographical factors play vital role in initiating and operating the women owned businesses in Lahore, where the market is full of potential due to predisposition of urbanization. Among the demographical factors, age, marital status, education and income group are the profound antecedents when it comes to decisional autonomy of women entrepreneurs. Age brings rational decision making capability, where as education, undoubtedly, paves the way of self awareness and self confidence. Similarly, marital status and income remove many socio-cultural ambiguities and work as invisible psychological supporting factors. As significantly linked with autonomy that is required for women empowerment, the state and non-state actors need to understand this association if they are serious to bring the women in the main stream of male dominated entrepreneurial world.

## RECOMMENDATIONS OF THE STUDY

As this has been empirically proven in this study that there exists significant association among certain demographical factors and business related decisional autonomy of the female entrepreneurs so this study also comes up with a set of recommendations.

1. Cultural myths about the incapacity of females to look after financial matters and to run business organizations need to be broken; this also includes eradication of the practice of not involving female members of the family in decision making. Females should be trusted upon in not only the matter of their career selection as being an entrepreneur but also to be able to move freely in the society for the business networking. Stereotyped role of females of running a household also needs to be mended and it should be considered and well understood that if a female along with fulfilling family related responsibilities is also capable of being an entrepreneur then she should be encouraged to be the one. This can be effectively done by the institutions whether government related or NGOs working for the improvement of female entrepreneurial growth in Pakistan through extensive societal and entrepreneurial awareness spread.
2. Financial empowerment of the females is also necessary so that they do not have to look for the arrangement of capital required for starting their businesses. Micro finance institution on the line of Grameen foundation In Bangladesh need to be developed which will not only provide the required financial resources to the females willing to become entrepreneurs but also the financial consultancy. Although some microfinance institutions like KASHF FOUNDATION are operating in the country already but not every prospective entrepreneur has access to such institutions so a deep penetration of such financial institutions in the society is being strongly recommended.
3. There exists an urgent need of massive level of vocational, technical and business related education programs for potential entrepreneurs for capacity building in terms of self awareness, and exposure to the outside world which will smooth their way of becoming an entrepreneur. A number of such programs are currently in progress but those have been unable to produce satisfactory results either because of the inefficient way of operating business activities or because of the poor access of prospective women entrepreneurs to such initiatives. In Pakistani society females are pushed to believe from their early age that they cannot become entrepreneurs. Such educational and training initiatives will also help females to identify their true potential of becoming an entrepreneur.

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