

Analysis of Push-Pull Motivation into Women's Entrepreneurial Experience in Pakistan: A Narrative Inquiry

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Abstract

The present study inquires into the underlying narratives of women's entrepreneurial journey. It attempts to establish a relationship between push and pull theory and the life history narratives of women entrepreneurs. It also highlights the effects of push-pull factors that are ingrained in social contexts. To access the complexity of contextual phenomenon, a life history narrative method has been adopted that ensures the richness of the data. Empirical results were derived from data collected through face-to-face semi-structured interviews from women entrepreneurs in Pakistan and employing content analysis. The findings from the life history narratives suggest that push-pull factors are rooted in entrepreneurs' contexts. Taking the push and pull theory of motivation as the basis for developing a construct that fills in several gaps in the existing literature, such as simultaneously exploring both phenomena and their contextual narrative, also fulfills the demand for qualitative study from the perspectives of both entrepreneurship and management theory.

Key words

women entrepreneurs, push and pull factors, content analysis

Introduction

Entrepreneurship is considered a source of several benefits for individuals, firms, economies, and society within a given context (Reynolds, 1992). These wide-ranging benefits are pursued by policy-makers by motivating high-quality creative potential toward pursuing opportunities through the creation of new businesses. Researchers agree that the entrepreneurial process is the outcome of interactions between an individual (entrepreneur) and opportunity. This human action perspective has generated a stream of research giving primacy to various aspects of individual actors. An entrepreneur is someone who builds a business from the ground up in the face of risk and ambiguity for the sake of gaining profit and growth by recognizing opportunities amidst uncertainties and gathering the needed resources to capitalize on them (Zimmerer, Scarborough, & Wilson, 2005). Social networks play a key role in the discovery, evaluation, and exploitation of opportunities.

Therefore, to understand entrepreneurial phenomena, it is crucial to observe the context—the social, cultural, and economic factors—and its effect on the entrepreneurial process. According to Hofer and Bygrave (1992), apart from other elements, the entrepreneurship process also comprises motivation and change. Moreover, motivation and change affect female entrepreneurs differently compared to male entrepreneurs.

The majority of scholarly work reflects entrepreneurship as a male-dominated field; however, Marlow and Patton (2005) report that a major shift has occurred in the past two decades, where women's representation is rising in numbers. Various social, religious, cultural, and economic factors develop a construct to motivate women to start a business for reasons that include financial gain, influence, responsibility, self-sufficiency, availability of finances, and opportunities and support from family (Afrin, Islam, & Ahmed, 2008; Habib & Ljungqvist, 2001). However, women face barriers in accessing the required resources, and their likelihood of becoming an entrepreneur can be increased by taking necessary action, in particular by educating them.

Many studies have focused on barriers and facilitators (push–pull factors) and their impact on the venture success of women entrepreneurs (Amit & Muller, 1995; Hughes, 2003; Kirkwood, 2009; Parveen & Junaid, 2019, among many others). However, there is a lack of research addressing the impact of context in designing push and pull factors. By addressing this gap, this current study uses the push and pull factor theory proposed by Gilad and Levine (1986) as a theoretical perspective to understand the underlying patterns of women's entrepreneurial

experience in the context of Pakistan.

To inquire into the push and pull factors affecting Pakistani women, the present study takes a life history narrative approach to explore the phenomenon (Henry, Foss, & Ahl, 2016; Roomi, Rehman, & Henry, 2018). This approach permits contextualization and interpretation of the findings to understand the impact of cultural forces in designing entrepreneurial processes in the context of Pakistan (Welter, 2011; Wright & Marlow, 2012).

The research contributes to the existing push and pull factors theory by utilizing an exploratory context-based narrative study. More specifically, the study aims to address the following key objectives: The first is to identify the push and pull factors that compel women to become entrepreneurs; the second is to investigate the extent to which these push and pull factors are context driven. The empirical analysis is based on semi-structured interviews conducted with women entrepreneurs in KPK (Khyber Pakhtunkhwa) Province who started their business due to a variety of push and pull factors.

Section 2 provides details on women's role in entrepreneurship in Pakistan, discussing the main perspectives on the motives for entrepreneurship with an extensive review of the literature. Section 3 discusses the data collection approach and the methodology, while section 4 provides a thorough discussion on the empirical results, with the final section containing concluding remarks, some limitations of the study, and recommendations for future research.

Entrepreneurship and Women's Roles in Pakistan

According to the Global Entrepreneurship Monitor (GEM), which classifies Pakistan as a factor-driven economy, the continuous rise of women's entrepreneurship in recent years is supported by the evidence that 163 million women were involved in starting new businesses in 74 countries in 2016 (GEM, 2017). However, Pakistan lags far behind other countries of the world as far as women entrepreneurship is concerned, with only 3% of Pakistani women being engaged in any type of economic activity (Pakistan Federal Bureau of Statistics, 2005). The gender gap in Pakistan is the highest of any country in the world, with men seventeen times more likely to start their own business than women.

Push and Pull Factors and Business Development

The available literature on entrepreneurship discusses three main types of wom-

en entrepreneurs: a) *chance*, b) *forced*, and c) *created* entrepreneurs (Tambunan, 2009). The first and main type, *chance* entrepreneurs, is as the name suggests those entrepreneurs who landed on the entrepreneurial path by chance. These entrepreneurs do not have any prior experience or vision for venture creation or have converted their hobby into a business. The second type, *forced* entrepreneurs, is those who embark on venture creation because of their circumstances (for example, the death of a family member or financial hardship). The final type is *created* entrepreneurs, who are motivated, driven, and passionate individuals and keen about their business (Das & Teng, 2000; Özsungur, 2019). Evidence from the literature suggests that nearly [one-fifth] of women are driven toward entrepreneurship by pull factors, either to demonstrate their capability or the need for a challenge in their life (Caliendo & Kritikos, 2019).

Role of Context in Constraining Push and Pull Factors

A country's economy and entrepreneurship work in close association where business forms in open systems. Thus, we cannot isolate business from economic context as it is considered to be embedded in the social context (Jack & Anderson, 2002). Consequently, it is imperative to comprehend the geographical and social discourse of entrepreneurship that fosters the entire process (Harrison, Leitch, & McAdam, 2020; Steyaert & Dey, 2010).

The push side of this motivational theory is defined by the term “motivation.” We are motivated to make a change away from a painful or unwanted state. People can strive to make huge efforts to avoid or reduce painfully undesired situations. On the flip side, the pull side of this motivational theory is defined by the term “incentive” and it includes a yearning for end-result (Gilad & Levine, 1986). Now, while a person could have various reasons and motivations for choosing to become an entrepreneur (Hakim, 1989; Schjoedt & Shaver, 2007; Segal, Borgia, & Schoenfeld, 2005; Wijdicks, Bamlet, Maramattom, Manno, & McClelland, 2005), the main development theory surrounding entrepreneurial motivation has been to place motivations into categories of push and pull factors. The push factors are depicted by personal or external factors (for instance, a broken marriage, or a missed promotion) often characterized by negative connotations. On the other hand, pull factors are those that attract people toward venture creation—seeing an opportunity (Hakim, 1989; Lok, Kumari, & Sim, 2019). Overall, pull factors tend to have been more common than push factors (Segal et al., 2005; Shinnar & Young, 2008). This is an important fact, as it shows that ventures started by entrepreneurs who

went through push motivations are less successful (financially) than those who built their start-ups as a result of pull factors (Amit & Muller, 1995).

While some of the abovementioned studies consider entrepreneurs' drive in relation to push-pull factors, very little exploratory research has been carried out to investigate push-pull theory since the term was first coined in the second half of the 80s. A re-examination of these categorizations is overdue as major events may have influenced the theory over the course of time. Some researchers also contend that the push-pull theories may have encountered change in the last two decades with the arrival of the Internet, thus reducing barriers to entry into business (Hansen, 2019; Schjoedt & Shaver, 2007). In addition to that, the changing nature of work is another factor which has been transformed since many of these studies were conducted. According to Arthur and Rousseau (1996), the era of the 80s was dominated by the pursuit of organizational careers, but this has significantly changed worldwide.

Thus far, the scholarly community has paid very little attention to exploring gender differences in relation to push-pull motivators for assuming the role of an entrepreneur (Mersha & Sriram, 2019). This marginalization is not an exceptional case, and although considerable research has focused on women entrepreneurs as a group, far more gender-relative explorations are still required in the field of entrepreneurship (Menzies, Diochon, & Gasse, 2004). Brush and Hisrich (1988) posited that the degree to which females build organizations differently or how their style of managing varies from men is little explored. Moreover, given the extraordinary increase in the number of women now opting for entrepreneurship as their career, this development may have affected the applicability of recent research on gender dissimilarities to push-pull theory. Women around the globe are starting their own ventures at growing rates (GEM, 2004; Devine, 1994). However, although many more women are now starting their own businesses, there is still a huge gender gap in business participation in the majority of countries. According to GEM, women entrepreneurs are now estimated to be making a substantial contribution to the global economy (Neck, Brush, & Allen, 2009). In terms of contribution, there are differences amongst various nations, and women's relatively limited input and role in entrepreneurship is especially quite noticeable in low- to middle-income nations (Neck et al., 2009). Various studies characterize the reason for the low degree of women's participation as women's lack of inclination toward entrepreneurship (Koellinger, Minniti, & Schade, 2008). This is linked with the assertion that women are less likely to see themselves wearing the hat of an entrepreneur (Verheul, Wennekers, Audretsch,

& Thurik, 2002), while the field of entrepreneurship is often described as requiring testosterone or being male driven (Ahl, 2003; Hyrsky, 1999; Verheul et al., 2002) and is also described in a “virile” way (Ahl, 2003; Holmquist & Sundin, 1998; Ljunggren & Alsos, 2001; Simpson, 1991; Verheul et al., 2002).

Women make up 48% of the population in Pakistan and are quite actively adding to the economic development of the country. However, there are some parts of the country where the norms and values of particular regions lead to the repression of women and their consequent underrepresentation in many aspects of public life. In those areas, a woman’s role is pre-defined as that of a “home-maker” (Roomi & Parrott, 2008). Furthermore, socio-cultural and religious norms dictate societal expectation that women shall remain at home.

In comparison to other cities, women in northern Pakistan face more difficulties and experience a greater lack of access to resources and opportunities because of their limited mobility. Male family members have the authority to take decisions and are supposed to be the breadwinners for their families, while women are assigned the role of custodians of the household. The prevailing norms and conservative mindset mean it is considered unacceptable for women to make a living for themselves or start a business. As women receive little to no support from their family members, this results in a dearth of social capital (Tambunan, 2009). Women face a lack of support from male family members, and even commuting alone is a big challenge. According to the research, because women lack networking opportunities, they fail to find a strong foothold in the market and the presence of a network is an effective tool and support mechanism for enterprise development (Nguyen, Phuong, Le, & Vo, 2020; Roomi & Parrott, 2008).

The overwhelming majority of women in Pakistan are influenced by these social values, and social values are a critical factor that can either constrain or facilitate women’s business activities. Therefore, to understand the phenomenon it is crucial to explore the role of social context and the geographical factors that define the business context within which Pakistani women entrepreneurs exist (Steyaert & Dey, 2010).

Narrative Construction

Denzin & Lincoln (2008) came up with an interpretive approach whose conceptual basis is derived from postmodernism and phenomenology and which takes its methodological underpinnings from Clifford Geertz’s concept of “thick descriptions” (Geertz, 1973). He coined the term “interpretive biography” for his

method, which he framed to study watershed moments in peoples' lives. The data for such studies include life histories, personal narratives, documents, and obituaries. He also indicates how this data should be read and used. The questions posited concern how people make sense of their lives, how they live, and how meaning is drawn in writing, in narrative and orally. The approach he takes to address these questions provides a discourse addressing a persistent problem encountered in sociology, which C. Wright Mills positions at the junction where history meets biography

The choice of in-depth interviews provides an opportunity for the extraction of the deeper meanings behind women's entrepreneurship, providing comprehensive findings and contextualization of those findings (Zahra, 2011; Zahra & Wright, 2011). A survey of entrepreneurship research publications between 2000 and 2010 reports around 33 that utilize narrative analysis. Narrative research centers on narrations and life stories rather than existing theories (Gartner, Carter, & Reynolds, 2010); thus, it can explore the phenomenon of interest in new ways. Entrepreneurs' life stories could serve as inspirations and a way of entrepreneurial learning (Rae & Creswell, 2000), and work as inspiring anecdotes (Smith & Sparkes, 2002).

Data and Methods

There are different versions of and approaches to narrative research in social science (Czarniawska, 2004); therefore, the variety in the existing scholarship helps in selecting a suitable approach that works best for a given study. The end product of narrative research should offer something meaningful to the readers; thus the range of narrative methods is often regarded as a "toolbox" or a "recipe guide" (Bal, 1997).

Larty and Hamilton (2011) offer a two-stage retrospective approach to narrative analysis, stage one being "structuralist approaches" and stage two being "contexts of narrative production." Data for the current study were obtained using participant observation diaries through structured interviews with 17 female entrepreneurs. Labov's narrative syntax (Labov, 1997) provides two important components for analysis: The first, "complicating factors," refers to the unfolding of events as the interaction between interviewer and interviewee takes place, and the second, "evaluation," when the perspectives of respondents appear in data.

The storyline or narrative could comprise Clandinin and Connelly's (2000) three-dimensional narrative inquiry space: "*the personal and social (the interaction); the past, present, and future (continuity); and the place (situation)*". The storyline could

point in the direction of information about the context of respondents’ experiences and settings. In addition to a timeline of events, researchers note the emerging themes from the story to provide a full discussion of the story’s meaning (Huber & Whelan, 1999).

Table 1 gives an overview of the push-pull factors exhibiting the relevance of the various factors to the emergence of different entrepreneurial activities that help in identifying a phenomenon’s underlying theme in the form of three different life narratives derived from the seventeen interviews. The first narrative, *To earn for living*, explains that family responsibilities and financial need is the basic push factor behind the forced entrepreneurial activity. The second narrative focuses on *Realizing the inner potentials* where both push and pull (friends and family support and family business) factors inspired participants to become entrepreneurs, whereas the third narrative, *Breaking the stereotypes*, can be typified as showing created entrepreneurs where participants are attracted by the pull factors (opportunity and the need for growth). The interview data further reveals that push and pull factors vary for different entrepreneurs, suggesting that a transition may also occur among different types of entrepreneurial behavior over time due to the varying effects of push and pull factors.

Table 1
Mapping contextual push and pull factors to entrepreneurial life stories

Push and Pull Factors		Contextually Assigned Meanings	Types of Entrepreneurship	Life History Narratives
Push Factors	Family Responsibilities	To support family and kids	↓ Forced	To earn for living
	Financial Need	To contribute to partner’s income		
Pull Factors	Friends and Family Support	Because of extended family structure, their help and support is important	↓ Chance	Realizing the inner potential
	Family Business	Siblings and parents running a business can be source of inspiration		
	Growth Need	Education and motivation to explore oneself	Created	Breaking the stereotypes
Opportunity	Having skills needed for the currently available opportunity			

Perceived Context of Pakistan Derived from the Narratives

As discussed in the literature, push-pull factors affect the entrepreneurial phenomenon and are ingrained in context. However, it is also important to identify the extent to which context moderates the effect of these factors. “Context” for this study is the setting of Pakistan where we observe the intensity of socio-cultural factors in relation to women’s orientation toward entrepreneurship.

While security and government obligations are among the factors that hamper women’s business decisions, cultural barriers are easily the most significant. During interviews, participants also provided insights about the barriers and obstacles they had to face during their business operations. They defined “context” as a business setting where their decisions are being affected by their social circles, for example, family, neighbors, and relatives, who are the advocates of socio-cultural norms. One participant said that when she started her business, as a woman, people were least expecting this from her, but with the passage of time, they became more accepting toward working women (this depicts the resistance to women’s role as breadwinners).

Another barrier that women in KPK are faced with is the restriction on going outside alone, as they have to be accompanied by a male sibling or relative for public dealings. They added that it is difficult in KPK just because of unique cultural milieu. But as per respondents, the environment is changing for businesswomen even though competitors and society criticize them, but it doesn’t matter as long as they are hardworking and persistent.

A few participants explained that, because of their strong religious values, people do not accept certain types of businesses—like beauty parlors or marriage bureaus—because they are considered inappropriate for women. As KPK culture is dominated by “Pashtun values” that portray society as patriarchal and where roles (male and female) are predefined, such as that females are supposed to stay at home and are primarily meant for procreation, society has assigned them the role of homemakers. They are not supposed to set foot outside their homes without their husband’s or parents’ permission. Males, whether old or young, are considered the breadwinners and as being in charge of the family. However, the scenario is not the same throughout the region; in some cases, participants shared that society and family were in fact supportive.

Empirical Findings

The empirical results are based on content analysis of the data collected from interviews with seventeen female entrepreneurs. The detailed discussion of results is provided below:

“To earn for living”

After analyzing the life history narratives of seventeen women entrepreneurs, different events emerge that address the issue of the main motivation for starting a business in Pakistan, which is the financial need that forced women to become entrepreneurs. The following excerpts from the interviews provide insights into women entrepreneurs’ basic motivation in the context of to earn for living.

Excerpt 1:

My husband was an honest government officer and he retired with the rank of Commissioner. After his retirement, I needed to earn because I wanted my kids to become like their father and obtain a higher education. After my husband’s illness and due to financial needs, I started my boutique from a drawing room to fulfill the basic needs of life.

Excerpt 2:

When I realized that my husband’s work was not going well, he was a medical representative, I thought that I’ve got to do something. At that time, I did some beautician courses, and set up my small parlor in my home.

These narratives show how some participants started their businesses because of financial need. This factor is clearly a major push factor and is the hallmark of being a necessity entrepreneur (GEM, 2001) who are frequently found in developing nations and factor-driven economies (GEM, 2017).

“Realizing the inner potential”

Family support and having confidence in one’s ability are important to unleash one’s inner potential. The narratives taken from the lives of women entrepreneurs suggest that not only the financial gain but individual capacity to capitalize on one’s strength is important as well. Six participants pursued this career because

their family members were already engaged in running a business and the participants either joined the same line of work or started a new business as sole proprietors. An excerpt from one respondent is provided below to provide an insight into *realizing the inner potential*.

Excerpt 3:

I belong to district Swat. Almost a decade ago, I moved to Peshawar after getting married since my husband's work was based in Peshawar. When my kids were of school-going age, I decided to re-continue my studies which I had to quit while I was in grade 8 because of my marriage. So, I re-started my studies after this long break and completed my Masters. I wanted to make a living instead of sitting at home, so I started job hunting and I was offered a job but regrettably my husband didn't let me take it because our kids are still very young, and he had this fear that they would get neglected because of my job. This was a hard thing to let go of, and I got really depressed as I wanted to contribute to the family's income. Alongside taking care of the kids, looking after the house chores, and keeping up with the relatives, I wanted more from my life. This nudged me in the direction of starting my own boutique on a very small scale and I named it "Honey Boutique." I got my husband's approval since I was working from home and neglecting the kids and the home wasn't an issue anymore.

This account and others explain how it was easier for the participants to start off as they had the support and encouragement of family members who guided them through their business initiation phase. Interview transcripts further suggest that women entrepreneurs it was not choice, it was not chance, it was because they had the time and the independence to do it, but because of having time and independence. Most of the participants accepted that they like having their own business because of the independence it gives them, being their own bosses, having the freedom to take their own decisions, and doing things as they wish and in their own way. The financial gain is also considered an important aspect. Many of the participants suggested that they were encouraged by the feedback from their close network, including friends and family, who pushed them to pursue their hobby as a career.

Friends and family support act as a great facilitation; people in the selected region mostly prefer joint family systems, and an extended family is a big help and also the basis for sturdy networks. People tend to make use of their friends and family spheres for venture purposes too. The interview respondents count their

friends and family as a blessing and express gratitude for their support and encouragement through and through. The interviews also revealed that they take their friends' and family's critiques very seriously and listen to their feedback as a source of facilitation that keeps them motivated and determined. Furthermore, the respondents said that family support is not just financial support but backing and motivation in all business matters. However, there were instances where extended family members did not support the participants, and they had to rely solely on the support of immediate family and their close network (husband, parents, and kids) to cope with the challenges.

The data also revealed some cases where family members were not at all supportive (owing to norms and societal pressures) but the respondents still somehow managed to continue with their ventures. The respondents also shared personal business journeys where initially they had absolutely no family support because they were not in favor of their doing business, and then coming full circle where now they have the full acceptance and support of their family members to the extent of their taking part in key business activities with them.

Now, for those respondents who were chance entrepreneurs, and those who became entrepreneurs because of the encouragement of their friends and family, they all had the needed push and support from them (even if later rather than sooner in some cases), and it was a turning point and a push factor in their entrepreneurial journey. While for those who are choice entrepreneurs, they initially had no support from family, but slowly with time gained support and confidence from family.

“Breaking the stereotypes”

A few excerpts from respondents are provided below to provide insights on *breaking the stereotypes* (Mahato & Vardhan, 2019).

Excerpt 4:

I like running my business. I was financially strong, so it was not for the financial gain. I have passion, I want an independent life. From doing nothing and being bored, it is better to do the thing which can give you pleasure and happiness.

Excerpt 5:

Being an entrepreneur, competitive drive is important to run a business and to gain competitive advantage in the market. I believe in my ability; therefore I don't fear

emerging competitors. I am aware of market changes and am well prepared to face any market competition.

Excerpt 6:

The basic reason to become an entrepreneur is that I want to do something in which I can show my creativity. As there are few female photographers in Peshawar, availing of that opportunity was right decision to make.

Participants stated that skills and training are important to compete in the market and, in certain cases, they see competitors as obstacles to business progress. Business secrets and patents help to maintain competition, and most of the time it is difficult to handle the business because of tough competition in the market. Thus, business novelty is the key to staying ahead of the competition. Other respondents added that it is difficult to work in a competitive market without a competent team. Innovative ideas are of no use if one does not have competent people to work with.

Many participants pursued an opportunity because of a hobby, while the Internet also served to identify opportunities in relevant fields. Moreover, originality of ideas is an added bonus. For many respondents, the inspiration for starting a venture came from close family members, tapping unexploited markets, and gaining customers' attention.

Family limitations due to *purdah* (seclusion) and *hijab* (veil) because of belonging to the Syed caste and not opening (or working at) a parlor where male beauticians are also present are really challenging for women of this region. Moreover, marriage bureaus and beauticians are not considered decent professions.

Training and education can be utilized as an opportunity. The process of perceiving an opportunity is associated with being more aware of the surroundings and being able to provide what the market needs. Guidelines from siblings involved in the same business can also be useful. Sometimes an event can spark creativity and prompt an idea to initiate something. Opportunities can be scanned by observing evolving markets, and facilitators (individuals, family, environmental factors) can also enable individuals to identify gaps.

A few of the entrepreneurs have strong links with the Small and Medium Enterprises Development Authority (SMEDA) and the Chamber of Commerce, who act as facilitators. Respondents' constant learning can be a good source of identifying opportunities as many of the respondents did not want to remain stuck

in the rut of a single business, but wanted to keep exploring new opportunities and more lucrative prospects to which they could shift their business choice. The combination of hard work and self-learning made it possible for several of these respondents to turn their hobby into a profitable business.

One issue was striking a balance between work and family because, for those who are mothers, managing work and children is challenging. There are times when family life gets ignored, especially when the children are younger and a lot more dependent on the mother, but a husband's support and family forbearance can make things more manageable. As working women, many did not find it easy to handle family and work side by side, and many compromises had to be made. One participant described how post-retirement financial issues had to be taken care of, and that was why she took the initiative to start a business.

The majority of the participants were running their businesses from home, although this made things more feasible for them as they could run their businesses without worrying about their children's wellbeing. However, there were times when their business was affected by this lifestyle choice.

The respondents also discussed how their responsibility toward their family was not limited to household chores but also involved providing for them financially, as some of the participants had started their ventures specifically because of financial need. They preferred to work themselves and feed their family rather than asking anyone else for financial help (self-esteem).

The respondents also indicated their concern for society. They wanted to give back to society by helping girls who lack the necessary resources to have an education and intend to share their knowledge and experiences with others. In their opinion, there is no harm in sharing business knowledge if it could benefit someone.

“Future orientation”

The interview transcripts suggested that business expansion demands finances and proper market research. Respondents explained that they are headed toward business expansion and also keep a close watch on the competitive business environment. However negative feedback can have a seriously negative effect on deciding whether to take decisions to expand their business.

Discussion and Conclusions

The main contribution of this research is to explore the role of context in molding the push and pull factors that inspire women to pursue entrepreneurship. Using an empirical model, the analysis is based on integrating the push and pull factor theory with the entrepreneurship process and context to understand the interplay of various factors that affect women in their struggles with venture creation. More specifically, the study focuses on women's perspectives to understand how push and pull factors affect their business development process.

Interview transcripts show various push-pull factors identified by respondents. Push factors are tagged as forces that sway or compel an individual to grow their business. Respondents mentioned distinctive events that served as push-pull factors for them for venture creation.

One of the respondents described how she was initially pushed by her passion for baking, and friends motivated her to start her own line of work. A second reason that involved push factors was that she found the market very attractive for idea implementation because at that time the market for designer or personalized cakes had not been tapped. She also identified factors that hindered her progress; she explained that her father was not in favor of her initiative as he wanted her to become a doctor and not to compromise her study time. Later on, he became a great supporter of her work.

Apart from support from friends and family, the business environment also plays a role in facilitating or hindering individual progress. The business environment is a combination of many factors: societal support, settled norms and values, and market mechanisms (Harrison, Leitch, & McAdam, 2020). One respondent was not happy with the current business environment. She said that in Peshawar it is difficult for women to step out of their homes for business purposes as compared to Lahore and Karachi, a contrast that arises from the societal gap (values and practicing norms) between certain regions. KPK being a patriarchal society, it is certainly not easy for a female to travel on her own; she needs to be accompanied by a male family member to perform any outdoor errands (Parveen & Junaid, 2019).

There are many perks associated with working from home, e.g., not having the problems associated with being someone else's tenant, no rent to pay. Second, one can work in the peace and quiet environment of a home. For many married female entrepreneurs, working from home was their safe haven as they did not have to worry about their kids being ignored. When they were asked what they would do if

they were given a chance to move their business out of their homes, many of them were reluctant. They said it was tough to survive in the market and things could quickly get out of control. Thus, they were happy to manage their businesses from home.

A majority of the respondents said that a bit of experience does come in handy while conducting business activities. They further said that although it takes time to get experience of any sort (good or bad), it is an added advantage to have some form of experience beforehand. The respondents' standpoint about having experience is associated with working under someone (Neumeyer, Santos, Caetano, & Kalbfleisch, 2019).

In the initial phases, one should be ready to embrace losses, especially when an entrepreneur is inexperienced. However, with time, a person will be better equipped to manage customers and other uncertainties. With age comes experience, according to many respondents, although there is no set age for entrepreneurs to venture out, while many suggested that businesses rely on rational decision making and that in order for an entrepreneur to make rational decisions he/she should be mature enough to do so.

Participants who started out without prior know-how or business acumen took two to three years to have a stable business. The participants said that the ideal age to start a business is 30 years. A business needs informed decision making and 30 years of age is a perfect age to start this journey. Formal training could also aid individuals to avoid the risk of losses in the midst of doing business. These sentiments are in line with the findings of other researchers in this area (e.g., Chienwattanasook & Jermittiparsert, 2019; Meyer & Hamilton, 2020).

Policymakers craft tailor-made rules and regulations to promote women's entrepreneurship and value creation at the grassroots level. Governments and policymakers cannot change societal norms and values swiftly or easily, nor can they do this on their own. However, in the short run, government should provide a robust legal and physical infrastructure for digital entrepreneurship which would mitigate the cultural obstacles faced by women entrepreneurs, such as the obligation to stay home. In the long run, the government must create positive societal support and congenial norms and values through focused and sustained efforts. For instance, high-performing female entrepreneurs can be promoted, rewarded, and presented as role models to provide the impetus for creating an entrepreneurial society.

From the practitioners' viewpoint it is essential for individual female entrepreneurs to not only understand their passion but also find a method for using it to create market value. Further, it is generally accepted among researchers that

entrepreneurship is a lonely journey and the role of support networks is crucial. Thus, female entrepreneurs must use all available means, including social media platforms, to create a strong and beneficial network that can provide both material and non-material support in times of need.

Further, educational institutions must ensure that degree-level students are exposed to real business environments through internship programs and short-term engagements on an assignment basis. These types of activities can initially be provided in the form of additional training and slowly made a part of the core curriculum across subjects. This will not only allow female students to experience the real business world but allow them to develop the critical ability of sensing and perceiving opportunities.

A few limitations of this study that could be addressed in future research need to be acknowledged. For example, in the rush to explore the experiences of women entrepreneurs, insufficient attention is paid to gender differences and their impact on business development. Second, the context of entrepreneurship is a very complex one, with multiple different factors closely interwoven, making it difficult to take all of them into consideration. Future research could increase and improve our understanding of this issue by broadening the scope of research to include additional factors other than the ones discussed in this study.

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