

Facilitators and Barriers to Female Student Entrepreneurship: Insights from a Qualitative Study

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Abstract

This qualitative study explores the entrepreneurial tendencies and experiences of female students in the social sciences. It examines both the facilitating and restricting factors that influence their motivation and ability to engage in entrepreneurial ventures. Data were collected through focus group discussions with students aged 18 to 26 who were involved in freelancing or small business initiatives. Thematic analysis was used to identify themes and perspectives from the focus group discussions. The findings revealed that support from family, peers, and emotional encouragement are key facilitators, while financial constraints, lack of guidance, societal fear, and low mobility hinder entrepreneurial engagement. The study highlights the importance of developing targeted support systems and policies to foster female entrepreneurship in educational settings. These findings could provide actionable insights for academic institutions and policymakers to support the development of entrepreneurial ecosystems for young women.

Keywords: Entrepreneurship, Female Students, Qualitative Study, Facilitating Factors.

Introduction

In recent years, entrepreneurship has gained significant attention as a vital driver of economic growth, innovation, and job creation. While entrepreneurship is often associated with male-dominated industries, females are increasingly showing interest in pursuing entrepreneurial ventures. However, despite their growing presence, female entrepreneurs still face unique challenges and barriers that hinder their success.

Richard Branson described entrepreneurship as the ability to transform a simple idea into a thriving business, despite significant obstacles. Entrepreneurship is defined as activities that involve generating ideas about a business, being aware of opportunities, and bringing together production functions such as capital and natural resources to produce products and services (Patir & Karahan, 2010). Another definition of entrepreneurship describes it as activities carried out by individuals who see what society needs before others, who can make plans and

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put them into practice, continue production under all conditions, do not avoid taking risks, take responsibility, are aware of the need for change, and can keep up with change (Soyşekerci, 2013). The concept of entrepreneurship is on the agenda of the country's administrators and politicians due to its substantial contributions to the development of societies, economic growth, and the promotion of employment and fair income distribution. Women play a significant role in the economy of every country. Realization of entrepreneurship, which has a significant share in social change and prosperity, by conscious, educated, and qualified women will increase the likelihood of success (Goheer, 2003).

Entrepreneurial tendencies are a combination of individual factors and environmental factors, and the desire and commitment of individuals to do their work (Börü, 1996). According to Parnell et al. (1995), entrepreneurship tendency is a function of three integral factors: the level of knowledge and competence in devising new risks, the individual's beliefs about entrepreneurial opportunities within the economic structure, and self-confidence in recognizing and evaluating existing opportunities.

Entrepreneurship has become an integral element of development in underdeveloped societies and a source of dynamism in developed societies (İşcan & Kaygın, 2011). It involves initiating a new business venture, typically to create growth beyond self-employment. An entrepreneur is typically an individual with a vision for growth and innovation, and an intention for the business to expand and prosper beyond the self-employment stage (Draheim & Howell, 1972). Female entrepreneurship examines how women's unique experiences—including those shaped by their biology and social roles—impact the development of entrepreneurial ventures (Hossain et al., 2023). With the evolving role of women in the workforce, there has been growing attention to female entrepreneurship and the broader goals of gender equality (Jaim, 2021). Across developing countries, entrepreneurship has become a crucial route for empowering young people, setting them in the economy, and driving innovation. In particular, female university students from social sciences disciplines are increasingly testing the waters of small enterprises, freelancing, and self-employment. This shift signals a reconsideration of career goals and a practical adjustment to a more flexible and informal work environment. However, while ambition is present, female students face a typical set of hurdles: scarce startup investment, travel restrictions, cultural norms that discourage independent behaviour, and a lack of role models and mentors. Effective planning in such an environment is crucial for developing targeted interventions that can support and protect women-led enterprises within academic ecosystems. Accordingly, this research examines the driving forces, obstacles, and support networks that female students encounter when pursuing entrepreneurship, drawing on qualitative data collected from focus group discussions.

El Bakkouri and Zerrad (2023) also argued that to understand the entrepreneurial process, one must comprehend entrepreneurs' motivation to initiate and sustain their ventures. Carsrud and Brannback (2011) argued that motivation is the link between the intention and action of entrepreneurs, and a relationship exists between motivation and performance (Herron & Robinson, 1993; Kuratko et al., 1997). Motivating factors can be either internal or external to the entrepreneur (Kuratko et al., 1997; Robichaud et al., 2001). Kuratko et al. (1997) classified motivators into four categories: extrinsic rewards, independence/autonomy, intrinsic rewards, and family security. Yalcin and Kapu (2008) classified entrepreneurial motivations into four categories: financial, recognition, freedom, and family tradition (i.e., the motive to continue the family business and to imitate family members). Motivating factors can also be classified as push or pull factors. "Push factors include the need to increase family income, dissatisfaction with a salary-based job, problems with finding an appropriate job, and the need for flexibility for family responsibilities." Pull factors include "the need for independence, self-actualization, increased status quo and reputation in society" (Yalcin & Kapu, 2008). "Instincts (motives) drive behavior where the goal is to survive, to succeed, and to avoid failure," and motives have

been used to address the question of what causes a person to take action (Carsrud & Brannback, 2011).

A study of Kyrgyzstan entrepreneurs (Yalcin & Kapu, 2008) found that the desire to earn more money and a lack of appropriate job opportunities were the key motivators. Chu et al. (2007) found that among Kenyan and Ghanaian entrepreneurs, the top motivating factors were increasing income, creating a job for oneself, personal satisfaction and growth, and job security. In a study of North, Central, and South Vietnamese entrepreneurs, Swierczek and Ha (2003) found that entrepreneurs were motivated by the challenge and achievement of their endeavors. Additionally, a desire for personal satisfaction and growth, as well as the opportunity to provide jobs for family members, drives the entrepreneur's motivation to increase income, job security, and personal freedom and independence (Benzing et al., 2009).

There are many factors that restrict or discourage female students from pursuing entrepreneurial ventures. Financial constraints have consistently been identified as a critical challenge for women entrepreneurs. According to their social condition and family problems, it is not easy for women entrepreneurs to arrange funds for running a business venture. Furthermore, past studies have observed that women are less likely to obtain loans, establish financial networks, and maintain better relations with financial institutions (Banks, 2010) as compared to men due to their social condition, which is often influenced by gender bias (Nase et al., 2009). Ramadani et al. (2015) have also highlighted that female entrepreneurs face hurdles in obtaining debt and equity capital, mainly because banks are reluctant to provide loans to women-owned startups due to the risks associated with such startups. Women entrepreneurs' personal commitments and family issues have also been found to hinder their successful business life. There are very few women who are able to perform a dual role while managing their household, running a business venture, and giving away enough time to handle all of their duties effectively (Santhiya, 2016). A lack of time has been identified as a significant barrier for women and has been discussed in numerous previous studies as well. Women often require spending more time on household duties and childcare, which leaves little or no time for them to develop the entrepreneurship skills necessary for their business ventures. Moreover, family support and especially husband's support are most important for her to run her business successfully along with work-life balance (Hasan & Almubarak, 2016; Jabeen et al., 2015; Naser et al., 2009).

Limited access to entrepreneurial education is another significant barrier to the success of women entrepreneurs. Entrepreneurial education should not be confused with commerce and economic education. The main aim of this education is to enhance creativity, innovativeness, self-sufficiency, and develop personal characteristics that construct an entrepreneurial way of thinking and behavior, which includes a sense of initiative, facing risk, self-determination, self-confidence, leadership, team management, etc., and provide business skills and knowledge to start a business (Srivastava, 2017). In a study examining various constraints to entrepreneurship, factors such as illiteracy, approach to finance, business training, and education were identified as barriers to the success of women entrepreneurs (Bhardwaj, 2014). (Ramadani et al., 2015) Suggest that training and management skills should be taught to female entrepreneurs who desire to become entrepreneurs. A strong, supportive educational system may also reduce the perception of potential barriers for female entrepreneurs (Mehtap et al., 2017)

Pakistan ranks low in female entrepreneurial activity. According to Mahmood (2011), only 1% of entrepreneurs are women. The Global Entrepreneurship Monitor (Qureshi et al., 2011) reported that Pakistan's total early-stage entrepreneurial activity rate is 9.07%, with only 1.73% of that representing women. These statistics underline the need for supportive systems to enhance women's participation in entrepreneurship, particularly at the student level.

Overall, literature shows that while female students have a growing interest in entrepreneurship, they face complex layers of social, economic, and institutional barriers. Supportive environments, skill-building opportunities, and a shift in societal perception are essential for fostering female entrepreneurship.

In the context of increasing youth unemployment and a growing emphasis on self-reliance, understanding the entrepreneurial tendencies of female students, particularly those from the social sciences, is crucial. This research aims to identify the motivations and barriers that women face, in order to inform targeted support and policy interventions that promote women's economic empowerment through entrepreneurship.

Objectives of the Study

The objectives of this study are:

- To explore the entrepreneurial tendencies and interest in entrepreneurship among female university students.
- To explore the factors that facilitate or hinder the entrepreneurship tendencies in female university students.

Research Question

- What are the Entrepreneurship Tendencies among female university students, particularly in the social sciences?
- What are the key factors that influence the development of these tendencies?
- What are the factors that facilitate or hinder the entrepreneurship tendencies and business ventures among female students?

Methodology

Research Design

This study adopted a qualitative research design using focus group discussions as the primary data Collection method. This approach was chosen to gain a deeper understanding of participants' perspectives, opinions, and perceptions.

Participants and Sampling

Participants were selected through purposive sampling, targeting female students aged 18 to 26 who had experience in freelancing or were involved in small-scale entrepreneurial activities. Two focus groups were conducted, each comprising six participants from various social sciences departments.

Data Collection Procedure

A semi-structured interview guide with open-ended questions was used to encourage participants to express their thoughts and experiences freely. Interviews were audio-recorded with the participants' informed consent and were conducted in settings where they felt comfortable. All discussions were later transcribed verbatim for analysis and review.

Data Analysis

Thematic analysis was employed to examine the transcripts. This allowed for the identification of recurring patterns, themes, and subthemes related to entrepreneurial tendencies, barriers, and support systems among female students. Coding was done manually and organized around core emerging concepts.

Ethical Considerations

Ethical protocols were strictly adhered to. Participants provided informed consent and were informed of their right to withdraw at any time. Confidentiality and anonymity were ensured, and no identifiable data were reported in the findings.

Table 1: Focus Group I

Participant	Sex	Age	Marital Status	Business Idea	Department	Semester
	Female	20	Single	Graphic Designer	Social Work	3
	Female	21	Single	Video editor	Applied Psychology	7
	Female	19	Single	Free lancing	Political Science	1
	Female	22	Single	Clothing brand	Economics	7
	Female	24	Single	Free lancing	Social Work	7
	Female	25	Single	Art and Crafts	Fine Arts	7

Table 2: Focus Group II

Participant	Sex	Age	Marital Status	Business Idea	Department	Semester
	Female	19	Single	Online work	International Relations	1
	Female	19	Single	Shoe brand	Mass Communication	3
	Female	21	Single	Dessert Shop	Psychology	5
	Female	20	Single	Freelancing	Sociology	5
	Female	22	Single	Clothing brand	Economics	7
	Female	22	Single	Content writing	Mass Communication	7

Findings

Financial Issues

All participants felt that financial issues had a negative impact on their thoughts about being an entrepreneur. One participant described how she was left feeling hapless:

"I am a student and as a student I do not have much money. I barely bear my expenses; in this type of situation, I am unable to invest money and start my work. As we need much money to start work." (Participant 1)

Other participants seem to be financially strong.

"I belong to a middle-class family. I do not have enough resources to start my own business." (Participant 7)

Social Media Influence

Social media portrays the reality of society and shows what is happening around us. However, these impact women to stay at home and not go outside, as it is unsafe for them. One participant explains how social media impacts the thinking of her household:

"As I live in a joint family system, they do not like girls who work, as they see on social media that there are always some incidents occurring with girls who work." (Participant 4)

"By seeing different incidents on social media, my family will not allow me to go outside and do any work." (Participant 8)

Guidance

Guidance is an ongoing process that enables individuals to recognize their strengths, set goals, and address personal development challenges. It is needed at all stages of life. The need for guidance is something that no one can ignore.

One of the participants talked about how the lack of guidance affected her:

"I lack guidance. My mother cannot guide me. If she has an understanding, it is important to be independent in today's society. She can guide me, but her family has not guided her in this regard. This thing also be an obstacle for not be able to being independent "(Participant2)

"Without any guidance, I do not think I can do any kind of work." (Participant 11)

Family Support and Restrictions

Family support plays a pivotal role in an individual's personal and professional development. In the same way, the family's unnecessary obstruction\ restrictions also become a reason for not doing any work.

Family dynamics vary significantly among individuals. It is often observed that family non-cooperation can hinder a venture, but a person can still become a successful entrepreneur within a family corporation. The family environment is one of the influential factors affecting entrepreneurship.

One participant said:

"When my grandparents heard the news from people, they forbade me from going outside. As they have an old mindset, they still think girls should stay at home and do house chores." (Participant 12)

"I want to do some work, but I do feel kind of powerless because it is not something that you can choose; society has created this, and you are a part of society whether you like it or not" (Participant 5)

Another participant said:

"My mother started a clothing brand, but due to family pressure, she closed it. I want to open it again, but I feel that same thing is going to happen with me as well." (Participant6)

Some participants reported receiving consistent emotional and practical support from their families.

"My family supports me and wants to see me as an independent girl, but is afraid of the scams occurring around." (Participant 3)

Scams

A scam is an illegal trick, typically intending to obtain money from people or evade tax payments. Scams serve as a significant deterrent for aspiring entrepreneurs, often leading to mistrust and discouragement in pursuing business ventures.

"I tried to start my own business but got scammed, that is why I stopped trying and trusting people." (Participant 5)

"I got scammed several times." (Participant 7)

Importance of Skill of Education

All the participants felt that skills are more important than education. They think skills play a crucial role in entrepreneurship.

One participant said

"Apart from education, skills can be more beneficial if acquired". (Participant5)

Another participant said

"Apart from education, more money can be earned with skills". (Participant2)

Lack of Confidence

All of the participants felt that a lack of confidence had an adverse effect on their thinking of being an entrepreneur.

One participant said

"Lack of confidence is one of the demotivating factors towards entrepreneurship." (Participant4)

"I think I cannot do anything because of my lack of confidence." (Participant 6)

Fear of Society

Fear of failure and self-doubt are among the most common psychological barriers preventing individuals from pursuing entrepreneurship.

"I do not feel safe outside now because I was harassed at my workplace before. (Participant 3)

Low Mobility

Limited mobility remains one of the most critical barriers for women entrepreneurs, the inability to travel from one place to another for business purposes.

"I got harassed at a public transport station." (Participant 8)

"It costs me too much to travel from my home to the workplace." (Participant 1)

Peer Group

Peer group plays a crucial role in entrepreneurship. It is both a motivating and demotivating factor.

"When my friends encourage me, I feel motivated to work." (Participant 3)

"When I look at my friends being successful in their careers, I feel insecure." (Participant 6)

Kin Competition

Female entrepreneurs frequently encounter intense competition not only from male counterparts but also from established businesses, often making market entry more challenging.

"I tried to open a clothing brand, but I failed because I faced many challenges, as I am a woman." (Participant 4)

"I think Women do not get equal treatment because we are living in a male-dominated society. I faced many difficulties working in this society." (Participant 7)

Fear of Failure

One of the most common fears among individuals looking to become entrepreneurs is the fear of failure.

"I want to start my own business, but I feel I will become a failure and everything will be ruined." (Participant 7)

"I once tried to start my business/work, but it failed, now I feel afraid to start any work again." (Participant 4)

Emotional Support

Family's emotional support played a vital role in the entrepreneurial journeys of the participants. They emphasized that encouragement, understanding, and empathy from loved ones helped them build confidence and resilience, essential for overcoming business challenges.

"My family has always been my rock. Whenever I faced challenges or setbacks in my business, they were there to lift me and remind me of my strengths." (Participant 5)

"Whenever I feel low, my family is always there to encourage me." (Participant 8)

Discussion

This study aimed to explore the entrepreneurial tendencies of female university students, particularly those from the social sciences, through focus group discussions. The findings revealed a multifaceted interplay of motivational factors, socio-cultural influences, and everyday barriers that shape or hinder their entrepreneurial goals. Supportive environments, such as encouragement from family, access to digital platforms, and emotional support, were strong facilitators, while financial limitations, a lack of mentorship, limited mobility, and societal expectations were significant restrictions. These results are consistent with previous research highlighting both general and personal challenges faced by aspiring female entrepreneurs (Jabeen et al., 2015; Naser et al., 2009).

The findings of this study reveal a diverse range of perspectives among female university students regarding entrepreneurship. The majority of participants expressed a desire to be independent and continue their studies, but also admitted to not considering it due to restrictions from their family and a lack of social support. This highlights the crucial role of family as both a facilitator and a barrier to female entrepreneurship (Eddleston & Powell, 2012). Findings of this research also show that being financially independent contributes to a psychologically healthy mindset. It is clear from the findings that work has a central and significant role in a person's life.

The findings of this study align with existing literature in several key areas. Participants frequently cited a lack of financial capital as a significant barrier to starting entrepreneurial ventures. Resource-Based Theory (Barney, 1991) posits that access to critical resources (financial, human, and social capital) is essential for competitive advantage and business initiation. Additionally, previous research has indicated that women often face limited access to credit and formal financial systems due to social and institutional biases (Brush et al., 2018). Similarly, the influence of social norms and family restrictions reflects cultural challenges described in studies by Eddleston and Powell (2012), who highlighted how familial obligations and burden can limit women's entrepreneurial freedom and career choices.

Social media was seen as both a reflective and shaping force, reinforcing societal fear and gendered restrictions. Participants expressed that media exposure and awareness heightened their fear, particularly through stories of scams and failures. Cultivation Theory (Gerbner & Gross, 1976) explains how prolonged exposure to media can shape perceptions of reality in this context. Social media's focus on adverse incidents can amplify fear and reinforce traditional gender roles. Social media, while a source of awareness, can be perceived as anxiety-inducing, often portraying entrepreneurship as risky, particularly for women (Kaplan & Haenlein, 2010). The fear or experience of being scammed reduced trust in entrepreneurial systems and halted business ventures. Perceived Risk Theory (Mitchell, 1999) posits that high levels of financial, psychological, and social risk deter individuals from pursuing entrepreneurship.

Participants viewed practical skills as more valuable than formal education for success in entrepreneurship. This supports Experiential Learning Theory (Kolb, 1984), which argues that real-world learning and skill acquisition often surpass theoretical knowledge in practical fields and entrepreneurial ventures.

Finally, the role of emotional support and peer networks was found to enhance participants' motivation, which supports Jenssen and Kuhn's (2015) argument that social reinforcement is crucial for female entrepreneurs to overcome gender and structural barriers to entrepreneurship. Overall, this study supports and aligns with previous research, while also providing context-specific insights into how female university students, particularly in the Pakistani setting, navigate personal, societal, and systemic obstacles in their entrepreneurial journeys.

Conclusion

This study examines the experiences and entrepreneurial tendencies of female social science students. Semi-structured interviews revealed key factors influencing their aspirations, including financial struggles, family dynamics, a lack of guidance, and the dual influence of social media. Despite these challenges, participants showed resilience and determination, driven by a desire for economic independence. The findings underscore the importance of educational institutions in addressing these factors and fostering a supportive environment for female entrepreneurship, thereby empowering women to pursue diverse career paths and achieve economic empowerment.

To promote entrepreneurship among female students in Pakistan, educational institutions and policymakers should consider several strategic measures. Providing targeted financial support,

such as grants or subsidized loans, can enhance access to entrepreneurial opportunities. Mentorship programs that connect students with experienced entrepreneurs can offer essential guidance and encouragement. Practical workshops focusing on business development and digital skills can further equip students for real-world challenges. Additionally, awareness campaigns aimed at reshaping societal norms and easing family-related restrictions can help foster a more supportive environment. Highlighting the achievements of successful female entrepreneurs through media and university platforms may serve as powerful inspiration. Lastly, implementing gender-inclusive policies and systematically tracking entrepreneurial involvement can help sustain long-term progress.

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