



**Factors affecting the Development of Women Entrepreneurship in Beauty-Parlour Industry of Sukkur Sindh, Pakistan.**

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**Abstract**

*The main objective of this paper is to explore the influencing factors of women entrepreneurship by highlighting the barriers in the beauty parlour industry of Sukkur, Sindh Pakistan. This study follows a quantitative approach to capture the most influencing factors. In this quantitative study, descriptive statistics, reliability test, factor analysis, Multiple regression analysis and correlation analysis were performed to know the influence or impact of each variable on the dependent variable. It is found that financial affairs, entrepreneurial skills & education, business support and environment significantly influence the development of women entrepreneurship in the beauty parlour industry and operational incentives is not enough. This study specifically helps the policy makers to amend financial policies and educational programs and to develop theoretical framework at the institutional level to change the mindset of strongly patriarchal society. This study will specifically help the nascent female entrepreneurs who want to initiate entrepreneurial activity in the beauty sector.*

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**Keywords:** Financial Affairs, Business Prospect, Entrepreneurial Skills & Education, operational incentives, Business Support, Business Environment, Women Entrepreneurship.

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**Introduction**

Asia is one of the largest continents of the world and having powerful economies in most of the countries, despite of that; Asia's two –Third population is living in poverty. Politicians are rich, Cultural diversity is high, socio-economic conditions, gender related challenges (UN Women, 2014). Further, UN reveals that females are half of the population of Asia; they could help the region by contributing 89 billion dollars annually (Analysis in Asia, 2013). Across the world, Female entrepreneurship is considered as the tool to alleviate the poverty and unemployment. The establishment of female businesses is significant input in the economy (Vasudevan and Parsadh, 2016). Because the

development of any nation is not possible without women. Women empowerment is so essential and also a viable option (Ismail,2016).

### **Background of the country**

Similarly, Pakistan Being the part of Asia covers 94.6 % of the Muslim population and Sixth largest country in the world with 49.2% of population of females. Being a half of the population,unfortunately, females do not enjoy the same status due to traditional roles i-e Home maker, best suited within four walls (Muhammad Sohail Yunis, Hina Hashim & Alistair R. Anderson, 2018). For that reason, Pakistani females are not performing up to extent from their maximum potential and their participation is limited only to 21.4% (Labor Force Participation Survey, 2018) with ranked at 120 number out of 137 countries (Global Entrepreneurship Index, 2018)and gender gap is relatively high, ratio of female employment is low (Noor Muhammad, Lorraine Warren, Sania Bante –Saleem, 2017). In addition, such smaller ratio is doing business which is based on traditional business/home based business (IFC,2011; Senghupta, Datta & Momdal, 2013; World Bank,2012) specifically School, Bakery, Boutique or Beauty parlour within boundaries of home. Overall, Pakistani female entrepreneurs usually revolve within circle of informal business (weekly Insights & analysis in Asia, 2013).

Among other home based businesses, beauty parlour industry is most common in south Asian developing countries, women want business in close association with home/Family (N. Veknata Krishnaiah, 2018) in order to maintain work life balance(Pertin & Gannon, 1997). since human creation this industry was men centric due to hair cutting , but with the improvement in socio economic status, this industry is further grow and became male - female centric now, due to direct connection with cosmetic products, this industry further segmented in to hair, cut, nail, skin care, perfumes, colognes, deodorants ,anti-perspirent, feminine cleaning, Skin care with highest market share (Nazrul Islam et al., 2018). Developed countries including China, Brazil, Russia, and India witnessed 25% of world market share. In the last decade, Pakistan has also stood as one of the important players of Beauty Salon with 4-8 million annually from registered beauty parlours (SBP Commission Report, 2017) with a 20% contribution in GDP of the country.

The Government of Pakistan is investing huge amounts in the country's infrastructure and various sectors of economy by giving various incentives in collaboration with U.A.E, Saudi –Arabia & China in order to promote growth and development in the country. At the same time,the government of Pakistan has also made various massive planes up to 2025 for infrastructure, trade & skill development. But the government of Pakistan still failed to highlight beauty parlour sector in massive planes of economy (Nazrul Islam et al., 2018).

Female Entrepreneurship in Beauty parlours industry is one of the important sources of employment for females in the developing country (Kapila et al., 2016) to reduce disparity (Wickremasinghe, 2011) in order to make women more self -sustainable (Waseem ul et al.,2019) .“Female Entrepreneurship in the context of Pakistan has been defined as the process of organizing & operating business in order to contribute economically through job creation and to improve quality of life (Muhammad Sohail Yunis, Hina Hashim & Alistair R. Anderson, 2018).

Female entrepreneur in Beauty Parlours is mostly belonged to urban areas due to more awareness of beauty among females. Consequently, Most of the parlours run & operated by females. Therefore, further growth of beauty Salon in Pakistans rural areas, is so essential for the economic development of females by adopting the latest trends in the beauty Industry. Challenging Socio –Economic and Socio–Cultural climate has resulted in Pakistan (Muhammad et al.,2016), lack of government support, slow style of development, strict registration process, lack of favourable policies and incentives, Lack of Entrepreneurial Education, lack of Business Support, poor Operational incentives. Overall, unsupportive Business Environment is the most important elements that have posed numerous challenges for female entrepreneurs in Beauty – Parlour Industry of Sindh (Zhu, Wittman & peng ,2012) .

Of Course, beauty parlour development has a wider relevance to female entrepreneurial development in the society of Sindh. Important factors should be prioritised for efficient development of beauty parlour Industry (Allan Murray et al., 2018). Thus, the development of parlour industry is not the responsibility of provincial government, but also lies in federal government (Allan Murray et al., 2018).

Describing factors contributing towards beauty parlour industry in Pakistan without discussing specific province will provide us with limited understanding. Study of the particular context enables us to explore the factors with respect to a specific province because every province has its own values culture. The specific focus of our study is Sindh province, which is the second largest province of Pakistan and one of the urbanized province of Pakistan covered one quarter of Pakistan's Population. This province is located on access to Arabian Sea , with its three major cities Karachi, Hyderabad and Sukkur. These three cities makes major contribution in GDP of Sindh (Public Expenditure Review, 2017).

Sukkur is one of the major city of rural Sindh along with the western bank of Indus river across the very historic city Rohri. It has following ethnic groups with populations (Sukkur Wikipedia).

The Sukkur district has half of the female population with 1488 square kilometre population (Population census ,2017). Since the stone age ,women actively support men in up and downs of life. Due to political instability and hard cultural values for women made it hard for the women to earn their bread in reasonable way in society of Sindh. Consequently, this leads to less entry in jobs as well as in other sectors. To fulfil their family needs number of women are entering the various professions in government and non government sectors. Number of females spend more time out side their home have created number of family problems for them. Because Number of women are living in joint family system. Prime duty of females is to make food but due to increased cost of living and higher inflation after the government of PM Imran Khan, number of females are looking for home based business other than government and private jobs. Among other home based businesses, beauty parlour industry is one of them (Muhammad Abdullah Avais,Aijaz Ali Wassan & Saeedah Shah, 2014). Therefore, women want business in close association with home / Family (N. Veknata Krishnaiah, 2018).

Recently, according to the World Bank data percentage of women has increased from 14 percent to 25 to 25.12 percent in 2018 ([www.theglobaleconomy.com](http://www.theglobaleconomy.com)). The labour force participation of women is limited to 21 percent (Labour force survey, 2019). In sukkur

district there is serious level of unemployment among female unemployment is one of the major cause of serious poverty in rural Sindh like Sukkur, different domestic problems, cultural problems and also the cultural misinterpretations do not allow them to become financially independent (Goheer, 2003). Higher unemployment among females in Sukkur require that Sindh provincial government should focus mainly on developing women entrepreneurship through beauty parlour industry by specifically focusing on the solving the issues of unemployment among females in Sukkur (Rehman & Roomi,2012). Despite of number of efforts of Sindh government like SRSO (Sindh Rural Support Organization) the female entrepreneurship in Sukkur is so far from lot development.

There are number of factors that are influencing the development of beauty business from initial setting to running business.there are number of factors that influence the development of beauty parlor industry in Pakistan such as financial affairs, Entrepreneurial Education, Business Support, Operational Incentives, Business Prospects, business environment (Nazrul Islam et al., 2018). The present study aims to identify the factors that affect the Sindhi women entrepreneurs in the process of developing beauty business.The various scholars called for analyzing factors, obstacles that blocks the growth and development of beauty industry of women (Ali, Alam and Lodhi, 2014; Jamali, 2009, Mohammad, 2017). The theoretical framework is based on answering the most important factors contributing towards development of beauty parlour industry in Sukkur, Sindh and also the challenges faced by female entrepreneurs while initiating to running the beauty parlour business. The main of aim of this study is to determine the factors and explore the various barriers and obstacles faced by females in Sukkur .

## **Literature Review**

### **Entrepreneurial Education & Skills**

Entrepreneur education refers to the process of equipping skills & knowledge to enable females to realize opportunities to meet challenges in every aspect of life (Brown, 2010). In Pakistan, females enter in entrepreneurial educational programs who want to choose entrepreneurship as their career called as “Self –Selection Bias” (Linan, 2004; Mc Mullan & Long, 1987; Noel, 2002).A number of universities are providing Entrepreneurial education where business education is provided to enrolled students by focusing technical information on business (Linan, 2008) not the venture creation.

But contemporary entrepreneurial education in universities like workshops, short term trainings in Pakistan including Benazir Bhutto youth development program (BBYDP), Benazir Income Support Program (BISP), Wasilla Rozgar scheme, Waseela Haq, other provincial and federal government programs are provided that specifically provide in house beauty parlor education to females with focus on venture creation (BISP, 2016) . As females receive trainings it facilitate the development of skills (Kithae et al.,2013). Further properly conceptualize, know how ( skills & abilities) know who (access to social capital) when ( when to take action), finally, females open home based or traditional beauty parlour business (Souitaris, Zerbinati & Al –Laham, 2007) in order to become economically - independent.

One of the main barriers behind the successful development of enterprise development of the female is lack of education. Entrepreneurial education in Sindh is mostly confused with MBA syllabus that is taught as a part of degree program. While the main aim of this

education is to taught females with innovation,creativity and self sufficiency in male dependent economy of Sindh for developing their personality characteristics for changing their thinking pattern for developing their risk taking behaviour, to make them more resilient also by providing them with necessary skills (Srivastava,2017).

### **Business Support**

Previous studies highlighted poor policies of government for beauty parlour industry (Attygalle et al., 2014), Unsupportive policies of government and other agencies (Moorthy, 2010), lack of coordination from the supportive entrepreneurial agencies, poor bureaucratic style. Number of agencies exist in support of females, including Women Bank Limited (FWBL), Women Chamber of Commerce & Industry (WCCI), Women Business Development Centre (WBDC), Small Medium Enterprises development Authority (SMEDA) (Arooj Zeb & Shahid Jan Kakakhel, 2018). Such agencies perform less (Setty & Moothy, 2010). In sum, previous studies shown inefficient government support for thefemale's beauty parlour industry. It's hard for the rural females in Sukkur to access the various networks and also to maintain good relations with other networks as compared to males due to gender biases (Naser et al.,2009).

Family barriers also faced by rural females in interior Sindh .There are few women in Sukkur who are able to initiate business activities due to heavy domestic duties (Santhiya,2016). Lack of time is also one of the main barriers where women's are unable to pay their enough time for developing business skills due to imbalance work and life. Moreover, family and husband support is so essential to running any business successfully (Naser et al., 2009; Jabeen, Katsioudes & Das,2015). Family support is also essential for the encouragement of females in a collectivist culture of Pakistan (M.Z.A Suffian et al., 2018). It's hard to implement the decision of doing beauty parlour business at home without consent of family (Amama Shabir & Silvana De Gregorio, 1996). Because female receive support from family in Pakistan takes following form, social (Family and society), psychic (Encouragement & Motivation) & financial support (Provision of funds ) (Langford et al, 1997), consequently, it give sense of security to make better decision in order to become successful entrepreneur in beauty parlor industry (Postigo et al. 2006).

### **Operational Incentive**

The present study identifies some factors in operational incentives, including input availability, Motivation of monetary incentives and marketing of products, Tax policies (Senguptha, Datta & Momdal, 2013).Furthermore, a Pakistani business lacks support of the regulatory of the environment and they get most of support from family, In – Laws for inputs (e.g. Farooq and Radovic- Markovic, 2017b; Semrau and Werner, 2014; Sullivan and Ford, 2014; Uchino, 2004). Some inputs required are hair stylingchairs, Carts and Trolleys, Reception desk, hairprocessor, hood dryers , hair brushes and combs, Facial unit, Hair wash chairs etc (Research Report on Beauty parlours & Spas Segment, 2014).

In fact, motivation of Monetary rewards provided by the government from various programs, including Kamyab Nojawan Scheme Waseela Haq, waseela Rozgar, Benazir Income Support program, and also from various financial institutions (BISP, 2016). However, tax policies are poor, only registered Beauty parlours paid taxes due to weak

institutional system (Research Report on Beauty parlours & Spas Segment, 2014). In General, females use traditional methods of marketing rather than latest methods which make it difficult for female entrepreneurs to achieve economies of scale in beauty parlours (N. Muhammad, 2017).

### **Business Environment**

Refers to macro–environmental Conditions of the country, specially enable us in this study to analyse desirability of circumstances for Beauty parlour business (DiMaggio & Powell, 1983; Scott, 1995) including favourable government policy, infrastructure facility, promotion policy of government for beauty parlours and licensing policies.

Environmental factors, including proper infrastructure, various programs ,trainings , various management skills, finance availability and strong institutional environment. Because one is mainly influenced by environmental factors such social,political and cultural environment (Okfor and Mardi, 2010). Government policies have great influence to encourage women to become an entrepreneur (Naser et al., 2009). First, Setty & Moorthy (2010) stated that vague & unrealistic policy (a) not actively supported, is major obstacle behind the development of female entrepreneurial development in parlour industry (Attygalle et al., 2014), Second; Infrastructural facility is very crucial for development of beauty parlour industry (Rahman, 2010). Urban female have adequate infrastructure while rural women face difficulty due to inadequate infrastructure (Rahman, 2010), Third, lack of proper policy for promotion at regional and national level for beauty parlor products (Sinha, 2005), Fourth, Licensing policy of the government is not proper represents huge registration fees , only famous and large beauty parlours in the urban areas are registered under formal regulatory authority while small beauty parlours failed to register due to huge registration fees particularly in rural areas like Sukkur.

### **Financial Affairs**

The Lifeblood of any firm (Amrit Paul Singh Radhwa, 2017), getting credit for female entrepreneurs is one of the major obstacles for the entrepreneurial development of beauty Parlour industry in Pakistan (Layela Sarfraz et al., 2012). Females face more obstacles than male due to the complex procedure of loaning process, lack of collateral issues, or, banks consider females less credible and most of the females operate Beauty parlour business from their savings (Amrit Paul Singh Radhwa, 2017) except few large urban beauty parlours. Similarly, Some urban females obtain loans due to knowing credit, obtaining information and due to more credibility than rural female (Layela Sarfraz et al., 2012).

Financial factors play significant role in women entrepreneurship .Further, past scholars stated that its hard for women of Sindh to arrange financial funds for running a new business.However, women can't find their loan, to develop their financial network with financial institutions for better relationship with them due to gender biases (Naser et al.,2009). Women of Sindh including Sukkur face major hurdle of finance while obtaining debt and equity finance due to risk associated initially with initiating firm in start up stage .

### **Business Prospects**

First prospect is the profit / Revenue of beauty parlours,Country level surveys indicate that registered 74% beauty parlours operate a business with PKR 10-15 million with an

average annual revenue of 10-30 million, while 26% earn revenue of 10 million (Research Report on Beauty Parlour & Spas Segment, 2014). Second prospect indicate that Sindh customer have habits /Demand, habits including Hair cutting and treatment, Facials and body care, Make up & hair styling, cleansing (wax & Threading) and occasional make over, Demand indicates that Pakistani female weekly and monthly visits parlor (Rukhsar Ahmed & Kamran Siddiqui, 2013). In sum, previous studies shown higher demand for beauty services particularly in urban areas. Third prospect included is impact of international beautification resulted in exponential growth of beauty parlour industry in Sindh (Rukhsar Ahmed & Kamran Siddiqui, 2013).

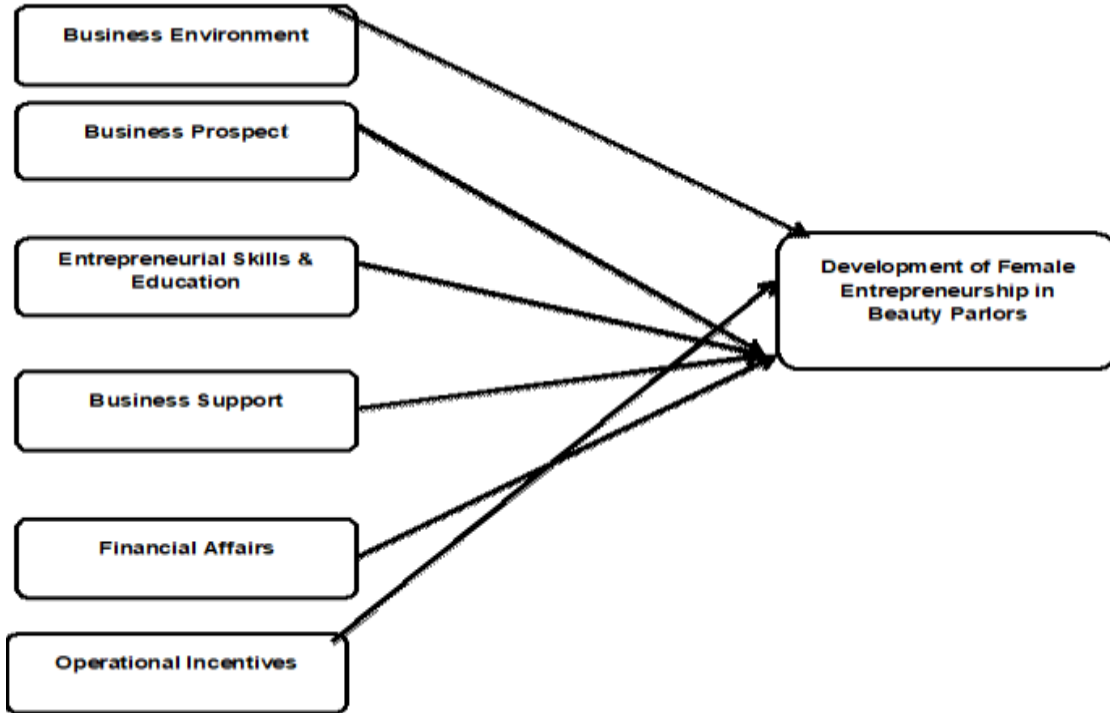
### **Female Entrepreneurship Development in Beauty Parlour Industry**

Female Entrepreneurship has been defined as process of operating traditional / Informal business by combining different elements from personal, organizational and circumstances by getting assistance from education, government within legal boundaries (Choudhary et al., 2013). Moreover, its definition depends on general framework conditions of the country and economy (Delmar, 2003). Entrepreneurial development of women in the beauty parlour industry in Pakistan usually distinguished from other countries in following way

- ❖ Majority of beauty businesses operated at home or near the home and male members / family members take care of financial matters
- ❖ Low level of education , lack of investment , good income

Females are the untapped source of entrepreneurial business (Minniti ,2010 and Van der Zwan et al, 2011). Females have more opportunities in the informal sector of the economy like a beauty parlour (Bardasi et al., 2011). The women entrepreneurship in beauty business is increasing and is growing faster than male owned firms (Tasaminova, 2012). The number of entrepreneurs in the beauty parlour industry is increasing constantly. In this way, most of beauty parlour businesses are owned and managed by women. State bank of Pakistan (SBP) declares in economic survey that beauty parlours will further increase employment for females as the life style of females will be improved (Economic survey, 2017-18). In this way, it can help economies in current challenging time and it can help females to reduce the highest gender gap through beauty parlour entrepreneurial business.

The participation of women is gradually increasing after the mid 1980s (Mahtab, 2007). Females in Sukkur are facing tough work schedule and face more family barriers than females with flexible working jobs (Ralston,1980). In some cases , long work hours lead to family conflict (Piotrkowski et al.,1987). Women face many challenges ,the main challenges come from family,some women do not have permission to go outside their home without permission of the family . Even she has no choice to select the job of their own choice. She is treated as women (Islam ,1997). Most of the females in Sukkur cannot work outside their homes due to Socio-cultural dynamics (Narejo, 2011)



Source : Islam, D. (2018)

### Research Methodology

To explore the factors contributing towards the development of beauty parlour industry in Sindh Sukkur, This study followed previously applied quantitative method as adopted in many other research papers of management sciences (Ajzen, 1991; Krueger et al., 2000; Autio et al., 2001; Ariff et al., 2010) .Within quantitative approach , The study mainly explores the factors influencing the development of beauty parlour industry in Sukkur which is the third largest city of Sindh Sukkur .

### Questionnaire

There were six independent variables of this study and one dependent variable. The independent factor are Entrepreneurial skills and education, Business Environment, Business Prospect, Financial affairs, and operational incentives, the dependent variable was Female entrepreneurial development. The adopted questionnaire 6 variables first , Entrepreneurial Skills and Education contains 8 items, Second; Business Environment contains 6 items , Third ; Business Prospects contain 3 items ,Fourth; Operational Incentives contains 6 items , Fifth ; Business Support contains 5 items , Sixth , Financial Affair items contains 5 five items , all items adopted from (Nazrul Islam, 2018). While the scale of female entrepreneurial development in a Beauty Parlour adopted from (Mimoza Serafimova, Biljana Petrevska, 2018) contain 17 items. Primary data were collected from women entrepreneurs in old and new Sukkur . The respondents were given a questionnaire physically. Respondents were approached through snowball technique. The questionnaire was presented with 5 point Likert scale from 1 strongly disagree to strongly agree 5. The questionnaire was in English language and was explained to each



respondent in Sindhi/Urdu language. The questionnaire was physically distributed to each respondent.

### **Sampling technique**

However, sample of this study was selected by using the non probability, judgement sampling technique. In this technique, selection criteria of sample is based on judgement of female owners of beauty parlour that there are 122 registered beauty parlours in old and new Sukkur, that is representative of the entire population under study. The sample selection is based on judgement the owner of beauty parlour told me about total number of beauty parlours in Sukkur, as this number was known to her through training. In this technique the researcher is confident of sample chosen which truly represents the entire population. There are 122 registered beauty Parlours in Sukkur district with SOBIA and SADIA is famous in Sukkur district.

The name of the respondents and their beauty business names are kept confidential. Further literature review provided various influencing factors that were used as the basis of the questionnaire. The questionnaire was translated to each respondent in Urdu and Sindhi language.

The data were collected during January, February, March, April 2020. These questions were asked during working hours in daytime. The duration of collecting data for one questionnaire was more about 10 minutes, because they were busy in their work.

### **Results and Discussion**

Descriptive Statistics, Cronbach Alpha, Exploratory Factor Analysis (EFA) were calculated using SPSS version 23. Finally, Pearson Correlation and Multiple Regression were also used to test hypotheses (N.Shah & Bahadur Soomro, 2017).

### **Data Analysis**

#### **Descriptive statistics**

Demography	Category	Frequency
Gender	Female	122
Age	26-30	76
	21-25	43
	31-35	3
Qualification	Graduation	91
	Intermediate	19
	Masters	12
Table 2 Demographic profile		
<b>Note</b> : N=122		

Demographic profile of respondents indicates that all respondents of this study were females with percentage of 100%. In the age group majority of females belongs to the age group of 26 -30 with 76 frequency, while majority of respondents were graduates with 91 frequency as given above in table No :2

Table 3: **Reliability Analysis**

<b>Variables</b>	<b>Cronbach Alpha</b>
Financial Affairs	.796
Operational Incentives	.738
Business Environment	.680
Entrepreneurial Education	.730
Business Support	.712
Business Prospects	.690
F.E	.838
All Factors & F.E	.821

**Note :** Cronbach Alpha  $\alpha$  reliability

The Financial Affairs ( $\alpha = .796$ ), Operational Incentives ( $\alpha = .738$ ), Business Environment ( $\alpha = .680$ ), Entrepreneurial Education ( $\alpha = .730$ ), Business Support ( $\alpha = .712$ ), Business Prospects ( $\alpha = .690$ ), Female Entrepreneurship ( $\alpha = .838$ ), All variables ( $\alpha = .821$ ) as shown above in table 3.

### **Factor Analysis**

<b>Exploratory Factor Analysis</b>	<b>F. Loadings</b>
Financial Affairs	
Working Capital	.935
Venture Capital	.977
Raising of capital from capital markets	.647
Credit Management	.963
Operational Incentives	
Input availability	.651
Favorable tax policy of the government	.977
Motivation of Financial & Non –financial Incentives	.769
Business Plane	.961
Entrepreneurial Education	
Technical Knowledge of Entrepreneur	.936
Previous experience of entrepreneur	.977
Availability of entrepreneurship education in the country	.647
Industry Feasibility study report	.961
Leadership qualities of the female entrepreneur	.963
Business Support	
Assistance from supportive agencies	.936
Social Acceptance of beauty Parlor	.977
Support from family & Husband	.587
Business Environment	
Political Stability	.738
Adequate Infrastructural facilities	.977
Promotion policy of policy mkers	.770
Licensing policy of government	.770

Female Entrepreneurship in Beauty parlor Business	
Female entrepreneurial Opportunities in Beauty parlor	.617
Are equal for male & females in Pakistan	
Opportunities for career development are better	.961
In beauty parlor business	
Working in Beauty Parlor is safe & secure	.963
Females often participate in beauty parlor training	.741
Female working in the beauty parlors know, they know how to cope	.712
Unwelcome events in business	
Living in rural areas are barrier to employment in beauty business	.961
Men easily find employment opportunity while female find it difficult to	.819
Open business of beauty parlour in rural	
Women have sufficient knowledge in beauty parlor business	.789
Working beauty Parlor is easier for women	.587
There is no sexual harassment in Beauty Parlor business	.963
Unavailability of funds is major obstacle behind beauty parlor business	.794
It raises women status in the society	.661

**Table 4 Factor Loadings**

To know the arrangement of each item, exploratory factor analysis was performed pertinent with a model of the study (Tabachnick and Fidell, 2007). Similarly; in order to analyse the adequacy of sample Kaiser Mayer Olkin Test was performed as given in table no 4. Commonality, Eigen values, Screenshot plot also confirms the factors of this study. Initially 50 items were loaded than 15 items were excluded having loadings of less than 0.5 (Field, 2006).

**Hypothesis Testing**

The hypothesis was tested through Pearson correlation & Multiple Regression Analysis (MRA). The Pearson Correlation step was performed to know the strength of the relationship between independent and dependent variables of the study. The Multiple Regression Analysis was performed to know the effect of each factor of beauty parlour Industry on the development of female entrepreneurship.

**Pearson Correlation**

Variables	1	2	3	4	5	6	7
1. F.ENT	-						
2. F.AFFRS.667-		-					
3. E.EDU.257.490 -			-				
4. BSUP .517.154.403 -				-			
5. B.ENVR.104 .346.38 .43-					-		
6. B.PROS .301 .255.232 .423 .53 -						-	
7. O.INCE .102 .33.201 .17.56.421-							-

Table 5 Pearson Correlation

Financial Affairs ( $r=.667$ ), E.Education ( $r=.257$ ), Business Support ( $r= .517$ ), B.ENVR( $r=.104$ ), Business Prospects ( $r=.301$ ), Operational Incentives ( $r=.102$ ) as results of Pearson correlation as given in table 5 .

### Multiple Regression Analysis

#### Results of Multiple Regression Analysis

	Unstandardized Coefficient		Standardized Coefficient		Sig
	B	Standard Error	Beta	t	
Financial Affairs	.471	.030	.582	15.657	.000
E. Education	.212	.093	.359	5.410	.000
Business Support	.129	.037	.221	3.448	.001
Operational Incentives	-.004	.029	-.004		-.144
Business Prospects	.035	.018	.054	1.906	.059
Business Environment	.096	.031	.124		3.096

R<sup>2</sup>= .291, Adjusted R<sup>2</sup> =.271, n= 122

Table 6 Multiple Regression Analysis

There was significant correlation between Financial Affairs (beta =.302, t= 11.657), E. Education (beta =.289, t= 5.410), Business Support (beta =.221, t= 3.448), Operational Incentives (beta = -.04, t= -.144) contribute negatively, Business Prospects (beta =.045, t= 1.906), all variables made significant contribution, while Business Environment (beta =.124, t= 3.096) contribute significantly . Overall, all hypotheses have been accepted except operational incentives as results of Multiple regression is given in Table 6.

### Hypothesis

Access to finance is one of the major barriers behind the development of Beauty parlour business (Brush et al. 2001; Marlow and Patto 2005), and women's in Sukkur have poor access to capital markets (Shaw et al. 2005; Roomi and Parrott 2008). The huge gender gap makes it difficult for the female to easily access finance. Consequently, female start business with lower capital and usually and prefer to do traditional business (Marlow and Patto 2005; Shaw et al. 2005) from personal saving. Moreover, female face more difficulty in obtaining venture capital, initial investment (Brush et al. 2004). In sum, women face harder times while obtaining finance other than social and cultural challenges (Marlow and Patto, 2005). Number of females disappointed when they contact various bank or financial institutions (Nasir et al.,2019)

**Hypothesis 1:** Financial Affairs significantly influence female entrepreneurial development in beauty parlours

According to life cycle approach, there are nine approaches of entrepreneurial career out of which education is one of them (Hisrich et al., 1996) , as the female get Trainings/ education in programs like Benazir Income Support program (BISP), Waseela Rozgar ,

at different entrepreneurial programs at universities or in different provincial or federal programs (BISP, 2016). These programs specifically focus enterprise development (Skill based), (Application based) and consequently female open business (Beauty Parlour Business) (Allan Murray et al., 2018). It is not possible for women starting business without skills. Most of the females learn skills in the above mentioned Sindh government programs. Over all, education play significant role in growth and development of women enterprises in Sukkur, without significant entrepreneurial education, it's hard for them to conduct beauty or any business education is only the factor that can make women self-sustainable.

**Hypothesis 2:** Entrepreneurial Training /Education significantly influence female entrepreneurial development in beauty parlors

Business support refers to the support that females receive from family entrepreneurial networking agencies agencies/ government. Doing business is the result of not only one social support like supportive agencies, but at the very first, it requires family support. In the collectivist culture of Sindh, females first look for family support, single females get help from abrother or father, while married from husband and son for doing beauty Parlour business at very initial phase (e.g. Farooq and Radovic-Markovic, 2017b; Semrau and Werner, 2014; Sullivan and Ford, 2014; Uchino, 2004) .

Women Bank Limited (FWBL) is helping females to operate Beauty parlor business through providing small loans , Women Chamber of Commerce & Industry (WCCI) conducting various exhibitions to present products or promote beauty services , Women Business Development Centre (WBDC) is motivating new females in informal sectors ie beauty parlor business specifically in the initial phase, Small Medium Enterprises development Authority (SMEDA) provides incentives like the initial set up for beauty parlours to professionally groom women in beauty parlour business (Arooj Zeb & Shahid Jan Kakakhel, 2018) in order to make them financially self- sustainable.

**Hypothesis 3:** Business Support significantly influence the female entrepreneurial development in beauty parlours

Operational Incentives mostly provided by family like beauty parlor set up etc. Similarly, due to weak institutional environment for beauty business, only established beauty parlours are given tax incentives, only registered, large beauty parlor are offered with tax incentives (e.g., Debroux, 2013; Gupta, 2013; Zhu et al, 2012; Wees & Romijn, 1995). However, no various financial motivations introduced for beauty parlour under the tree of BISP, BBYDP, Waseela Rozgar ,Waseela hak (BISP, 2016) . Finally, women in Sukkur failed to access Women Chamber of Commerce & Industry (WCCI) and they are not providing operational incentives at the initial level. They are not conducting various exhibitions to promote beauty services in Sindh including (Arooj Zeb & Shahid Jan Kakakhel, 2018) semi-urban areas of Sukkur by giving them no incentives

**Hypothesis 4:** Operational Incentives do not significantly influence female entrepreneurial development in beauty parlours

Business prospects are earning potential, customer habits, and Market demand. Parlours monthly earn PK RS 2, 84,533 with around expenses of 35000 per month. SMEDA Report reveals revenue of 6563,550 from Facial , Waxing, Bridal makeup, Party makeup, Haircut, Hair Dying, hair styling, Manicure, Pedicure (2017). Second, customer habits

exist in waxing & threading, cleansing, Make up, Facial & Occasional make over (Rukhsar Ahmed & Kamran Siddiqui, 2013). Third, Market demand for beauty parlours more exist in Professional females, Busy & rich, Housewife's, exhibition women's (Rukhsar Ahmed & Kamran Siddiqui, 2013). Therefore, Beauty Parlour business is well paid in Sukkur, Sindh, and females can easily enter beauty parlour entrepreneurial activities than other formal businesses (Mimoza Serafimova, Biljana Petrevska, 2018).

**Hypothesis 5:** Business Prospects significantly influence the female entrepreneurial development in beauty parlours

In Sindh, Sukkur, females are facing social issues. Female's failed to inspire from role models, in order to deal with the critical challenges (Revathi and Krishnan, 2013), in the form of low recognition and low status (Sadik, 1997) is obvious in Sukkur. The society has no format for females to move forward in entrepreneurial activities including beauty parlour business (Niazkar and Arab-Moghaddam, 2011; Wauters and Lambrecht, 2008). Moreover, over all religious, social and cultural norms discourage females from entrepreneurial activities or just enable males right for entrepreneurial activities but not for females (Sharma, 2015). These social barriers, would affect beauty businesses and limit them and finally made it difficult to obtain public support and external service (Zhu et al., 2012) even for home based business i.e. beauty Parlour business. From 1980 -2017, out of 125 journals of female entrepreneurship, majority of journals highlighted environmental barriers greatly influence female entrepreneurship development (Indian Micro Small and Medium enterprise Report, 2017) (Kumari Amirta Tripathi & Saumiya Singh, 2018). In sum, beauty parlours or any formal business in Sukkur, lack support from the environment due to stereotype traditions for women.

**Hypothesis 6:** Business Environment significantly influence for female entrepreneurial development in beauty parlour business

### **Conclusion & Recommendations**

The study was conducted with the focus to investigate the factors that influence the growth of women entrepreneurs in Sukkur Sindh Pakistan. For this purpose, quantitative research design was conducted. The results indicated that financial factors to education factors to business support to business environment play crucial role in development of women entrepreneurship in beauty parlor industry of Sukkur. Due to strong patriarchal society of Sukkur, Sindh, womens are best suited for domestic roles rather than considering her financial role. She is forced to obey the rules of family due to heavy restrictions posed on her to remain within four boundaries of home. Majority of families in Sukkur consider it awkward to support their wives or sisters to start their own business, only due to inadequate finance she had to enter business. Operational incentives is not sufficient alone, there is need to change the mind of peoples if the females has to develop in Sindh in entrepreneurship there is need of strong legislation in financial institutions policies so that females can easily get loans in sukkur for business startup, and also strong legislation in the educational institutions to develop their entrepreneurial skills to change their strong patriarchal mindset of males in male dominated society of Sukkur.

In Sukkur, Important factors relating to beauty parlors business such as financial factors due to which females face difficulty at very initial level (Arenius and Kovalainen 2006) for investment and she face harder time or due to finance when females resort to doing

beauty parlor business (Irwin and Scott, 2010; Sandhu et al., 2012; Zakkariya and Nishanth, 2014). Second skill based and flexible education/training programs are necessary (Czuchry *et al.*, 2004; Fayolle et al., 2006; Mason, 2014) for raising their intentions and skills of beauty parlor business (Allan Murray et al., 2018). As the females got education, they better able to get better Business support from the family in term of convincing their family members, she also better able to get women supportive agencies for operational incentives such as inputs and can apply for various financial incentives from various financial institutions. When she opens beauty parlor business, previous studies shown that well paid business compared to tailoring and livestock or other traditional business on monthly basis (Muhammad Wajid Tahir et al., 2018) approximately 20 customers daily 5000 revenue with good profitability and market demand. Finally, Macro –Environment circumstances are not favorable for formal beauty parlor business other than home based parlors (wickremansinghe, 2011) and majority of parlors are not fully developed. This study will provide information to beauty businesses, consumers, investors and policy makers for further improvement in this industry.

- ❖ Flexible financial policies need to be established for the loaning of females specifically for rural and semi-urban females.
- ❖ In education or training programs focus should be on “venture creation” with entrepreneurial skills.
- ❖ Business support should enhance their role at rural level along with semi – urban Sindh.
- ❖ Operational incentives should be enhanced at the local level beauty parlour business other than large beauty parlours.
- ❖ The institutional environment or government of Sindh should play their role in promoting abetter female entrepreneurial environment specifically for beauty parlours in the third largest city of Sindh i-e Sukkur for economic development of Sindhi rural and semi-urban females.

### **Limitations**

The main limitation of this study is that this study failed to highlight every aspect of consumer from other provinces of Pakistan except the Sindh province. This study failed to consider large sample. In addition, many factors can be added, but this study concentrates few factors of beauty parlour business rather there are so many other factors can be included for this study.

### **Future Research**

Future researchers should in cooperate different cities of Sindh with enhanced sample size like comparative study of factors influencing the development of women entrepreneurship in beauty parlour industry in rural and urban Sindh would bring fruitful information for policy makers. Thus, qualitative study is suggested .Another area is also suggested how education can help them to gain better access to financial institutions, access to operational incentives and various professional networks .

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