Well-being of Women Entrepreneurs in Pakistan: A Conceptual Review of Challenges and Opportunities

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**ABSTRACT**

**Purpose:** The economic significance of women’s entrepreneurship is globally recognized; yet, the pace of women's entrepreneurial activities is slow. The lowering share of women's participation in the entrepreneurial population has been attributed to many reasons but for health. Women entrepreneurs’ health and well-being are important, yet widely neglected notions in research and practice. Especially, in Pakistani patriarchal society women are expected to work (self-employed or organizationally employed) with disproportionate family and work responsibilities.

**Design/Methodology/Approach:** The study provides a conceptual review of key challenges faced by women entrepreneurs. To serve this purpose, relevant literature was selected and reviewed following a four-step procedure.

**Findings:** In fulfilling their traditional roles of house-maker and the need to support family, the mental and physical health of women entrepreneurs is compromised. Findings of this study reveal that role expectation, stress overload, work-life conflict, fear of harassment, and workaholism are among the key factors that challenge the well-being of women entrepreneurs. However, family support, societal approval of their business, and work engagement may serve as an opportunity to improve women entrepreneurs’ well-being.

**Implications/Originality/Value:** The study sheds light on key challenges faced by women entrepreneurs in a developing country context and suggests avenues for further research.

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**Introduction**

Women entrepreneurs generally own and manage businesses, which are small in size and limited in growth (Jamali, 2009). Yet, women's entrepreneurship is gradually expanding at the global and regional levels (Halabisky & Potter, 2017). For instance, in 2007, 30% of US privately-held businesses were owned and managed by women with USD 1.2 trillion in sales (U.S. Department of Commerce, 2010). During 2010-2014, only 2% of European women residing within the European Union (EU) reported owning and
operating a business (Halabisky & Potter, 2017). In 2018, women employers accounted for only 1.7% of total women employment across the globe while the number of self-employed women with employees increased to 2.2% in the developing economies (ILO, 2018). Although women's entrepreneurship is increasingly appreciated for its economic and social significance; however, its share is still lower in Pakistan when compared to other Asian economies. According to the Gallup Survey (2017), Pakistani women's participation in the business-ownership is less than 12%, and in the majority of these businesses, women are self-employed with no employees. Recent statistics report that the proportion of Pakistani female employers has stagnated at 0.1% of total women employment relative to 1.8% of male employers (Indexmundi, 2018). At the regional and national level, the significance of women's entrepreneurial spirits is highly appreciated but in practice, it is not truly realized. Why?

According to the Global Inequality Index (GII), women continue to face discrimination in the labor market, education, and health (United Nations, 2018). In developing economies, women's entrepreneurial activities are eminent for economic growth and social welfare; however, their entrepreneurial spirits are discouraged by labor market barriers to starting a business (ILO, 2018). These constraints and their related consequences on women's entrepreneurship have been addressed in a plethora of literature (Marlow, 2002; Poggesi, Mari, & De Vita, 2016; Muhammad, Warren, & Binte-Saleem, 2017). Commonly, these challenges address women’s business capacity (related to entrepreneurial skills, human development, legal and regulatory support) and personal capacity (related to personal characteristics, health, education, and work-life balance). In their business capacity, Pakistani women entrepreneurs’ ability to perceive a business opportunity is limited by the prevailing disparity in access to business networks and information. Their entrepreneurial spirits are also suppressed by the legal constraints imposed by inheritance and business registration laws (Gallup Survey, 2017). In their personal capacity, however, well-being (WB) is an important dimension to catch the attention of academicians. Increasing numbers of women in the workforce and business venturing have raised concerns on their mental and physical well-being due to the detrimental effects of multiple roles (Rao, Apte, & Subbakrishna, 2003).

In line with the literature, authors argue that women entering the labor market do not experience the same work conditions and societal support as men. In a male-dominating Pakistani society, women have surely managed to make their presence in the labor force and the self-employed work domains; however, they still face discrimination in career opportunities, health, and venturing. Despite mounting societal expectations of their gender roles and labor market barriers, Pakistani women are seeking self-employment to put food on the table and to support the health and educational needs of their family members. In doing so, personal health and well-being seem to be ignored not only by themselves but also by the government and policymakers. Not only in practice, but the well-being of women entrepreneurs is also widely understated in the literature. Till today, little academic attention has been paid to the well-being concerns of women entrepreneurs in Pakistan. Given the unavoidable nature of well-being, the purpose of this paper is to review the literature on women entrepreneurs’ well-being. This paper intends to highlight factors that facilitate and/or impede the well-being of women entrepreneurs in Pakistan. In particular, the authors are interested in answering: (i) In Pakistan, women's entrepreneurial activities are necessity-driven or opportunity-driven? (ii) What are the opportunities and challenges to the well-being of women entrepreneurs in Pakistan?

**Women’s Entrepreneurship in Pakistan**

The year 2016 recorded the Pakistani population to be around 193 million, 48.63% of which were women living in the urban and rural areas of the country (Indexmundi, 2018). In Pakistan, women not only represent a countable portion of the population but also demonstrate continuous efforts to meet their social gender role expectations in various feminine roles such as mothers, wives, daughters, sisters, daughters-in-law, and working women. Excluding the working title, here listed are a few feminine roles that are typically expected of women in a male-dominated society. Although statistics represent a growing number of women's participation in the business and labor markets (Indexmundi, 2018), women’s true business potential and economic activities seem to be inhibited by cultural values and social norms. For example,
Chart 1 shows that women's representation in total employment has been lower than that of men in the year 2017.

In the 22.2% share of the employed population, women are still committed to playing their economic role as employers, self-employed, wage and salaried workers, and contributing family workers. Regarding entrepreneurship, statistics on employers and self-employed are considerably important to understand the characteristics of women entrepreneurs in the patriarchal society of Pakistan. In the last 8 years, the proportion of women employers has stagnated at 0.1% of female employment while the proportion of men employers significantly increased (see Chart 2). Among other Asian economies, Pakistan ranks lowest in women entrepreneurship (Gallup Survey, 2017). A common barrier to women's participation in business is the socially accepted gender biases that women are not equal to men, women are not as intellectual, wise, strong, and competent as men, and women in the industry are nothing but a disgrace to the family name and honor. Not only this, research on women entrepreneurship in Pakistan highlights gender disparity as a major reason for the understated share of women in the entrepreneurial population (Gallup Survey, 2017). According to a survey conducted in Karachi and Lahore, compared to 61% of men, only 34% of women consider their capability of starting a business (Gallup Survey, 2017). Women, who manage to escape this societal-segregation, are shackled by the negativity, harassment, and gender discrimination that certainly barricades their mobility and networking in the market with limited access to business resources such as finance (Goheer, 2003; Rehman & Roomi, 2012).

Pakistan is a traditional male-dominating economy with an inherently discriminating institutional environment and regulatory mechanisms. For instance, men assume the role of breadwinner and they engage in business activities with growth ambitions. Given the gender role expectations, married men are not obliged to seek family permission or conform to inheritance laws before applying for business registration as married women do. To point out, business laws and regulations are drafted and enforced following the circumstances of men rather than women (Goheer, 2003; Gallup Survey, 2017). These are a few of the reasons that challenge and ultimately suppress the entrepreneurial talents of women who aspire to be an active member of this society and economy. Despite these challenges, statistics show a surprisingly increasing representation of women in employment as self-employed. Now the question is: why would women want to be entrepreneurs in such a challenging environment?
In Pakistan, women entrepreneurs are generally driven by necessity rather than opportunity. These necessities typically originate from their domestic roles and the cruel behavior of the society that does not approve of their business activities but eventually pushes them to stand up for themselves and their families. Women entrepreneurs are increasingly joining the entrepreneurship club as self-employed. In the last two decades, the graph of self-employed women has shown an upward trend (see Chart 3). However, the proportion of self-employed without employees is higher than that of self-employed women with employees. These women are above the age of 15 years and they operate businesses in traditionally female sectors such as education, sales/retail, beauty/hair care, food, and health. Unlike men, women tend to locate their businesses at a proximate distance from home or at home. Also, women tend to seek the approval and support of their family members before entering an entrepreneurial activity. These considerations not only affect women entrepreneurs’ autonomy but also their decision-making ability (Gallup Survey, 2017). Moreover, women entrepreneurs remain informal due to which they exhibit low potential for growth.

Nonetheless, women entrepreneurs can make a significant contribution to creating jobs, alleviating poverty, and boosting the economy if they are appreciated and assisted in recognizing their entrepreneurial spirits. Women entrepreneurs need family support in realizing their perceived entrepreneurial skills with relatively less controlled decision-making power.

**Research Method**

This is a conceptual paper on the opportunities and challenges of women entrepreneurs’ well-being. For the selection of papers and analysis, a four-step method was followed. Firstly, a preliminary study was
conducted to explore recent trends in the entrepreneurship literature and to select a particular theme related to women's entrepreneurship, which is gaining popularity in academic and practitioner houses. To serve the purpose, the authors accessed international and national publications on women entrepreneurship from government and non-government agencies such as the United Nations, European Union, Gallup Survey, OECD, and World Bank and secondary data archives such as Indexmundi and ILO. Based on the results, well-being was selected as an important dimension of women's entrepreneurship in an individual capacity. The authors aimed at reviewing two streams of literature i.e. well-being and entrepreneurship to summarize selective key challenges and opportunities related to the well-being of women entrepreneurs in Pakistan.

Secondly, the concepts of women entrepreneurs and well-being were defined to set parameters for searching and filtering the relevant streams of literature. The term ‘entrepreneur’ is defined as a person who continuously seeks opportunities, assumes risks, and satisfies market needs by producing goods and services. Likewise, females with the ability to start up and grow a business can be termed as women entrepreneurs. However, in the entrepreneurship literature, entrepreneurs are economic agents characterized as employers, innovative managers, or self-employed (OECD, 2012). In Pakistan, the female employment-to-population ratio significantly increased to 22.2% in 2017 (FY2000: 13.5%) than the male employment-to-population ratio of 78.7% (FY2000: 79.1%) (Indexmundi, 2018). With the gender gap in the population (48.63% female vs. 51.37% male) and labor force participation (24.93% female vs. 82.7% male), one may expect to observe similar trends in entrepreneurship followed by a common perception that women are unlikely to be as active as men. However, the gender gap in the proportion of self-employed women and men has reported a surprising trend. In comparison with 55.7% of self-employed men, 78.2% of women stepping out of their houses for employment are likely to be engaged in self-employment (Indexmundi, 2018). Also, in Pakistan, women generally become entrepreneurs because of family needs rather than the flare to grow the venture. In 2013, the proportion of women-headed households increased to 10.9% (FY1991: 7.10%) (Indexmundi, 2018). In line with the International Labor Organization (ILO) definition of self-employed, these statistics highlight Pakistani women entrepreneurs as persons with the ability to identify an opportunity and translate it into a business to (i) generate a personal source of income (ii) support the family and socially dependent others (iii) create job opportunities for the deprived and minorities.

In the last two decades, well-being at work has gained significant academic attention in psychology, sociology, economics, and other fields of research (Ryan & Deci, 2000; Sheldon & Bettencourt, 2002; Andersson, 2008; Dolan, Peasgood, & White, 2008). In these years, well-being at work has been given many names that include but are not limited to happiness and health, general health, Subjective Well-being (SWB), physiological health, personal well-being, and satisfaction with life (Andersson, 2008; Dolan et al., 2008; Kabote, 2018). The authors agree with the notion that well-being is an individual’s summative experience; hence, it is wise to use a definition that encompasses key dimensions of well-being. Therefore, they view well-being as an individual’s satisfaction with life at work.

Thirdly, the authors accessed key databases such as Emerald, Sage, Google Scholar, and Springer to search the relevant content. The literature and published material on the topic were searched and filtered using word combinations that include entrepreneurship, challenges to women entrepreneurs, health and women entrepreneurs, self-employed women, and well-being. Fourthly, the RQT (Relevance, Quality, and Time) approach was used to filter the searched articles published in the last eighteen years.

**Literature Review**

At work, well-being is an individual’s perception of satisfaction and complete happiness. Workplace well-being is a hot topic originating various streams of research related to mental health intervention (Martin, Sanderson, Scott, & Brough, 2009), HRM practices and well-being (Georgiadis & Pitelis, 2012), human capital and well-being (Galabova & McKie, 2013), physical activity intervention (Edmunds, Stephenson, & Clow, 2013), and owner/manager motivation for well-being interventions (Dawkins, Martin, Kilpatrick,
& Scott, 2018). On the other hand, entrepreneurship literature has studied well-being on gender differences (Parasuraman & Simmers, 2001; Dolan et al., 2008), female entrepreneurs’ work-family conflict (Shelton, 2006), and Job demands and control among self-employed (Nordenmark, Vinberg, & Strandh, 2012). In the literature on gender and well-being, women are generally reported to experience low well-being due to higher levels of stress resulting from work and family responsibilities (Woody & Green, 2001). McLellan & Uys (2009) argued that well-being may vary from woman to woman depending on their coping mechanism, kind of support (emotional, practical, and social), work-life balance, and/or personality type.

Women as self-employed (owner/entrepreneur) and as managers show strong interpersonal skills and a sense of achievement (Abe, Troilo, Juneja, & Narain, 2012). They are highly motivated, competent, and focused. With a higher degree of autonomy, control, flexibility, and general management skills, women entrepreneurs report steady business growth (Gudeta & van Engen, 2018). In both cases, women are frequently required to combine their life and work roles. According to Cuéllar-Molina, García-Cabrera, & Lucia-Casademunt (2018), female managers are likely to give up their leisure time only to meet extended work demands. In the long run, an over-work routine is likely to have negative effects on female managers’ well-being and quality of life.

In developing economies, women entrepreneurs are influenced by the prevailing role expectations, the degree of family support, and family responsibilities (Jamali, 2009). Unlike men, women assume responsibilities for childcare and household. These family commitments are likely to influence their career choices and mode of employment. Likewise, Pakistan is a patriarchal society where women are obligated to perform stereotypical role expectations in conformance with social and cultural norms and religious prescriptions (Roomi & Parrott, 2008). Their entrepreneurial talents continue to be challenged by gender biases, social norms, and family responsibilities (Rehman & Roomi, 2012). Typically, Pakistani women are expected to stay home and perform caring and domestic roles. The authors argue that even if they manage to stand against these stereotypical roles, their career advancement is discouraged by the social referent groups and social values.

In light of earlier research, the God-given roles of women as wives and mothers obligate them to prioritize family care and household responsibilities (Mordi, Simpson, Singh, & Okafor, 2010). However, Sevā, Vinberg, Nordenmark, & Strandh (2016) argued that the multiple roles and family responsibilities are one of the major reasons women become self-employed with no employees. Consequently, these reasons are likely to challenge or supplement the well-being of women entrepreneurs. For example, self-employed women with no employees are found to experience higher job satisfaction (as an indicator of subjective well-being) than self-employed with employees (Sevā et al., 2016). In line with this view, findings from the review of relevant literature are presented below to analyze the types of opportunities and challenges originating from different domains of life and influencing the well-being of women entrepreneurs. But before that, authors respond to the question about the type of entrepreneurship that women pursue and nature of business in which they operate.

Discussion
Women Entrepreneurs and Entrepreneurship
In the entrepreneurship literature on women, researchers have recognized and compared two types of entrepreneurship as an indicator of women's motivation to become entrepreneurs. These two types are termed necessity entrepreneurship and opportunity entrepreneurship. The former refers to an individual’s choice to become an entrepreneur because of limited work choices, the unavailability of a better option, or the need to create a better source of family income (Tambunan, 2009). The latter is defined as an active choice in starting a venture based on a perceived business opportunity that can be exploited or unexploited (Hattab, 2012). In the MENA region, Hattab (2012) argued that women become entrepreneurs due to opportunity motive. In this region, women entrepreneurs exhibit high-risk tolerance, low fear of failure, and a high willingness to exploit a business opportunity. However, in developing economies, a common
belief supports the prevalence of necessity-based entrepreneurship. In these economies, women become entrepreneurs due to the need for health care, survival, family income support, or child education (Jennings & Brush, 2013).

In India, Goyal & Parkash (2011) argued that women’s choice to become an entrepreneur is usually driven by family needs and economic reasons. For instance, many women become entrepreneurs in a post-traumatic life event such as divorce, single parent or widowed children, family member’s health concerns, corporate lay-off, and business glass ceiling (Goyal & Parkash, 2011). In contrast, Arun & Unnipulan (2015) claimed that among other reasons, Indian women start up businesses to satisfy their personal goals such as a sense of accomplishment. In Pakistan, women become entrepreneurs to reconcile their multiple roles, support their families, and/or avoid labor market discrimination.

In the entrepreneurial realm, entrepreneurial activities of women are generally restricted to traditional sectors of education and health (Rico & Cabrer-Borrás, 2018). For instance, Mwobobia (2012) stated that women’s choice of start-up business tends to be restricted to traditional roles such as fashion, hairdressing/hairstyling, retail shops, and restaurants. Likewise, research showed that Pakistani women entrepreneurs concentrate their business at the local market level with entrepreneurial activities in health & beauty, apparel, food, and education (Roomi & Parrott, 2008).

Challenges and Opportunities for Women’s Well-being
According to the literature, women, entrepreneurs juggle multiple roles, which are likely to create inter-role conflict leading to work-life imbalance. These imbalances cause anxiety and stress that negatively affect the well-being of women (Sevä et al., 2016). The authors viewed this causal mechanism as a means to explain challenges and opportunities originating from economic pressures to be self-employed and work conditions influencing the well-being of women entrepreneurs. Also, personal characteristics including workaholism and work engagement are studied with the well-being of women.

Role Overload
In this paper, the term ‘role overload’ is viewed as multiple roles of women entrepreneurs as a mother, working women, business owners/self-employed, and wives. Following Kelly’s construct theory (1955), McLellan & Uys (2009) explored the influence of dual roles (as executives and mothers) on the well-being of self-employed women. On a daily basis, working mothers are challenged to strike a balance between their multiple roles and responsibilities, which can harm their well-being. For working women, role overload together with job demands is found to be a likely influence on the well-being of women entrepreneurs (Gudeta & van Engen, 2018). For instance, Prottas & Thompson (2006) argued that excessive job demands or role overload create anxiety and depression among individuals, which can have a significant impact on their psychological well-being and physical health.

In a study of 155 employed women, Pearson (2008) explored the extent to which psychological well-being can be predicted by job satisfaction, leisure satisfaction, and role overload. Using stepwise regression, Pearson (2008) found role overload to be a strong predictor of psychological well-being among working women. Based on this empirical evidence, the authors propose multiple roles to be a key challenge to the well-being of women entrepreneurs. In Pakistan, women are increasingly becoming self-employed to support their family members’ basic needs such as food, education, and health. Despite their efforts to improve the lifestyle of their family members, women are largely expected to do so without compromising their role as house-maker. For instance, families that approve of women’s business activities expect women to effectively manage their roles as wives, mothers, daughters-in-law, and business owners/managers. In an attempt to meet societal and family expectations of their multiple roles, women often neglect their health. In the absence of family support, women face issues in satisfying the varying demands and expectations of each role they assume. This, in turn, affects their mental and physical health. Thus, the authors propose that role overload is likely to challenge the well-being of women entrepreneurs.
Stress Overload
On self-employed and well-being, researchers have used job stress models to ascertain work environment characteristics as predictors of health and well-being (Prottas & Thompson, 2006). Measuring daily well-being as depression and life satisfaction as one’s feelings about overall life, Campione (2008) investigated the influence of three sets of variables related to work, family, and personal life. Women’s well-being at work is enhanced by the satisfaction they draw from their work and careers. In an attempt to fulfill their multiple roles and related obligations, women engender stress and often feel overwhelmed and overworked (Campione, 2008).

Self-employed employees (or small firm owners) are reported to experience high satisfaction with life (Sevä et al., 2016). However, self-employed owners may experience greater stress levels due to increased job pressures. Moreover, heavy work demands may compromise the physical health of individuals by making them vulnerable to cardiovascular disease (Prottas & Thompson, 2006). Generally, working women are exposed to higher levels of stress due to dual roles and responsibilities. When women are unable to meet the expectations of these roles, they are likely to face stress, which is damaging to their psychological and physical health (Kausar & Anwar, 2015). Another source of stress for women is the prevalence of negative attitudes and social pressure from the referent groups, who do not approve of their business activities. With limited or no family support and societal disapproval of their business activities, the authors argue that the well-being of women entrepreneurs is challenged. Further, the authors argue that the fear of harassment is still chasing women in the Pakistani workplace and adversely affecting their health and quality of life. In the workplace, harassment could be defined as a sexual comment, unnecessary physical contact, and stare or gaze (Muazzam, Qayyum, & Cheng, 2016). With a sample of 300 working women, Muazzam et al. (2016) found a positive correlation between anxiety, stress, depression, and sexual harassment. The fear of harassment is associated with low self-esteem among Pakistani women. These factors together are likely to increase the level of stress; thereby, deteriorating the well-being of women. Unfortunately, governments and policymakers have given trivial importance to the matter of sexual harassment and workplace discrimination. Authors assert that Pakistani women are working in an uncomfortable work environment, which certainly triggers anxiety and stress among working women and affects their well-being.

Work-life Conflict
Parasuraman & Simmers (2001) studied well-being with work-family conflict and employment type. They reported high job satisfaction and job involvement among self-employed individuals as they enjoy a flexible work routine and greater autonomy. This joy, however, comes at the expense of higher work-family conflict among self-employed individuals than employed personnel (Parasuraman & Simmers, 2001). In 2008, Andersson used six well-being indicators to investigate happiness and health among Swedish self-employed vs. wage-earners (employees). Andersson (2008) found that self-employment is positively related to life satisfaction and job satisfaction. However, self-employed individuals are prone to mental health problems and they tend to perceive their jobs as mentally straining. Nonetheless, self-employed individuals are likely to be prone to issues of emotional exhaustion, burnout and other health-related issues because they usually work long hours (Ebbers & Piper, 2017).

When it comes to self-employed women, work-life balance is an evident challenge. When women entrepreneurs prioritize family responsibilities over work, their work roles are compromised and vice-versa (McLellan & Uys, 2009). The need to balance their work and family demands urges women to go the extra mile. For instance, Pakistani women forgo their physical and psychological suffering only to make their families happy and to satisfy their customers. Rehman & Roomi (2012) argued that the resulting success often comes at the expense of women entrepreneurs’ health. Also, self-employed are often required to work long hours, which negatively affects the work-life balance for women (Sevä et al., 2016). Similarly, research showed that Pakistani women entrepreneurs are challenged to manage their work and family responsibilities simultaneously (Muhammad et al., 2017). With little or no family support, women entrepreneurs face issues in balancing their work and family demands. As a result, the...
work-life conflict tends to harm the well-being of women entrepreneurs.

**Personal Characteristics and Women's Well-being**

In the entrepreneurial motivation literature, the entrepreneur is characterized as a self-employed individual who is highly motivational and continuously engaged in the process of ‘creating, gaining and re-arranging resources’ (Gorgievski, Bakker, & Schaufeli, 2010; Kuratko, Morris, & Schindehutte, 2015). Self-employed individuals need an internal locus of control, achievement, and self-efficacy (Rauch & Frese, 2007). Being an entrepreneur is itself demanding work because such jobs require commitment, dedication, and the ability to manage work overload. However, it also provides individuals with the opportunity to develop resources such as social recognition and job control (Gorgievski et al., 2010). In 2018, Kabote studied women entrepreneurs’ well-being – a concept defined as an individual’s self-evaluation of satisfaction with life as determined by demographic and socio-economic characteristics. The research found varying effects of women entrepreneurs’ characteristics on their well-being due to significant differences in age and marital status (Kabote, 2018).

Generally, individuals’ low health and well-being are associated with working conditions, more specifically stating the working hours (Costa et al., 2004). Research on physical health argues that long working hours lead to health issues among individuals. These health issues are normally ranked as tiredness and impaired physical health (van der Hulst, 2003). It is found that irregular work hours (high variability) and individual autonomy (low flexibility) cause poor health and well-being. For example, over time negatively affects individuals’ mental and social well-being. However, the negative impact of company-based flexibility (working hour variability) on subjective health, social well-being, and safety can be eased by individual flexibility (Costa et al., 2004). On health and well-being, earlier studies have found a strong association between SWB and psychological and physical health (Dolan et al., 2008). On one hand, flexibility, age, and physical health are reported to be important predictors of well-being (Costa, Sartori, & Åkerstedt, 2006). On the other hand, specific conditions such as cardiac health and personality are likely to be associated with health and SWB among individuals (Dolan et al., 2008). Keeping these findings into consideration, it is imperative to see the extent to which an individual is engaged in the work or workaholic.

According to research, engaged individuals perform better than their less-engaged counterparts (Gorgievski et al., 2010). Likewise, Schaufeli & Salanova (2007) explained work engagement as a predictor of health-related well-being. The common argument is that engaged people perform well due to their increased ability to develop personal, job, and social network resources (Gorgievski et al., 2010). In support, research on a comparison between self-employed and salaried individuals showed that the former is highly work-engaged but not under compulsive working conditions.

Excessive work habits are strongly associated with innovativeness and performance (job and contextual) among self-employed individuals (Gorgievski et al., 2010). However, such habits make it difficult for individuals to detach from work; in turn, self-employed individuals report low efficacy, greater exhaustion, and higher physical complaint levels. Therefore, workaholic attributes lead to poor health and well-being among self-employed individuals (Taris, Geurts, Schaufeli, Blonk, & Lagerveld, 2008). Gorgievski et al. (2010) stated that workaholics’ need to work incessantly jeopardizes their happiness, social functioning, interpersonal relationships, and health. Consistent with these findings, the authors argue that excessive work habits and compulsive working deteriorate the well-being of women entrepreneurs.

**Conclusion and Research Limitations**

In the factor-driven economy of Pakistan, entrepreneurship is integral to economic growth and development. Owing to its significance, both men and women are engaging in entrepreneurial activities to seek business opportunities while satisfying personal and economic objectives. However, earlier research on gendered entrepreneurship recognized necessity as a key driver for Pakistani women
entrepreneurs. These entrepreneurs are more likely to be self-employed with no employees and their scale of operation is usually small.

In developing economies such as Pakistan, women entrepreneurs are typically challenged in their ability to start-up businesses, and access finance and business networks. Among other constrained areas, health is a domain where women entrepreneurs continue to be discriminated against. In a men-dominating world, it is difficult for women to find intrinsic motivation and even if they do, their intent to start a business is challenged by the societal expectations of their gender roles, gender discrimination, inadequate family support, and fears of harassment. These inequalities incite anxiety and stress among women entrepreneurs.

In response to excessive work demands and role expectations, women entrepreneurs often neglect the importance of their quality of life and well-being. At times, they work for longer hours to satisfy their customer needs or to fulfill their family health and educational concerns. As a consequence, their physical and mental health is compromised and deteriorated. Authors have argued that family support and approval from the referent group may play an important role in improving the well-being of women entrepreneurs. Not only this, government policies to support women against sexual harassment and discrimination may also facilitate the well-being concerns of women.

**Recommendations for Future Research**

Women's well-being is an emerging topic in the domain of entrepreneurship. This paper posits that ignorance of women's well-being not only affects working women but also the roles and relationships attached to them. Hence, it is highly important to address the factors that barricade or facilitate the well-being of women entrepreneurs in Pakistan. Following this line of thought, researchers are suggested to investigate the socio-economic causes and consequences of poor well-being of women. Future researchers are also encouraged to examine the influence of fear of harassment and poor networking on the mental health and well-being of women entrepreneurs.

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