Journal of Development and Social Sciences
www.jdss.org.pk

RESEARCH PAPER

The Female Entrepreneurship: The Comparative Study of Rural and Semi-Urban Sindh Province

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ABSTRACT

The objective of this paper is to understand the different determinants of the varying rate of female entrepreneurship across rural and semi-urban Sindh. We test different determinants and how they are related to female entrepreneurial activities (FEA) mediated by Individual entrepreneurial orientation (IEO). This paper comparatively focuses on various determinants of female entrepreneurship across rural and semi-urban Sindh that influence one's entrepreneurial orientation for executing entrepreneurial activities. The descriptive methodology was employed. We collected data from 200 nascent females from rural and 200 semi-urban females. The survey was carried out using a quantitative approach and utilized Smart PLS for further analysis and model testing. Household composition and early marriages are changing due to changes in occupation. These changes have also resulted in large family sizes, allowing many families to invest less money in businesses due to significant family expenses: feudalism, regulatory entry barriers in informal industries, or poor government assistance. When combined with poor government aid NGOs Assistance develops poor IEO. Resultantly, the minor sector, small Size, poor Growth, less Aspiration, less time Allocation, female-occupied sectors, lower start-up rate and poverty in rural Sindh. This paper enables other female working organizations and policymakers and other agencies to develop non-discriminatory laws; regulatory laws should be simple; ensure representation of rural women at all levels from policy to implementation. The most significant limitation of this paper is that it is just limited to one province.

| **KEYWORD:** | Personality Traits, Push Factors, Pull Factors, Perceived Access to finance, Institutional Environment, Perceived Access to Professional Network, Government & Non-Government organization Assistance and Female Entrepreneurial Activity |

Introduction

Entrepreneurship is male-dominated, mostly in developing countries, but females are inspiring. Female entrepreneurship is also a widely used tool to tackle economic difficulties, and it is an untapped resource with great potential to enhance economic progress .The current circumstances are the best opportunity for women to stand along with men. Previous studies have shown that there needs to be a proper plan or strategy for female entrepreneurs to participate in entrepreneurial activities; for this reason, she failed to play her role as a successful women entrepreneur Besides providing a job for them, females can be socially and economically independent Females are the marginalized section of society, and entrepreneurship is the best option when other employment options are unavailable in developing economies like Pakistan.

Most entrepreneurial studies focus on determinants of entrepreneurial intention. Few studies focus on female entrepreneurship with mediating role of individual

entrepreneurial orientation. Commonly, found no substantial difference between rural and semi-urban and urban entrepreneurs. There are specific differences in rural and urban nascent females regarding the relationship between personality traits, push and pull motivations, institutional environment, perceived access to finance, Professional Networks, government and NGO support, and entrepreneurial activity. It has yet to develop adequately in past literature. In sum, rural female entrepreneurship does not reflect that of urban female entrepreneurship, and both are quite different aspects of entrepreneurship .The researchers do not separate rural and semi-urban entrepreneurs in Pakistan .

The entrepreneur innovates and develops some "innovative combinations" by bearing various risks and becoming the change agent of the economy (Schumpeter, 1934). An entrepreneur predicts uncertain conditions and acts upon specific changes by handling uncertainty. Entrepreneur deals with uncertain future conditions; their success or failure depends upon accurately predicting uncertain future events .Patriarchy, an amalgamation of 4 cultures, characterizes Pakistan, including Sindh, Punjab, Baluchistan, and Khyber Pakhtunkhwa (KPK). Different sociocultural & ethnic groups, norms, and beliefs in four provinces . This paper attempted to measure female entrepreneurship based on segregating one Province, i.e., Sindh (S. A. Moshadi Shah & Shehla Amjad, 2011). This paper mainly focuses the one province, i.e., "Sindh province.

In rural areas, women are primarily low or not educated, facing difficulty getting jobs. In urban areas, women are literate and quickly get careers in the private and government sectors. This ratio of participation among females further increased in 2019-2020. In 2019-2020, the labor force further expanded to 11.84 million males and 2.15 million females (Budget strategy paper, 2019-2022), which is still low and is a severe concern, particularly among young girls.

Incidence of poverty in Sindh

Sindh	Percent
Poverty Incidence above 70 Percent	
Kashmore	75%
Jacobabad	71%
Tando Mohammad Khan	82%
Poverty Incidence above 60 -69 Percent	
Shikarpur	**60%**
Qamber Shahdadkot	67%
Ghotki	67%
Tando Allahyar	67%
MirpurKhas	72%
Poverty Incidence above 59-60 Percent	
Khairpur	**52%**

The above table shows the incidence of poverty in Sindh. The table shows that Tando Muhammad Khan ranked 1 in poverty with 82 percent, Kashmore 75 percent at 2nd number, Mirpurkhas at 72 percent, third rank, Jacobabad with 71 percent at 4rth, Kamber, Shahdadkot, and Ghotki at 5th rank with 67 percent and 60 percent. Shikarpur ranked sixth in districts, and Khairpur, with 52 percent at, the last seventh. Shikarpur rated 60 percent, and Khairpur ranked 52 percent in 2018, as shown in table 1.1 above.

Sindh has half of the female population of 2, 29 56,478. The recent official projection shows that youth comprises 26.28 percent of the Sindh youth population of 25-29 years, out of which total females comprise 12.51 percent (Population Census, 2017). The Pakistan Bureau of Statistics reported that the fearful unemployment situation from 2007 to 2018 increased from 5.1 percent to 5.7 percent. Females are more in problem; unemployment

significantly rose to 41 Percent in 2017-18 and now 9.6 Percent (Pakistan Bureau of Statistics, 2018).

The success and initiation (start-up) of new firms depend upon one's entrepreneurial orientation (IEO) .Yet more attention needs to be given to how determinants of female entrepreneurship influence one's entrepreneurial orientation (EO) In the last couple of years, Entrepreneurial orientation (EO) transformed to the Individual level (IEO). Such suggestions have given me new room to analyze entrepreneurial orientation at the individual level. Particular entrepreneurial orientation concentrates on the female herself, who is the source of innovation, risk-taking, and proactive. She possesses enough capability to see opportunities, leading to the initiation of entrepreneurial activity (Start-up) .

Individual entrepreneurial orientation explains one tendency to act in an entrepreneurial way. IEO is the propensity to innovate, be proactive, and be willing to take risks to understand business behavior . IEO tendency induces one behavior for entrepreneurial actions. IEO is a strategy-making practice used for executing new business firm decision-making practices (Wiklund & Shepherd, 2005), and various norms and rules used for decision-making .

Disparities may be feasible in traditional and modern female entrepreneurs are likely to exist. It includes activity and action starting from the opportunity recognition and then developing the organization to pursue those opportunities. In such a situation, an important role played by a nascent female entrepreneur at the individual level comes to the front because she will dig out the opportunity and finally exploit that opportunity for involvement in business activities. Rural Sindh has a lower income status (Felipe, Abdon &Kumar, 2012). The government of Sindh has not taken Serious initiatives since then because of its economic and political instability and sluggish GDP growth (World Bank, 2019).

Urban female entrepreneurs grow and become successful female entrepreneurs and they have higher Individual entrepreneurial orientation .The rural female entrepreneurs are more entrepreneurially restricted and they have less individual entrepreneurial orientation, the problem is to ascend/raise rural female entrepreneurship through more business start-ups to create more opportunities for the local female entrepreneurs, utilizing resources and reducing poverty among them. The goal of this paper is to understand the different determinants of the varying rate of female entrepreneurship across rural and semi-urban Sindh.

This study fills the gap and focus on nascent female entrepreneurs (Emerging female entrepreneurs) rather than active entrepreneurs. Most studies focus on entrepreneurial orientation from the perspective of firm performance and growth. In sum, the effect of Individual entrepreneurial orientation on initiating entrepreneurial activity has been underexplored . There is a significant literature gap; determinants, individual entrepreneurial orientation (IEO) and initiating business activity. This study attempted to contribute to the rural and semi-urban gap significantly.

Literature Review

Need for Achievement

The Need for Achievement is among the most valid predictors predicting one's behavior for involvement in entrepreneurial activities. It is believed that nascent females with a high need for Achievement (NAch) have a strong desire, likely to behave more entrepreneurially (McClelland, 1961). The Need for Achievement is defined as one's tendency to be involved in entrepreneurial activities that keep the maximum opportunity

to win something without stiffening the risk of failure. He further said that female entrepreneurship is learned culturally. It is not biological; some cultures produce more female entrepreneurship due to the socialization process that creates the high Need for Achievement (McClelland, 1961, The Achieving Society).

Internal Locus of Control

Another determinant of nascent female entrepreneurship that affects individual orientation is the locus of control. Internal locus of control refers to one's confidence in their abilities to make decisions or efforts related to initiating entrepreneurial activities (Ullah et al., 2012). Previous studies have also shown that an ILOC is positively associated with the initiation of performance or entrepreneurial activities, which means females with ILOC engaged more frequently in entrepreneurial activities by doing innovative activities However, an external locus of control, considering the hope that success or failure or success depends on external factors (External locus of control such as fate, luck.

Propensity to Take Risk

The third element of personality trait is the Propensity to take risks, which is considered an entrepreneur's defining attribute .Females' Propensity to take risks refers to their orientation towards taking the chance to initiate entrepreneurial activities by involving them in uncertain decision-making contexts. Similarly, this trait distinguishes an entrepreneur from others. Initiating entrepreneurial activities in new venture creation is considered riskier since the failure rate among nascent females is high .However, there is much uncertainty at the initial stage of the start-up.

Push & Pull Factors

Push theory factors refer to those nascent females being forcefully pushed and compelled to be entrepreneurs, especially in rural There may be financial difficulty and the responsibility of the family. There are specific reasons why nascent females come forward to become an entrepreneur. The other reasons may be the breadwinner's death and the father's health problem (Prachita Patil, Vinit Nagpur & Yogeshdeshpande, 2017). There is also increased recognition that Poverty (Necessity-based entrepreneurship) forced her. Push entrepreneurship also refers to the need or pressure to involve in entrepreneurial activities due to the unfavorable economic circumstances of the family .

Pull factors refer to the passion, dream, and one's desire for doing something new in the family or society for themselves and also for family, need for independence and to earn status in the community:

- Monetary gain
- To gain a higher
- Owned motivation
- To engage oneself
- To employ others
- For fulfilling a dream

Source: (Prachita Patil, Vinit Nagpur & Yogeshdeshpande, 2017)

Institutional Environment

The institutional theory proposes a tree dimension having three dimensions i-e regulative, normative, and cognitive. These three dimensions give meaning to social behaviour and stability. The regulative dimensions refer to the rules and laws, inspect conformity to them, that define rewards and punishment to develop behaviours and actions

that one's conducts Similarly, the institutional environment comprises rules, regulations, government enactment, and policies that encourage females or limit them. Laws and regulations define the terms and conditions of nascent informal entrepreneurs and assign property rights

The normative dimensions determine social behavior that can be compared and assessed across rural and semi-urban nascent females. The cognitive dimension refers to the human capital, such as knowledge and skills possessed by nascent females. Subjective perception significantly influences entrepreneurial activity .The cognitive dimension reflects one's mindset and determination on which meanings and decisions are based

Perceived Access to Finance

Lack of finance is one constraint for nascent females in rural and semi-urban Sindh. A severe limitation identified by nascent women is the access to institutional finance to fund their opportunities in creating business. Previous literature has also shown that the biggest challenge nascent female entrepreneurs face in the start-up phase is access to finance . Nascent females are asked for heavy collateral and higher interest rate and are refused quickly .Previous literature states that the entrepreneurial intention of marketing students was greatly influenced by collateral security .Nascent females face discrimination in loan approval than men. Therefore, a study in Nigeria found that insufficient capital for start-up capital hampers their Intentions and one's IEO.

Perceived Access to Professional Network

Formal networks allow transmitting tacit knowledge and identifying further opportunities. For instance, formal networks stimulate trust between the actors in networks. However, this thesis will investigate the link between access to professional networks and IEO in rural and semi-urban Sindh.

Professional Network by managing and leveraging network relationships for involving in business activities. Professional networks are manipulating the aspect to identify innovative opportunities inspiring her for proactively executing entrepreneurial activity .In addition, they found that innovative nascent female entrepreneurs resort to an expansive network scanning environment and develop one's IEO in collaboration with various institutions to execute entrepreneurial activity.

Government & Non-Government Organizations Assistance

GSPs typically consist of financial and non-financial programs (a) Non-financial support consists of education, training, workshop, business advice, and mentoring, (b) financial support includes loans, credit, guarantees, microfinance or guarantees .Business development workshops and consultations provide a platform to perceive opportunities or identify opportunities that may encourage an IEO. At the same time, financial programs such as loans and credit enable nascent females to actively involve in more business activities

The Sindh Rural Support Organization was founded in 2003 and is a non-profit organization financed by the Sindh government to serve in specific districts throughout the province and other programs are all running in SRSO, with the primary goal of all of them is to promote female entrepreneurship activities, particularly among rural females Nascent Women in Sindh are eager to start their micro-enterprise after receiving training and skills, and support from family, NGOs, and government agencies

Individual Entrepreneurial Orientation (IEO)

Entrepreneurial orientation theory is famous as an alternative theory of venture creation. The concept of EO is discussed by various scholars concerning the interdependence of various dimensions and its relationship with different constructs IEO traced from the work of Mintzberg 1973 and Khandwalla 1976. Further, this concept has grown to be acceptable when looking at the work of Miller 1983 and Covin and Slevin 1991, who provide the foundation of three dimensions, i-e, innovation, risk-taking, and proactiveness. Lumpkin further extended these dimensions by adding autonomy and competitive aggressiveness for venture creation in 1996. EO is self–confidence, strong determination, and perseverance to grow and initiate entrepreneurial activities

Female entrepreneurial Activity: Implementation: Exploiting Opportunity

The entrepreneurial process derives five tactics from initiating entrepreneurial activity .New ideas among traditional entrepreneurs are minimal because of weak human capital, such as poor education. They quickly initiated informal entrepreneurial activities requiring everyday activities . In executing entrepreneurial activity, most rural and semi-urban nascent entrepreneurs integrate ideas from parents. Only some nascent female entrepreneurs integrate ideas from other sources for involvement in entrepreneurial activity .

Research Model (Majid Murad et al., 2019)
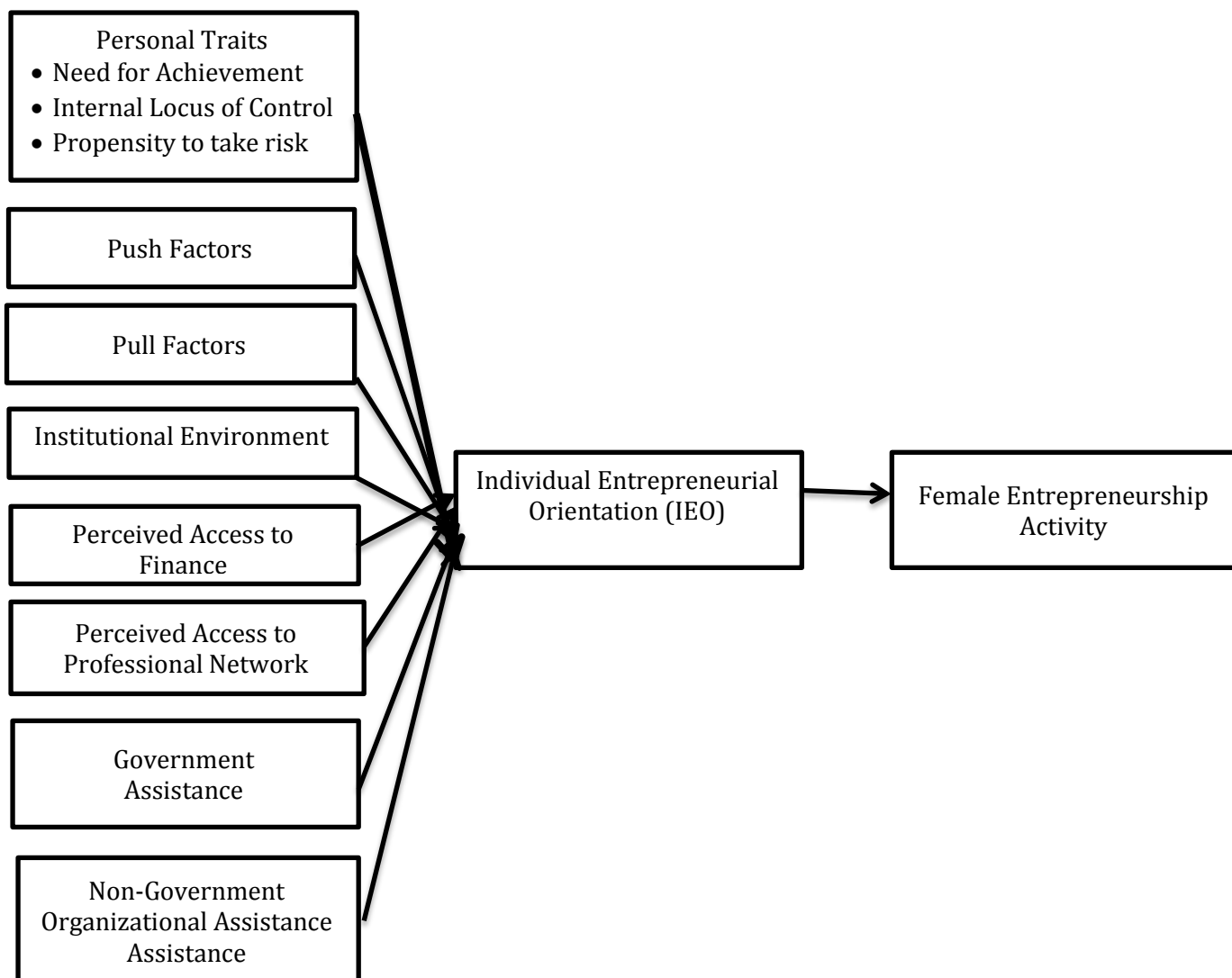
Material and Methods

This chapter includes the method, the research approach, the practice of data collection, the selection of the sample, the research process, the type of data analysis, ethical considerations.

Research Design

Research the design provides a platform for data collection and analysis. This thesis mainly used a descriptive method. However, this thesis goes beyond the scope of descriptive statistics as it aims to explore descriptive results by responding to thesis questions.

The availability of two data sets of rural and Semi-urban Sindh allows implementing Spss (Statistical Package for social sciences) and Smart PLS.

Research Methods

Quantitative measurement is considered more accurate, reliable, valid, and objective than a qualitative method because of its scientific nature. However, qualitative data is always more loyal .This section provides data collection of rural and semi-urban Sindh from October 2020 and May 2021 across Sindh province.

Survey

The research was held in quantitative techniques, variables, measurements, errors, reliability and validity, and the paper have explored the survey research design. Surveys are used to study the relationship between the variables. Surveys are primarily helpful in studying people and populations. In this quantitative data, we have carefully collected data and stored it securely in an electronic database, and analyzed data using SPSS and Partial least squares –Structural Equational Model (PLS-SEM) .

Research Approach

Deductive

In the deductive approach, the researcher intends to test the theory by collecting new respondents' data and observing findings by applying various PLS-SEM tests. This method is generally recommended for specific studies in which the researcher works on the particular concept by creating assumptions and then verifying those assumptions .

Data Collection Methods and Tools

Four hundred nascent female entrepreneurs were selected from Shikarpur, Sukkur, Khairpur. The background data collection questionnaire was administered to a sample of 400 to ascertain that determinants contribute to involvement in entrepreneurial activity. We adopted English the questionnaire was translated into Urdu, English, and Sindhi because of the level of understanding of the nascent female entrepreneurs.

The rural and semi-urban surveys used a similar questionnaire; the questionnaire was first structured in English, then the questionnaire was translated into Urdu, Sindhi from the subject specialist in degree college Sukkur, and they are experts in their subjects The questionnaire was divided into two parts. The first part of the questionnaire contained a five-point Likert Scale measured closed-ended questionnaire ranging from 1 (strongly disagree) to 5 (strongly agree). They chose various options because it was important for the respondents to choose from these five options and feel free to select what they are expecting and experiencing regarding initiating entrepreneurial activities. In the second part, demographic questions were included.

The three districts were chosen based on the concentration of willing nascent female entrepreneurs who want to initiate new female entrepreneurial activity.

Sample Size and Sample technique

In this survey, a stratified sampling technique has been used. In this technique, a random sample is obtained by separating the population units into subgroups, called strata, and then selecting a random sample from each stratum. In this paper, sample stratification was defined in 2 regions i-e rural and semi-urban Sindh, in three districts, as given below:

According to census 2017, there are 596, 447 females in the Shikarpur district

According to census 2017, there are 711, 587 females in the Sukkur district

According to census 2017, there 1 163806 females in the Khairpur district

$$n = \frac{N}{1+N (e)^2}$$

n = Sample Size

N = Total Population

e = 5%

Using Yamni and Tarro formula,

$$\frac{2471870}{1+2471870(0.05)^2}$$

$$\frac{2471870}{2471871(0.05)^2}$$

$$\frac{2471870}{2471871(0.0025)}$$

$$= 399.99 = 400$$

Procedure of Data Analysis

Data has been collected through a close-ended questionnaire and then processed in the Statistical Package for Social Sciences (SPSS) for preliminary analysis, i-e Missing value analysis, Outliers, Z-Scores, Normality test, Skewness, and Kurtosis were performed in SPSS. At the same time, we have also used PLS-SEM (Partial Least Square –Structural Equational Model).

Research Process

At the survey was started in October 2020 and completed in May 2021 with nascent female entrepreneurs of rural and semi-urban Sindh participating in the research. More specifically, participants come in touch and ask to participate in the study after explaining the willingness of the business they want to involve. Participants need to refrain from participating without reference in general terms and conducted surveys between October 2020 and May 2021).

Results and Discussion

Table 1
Demographic Characteristics of Rural Respondents)

Demographic Data	N	%
Age		
18-25	179	94.2
26-30	10	5.263
31-36	01	0.526
Education		
Primary	152	80
Matriculation	27	14.21
Intermediate	11	5.78
Fathers Occupation		
Own Business	14	7.36
Government Job	21	11.05
Farmers	136	71.57
Private Job	19	10
Marital Status		
Single	169	89
Married	18	9.47
Divorced	03	1.57
Ethnicity		
Sindhi	120	63.15
Punjabi	15	7.894
Urdu	22	11.57
Saraiki	10	5.26
Balouchi	23	12.10
Total	**190**	**100%**

Table 2
Reliability and Validity

Variables	No of items	CA	CR	AVE
NACH	04	0.807	0.868	0.623
ILOC	07	0.861	0.892	0.545
RTP	06	0.708	0.792	0.600
Push Factors	04	0.702	0.814	0.525
Pull Factors	04	0.682	0.803	0.506
INSTENVI	11	0.778	0.829	0.611
PAF	03	0.654	0.813	0.591
PAPN	04	0.882	0.915	0.729
GOVT ASST	03	0.836	0.901	0.752
NGOS ASST	04	0.775	0.856	0.598
IEO	07	0.752	0.823	0.506
FEA	03	0.623	0.790	0.556

NACH, Need for Achievement, ILOC, Internal Locus of Control, RTP, Propensity to take risk, INSTENV, Institutional Environment, PAF, Perceived Access to finance, PAPN, Perceive access to professional network, GOVTASS, Government Assistance, NGOS ASST, Non -Government organizational Assistance, IEO, Individual Entrepreneurial Orientation

Table 3
Fornell-Larcker Criterion Test

	ATN	FEA	GAS	IEO	ILO	INS	NAC	NGO	PAF	PUS	PUL	RTP
ATN	0.854											
FEA	0.701	0.746										
GAS	0.711	0.670	0.867									
IEO	0.580	0.689	0.593	0.637								
ILO	0.601	0.560	0.825	0.532	0.739							
INS	0.580	0.591	0.632	0.588	0.405	0.558						
NA	0.590	0.541	0.621	0.496	0.205	0.500	0.789					
NG	0.630	0.516	0.701	0.503	0.601	0.509	0.569	0.774				
PAF	0.581	0.641	0.793	0.507	0.215	0.540	0.579	0.735	0.769			
PUL	0.540	0.541	0.747	0.565	0.194	0.520	0.500	0.603	0.644	0.712		
PUS	0.571	0.591	0.735	0.587	0.213	0.500	0.551	0.681	0.679	0.590	0.724	
RTP	0.671	0.667	0.581	0.534	0.421	0.530	0.591	0.600	0.669	0.554	0.620	0.632

Table 4
HTMT Test

	ATN	FEA	GA	IEO	ILO	INS	NA	NG	PAF	PUS	PUL	RTP
ATN	-----											
FEA	0.720	-----										
GAS	0.510	0.590	-----									
IEO	0.520	0.651	0.789	------								
ILO	0.601	0.571	0.567	0.612	-----							
INS	0.591	0.522	0.593	0.562	0.580	----						
NAC	0.711	0.580	0.780	0.581	0.620	0.568	-----					
NGO	0.701	0.540	0.507	0.526	0.681	0.572	0.610	-----				
PAF	0.850	0.561	0.589	0.601	0.672	0.583	0.621	0.606	----			
PUL	0.600	0.532	0.507	0.491	0.638	0.566	0.511	0.691	0.636	-----		
PUS	0.500	0.713	0.501	0.668	0.664	0.441	0.571	0.517	0.836	0.504	-----	
RTP	0.590	0.510	0.533	0.690	0.511	0.571	0.570	0.512	0.581	0.526	0.735	-----

Table 5
Path Coefficients

		Original Sample	Standard deviation	T statistics	P values	Decision
ATN →	IEO	-0.061	0.034	1.779	0.067	Rejected
GASST →	IEO	-0.062	0.071	0.877	0.381	Rejected
IEO →	FEA	0.489	0.055	8.841	0.000	Accepted
ILOC →	IEO	-0.032	0.071	0.447	0.655	Rejected
INST →	IEO	-0.058	0.032	1.883	0.067	Rejected
NACH →	IEO	0.075	0.037	3.046	0.000	Accepted
NGOS →	IEO	-0.014	0.040	0.359	0.720	Rejected
PAF →	IEO	0.266	0.059		0.000	Accepted
PULL →	IEO	-0.075	0.034	0.193	0.089	Rejected
PUSH →	IEO	0.617	0.070	8.806	0.000	Accepted
RTP →	IEO	-0.048	0.027	1.798	0.073	Rejected

Table 6
Specific Indirect Effect

	Original Sample	Standard Deviation	T statistics	P-Values
GAS → IEO → FEA	-0.030	0.035	0.871	0.384
RTP → IEO → FEA	**-0.024**	**0.014**	**1.719**	0.086
NACH → IEO → FEA	**0.037**	**0.020**	**3.880**	0.000
PULL → IEO → FEA	**-0.037**	**0.018**	**2.039**	0.092
INST → IEO → FEA	**-0.029**	**0.016**	**1.761**	0.079

NGO→IEO→FEA	**-0.007**	**0.020**	**0.349**	0.727
ATN→IEO→FEA	**-0.030**	**0.017**	**1.765**	0.078
ILOC→IEO→FEA	**0.016**	**0.035**	**3.442**	0.000
PAF→IEO→FEA	**0.130**	**0.031**	**4.148**	0.000

Table 7
Demographic Characteristics of Semi -Urban Data

Demographic Data	N	%
Age		
18-25	180	92.7
26-30	14	7.21
Education		
Primary	02	1.03
Matriculation	22	11.34
Intermediate	93	48
Graduation	77	39.6
Fathers Occupation		
Own Business	47	24.22
Government Job	48	24.7
Farmers	07	3.60
Private Job	92	47.42
Marital Status		
Single	160	82.47
Married	29	15
Divorced	05	2.57
Ethnicity		
Sindhi	114	58.76
Punjabi	13	6.70
Urdu	36	18.55
Saraiki	18	9.27
Balouchi	13	6.70
Total	**194**	100%

Table 8
Reliability & Validity

Variables	No of Items	CA	CR	AVE
NACH	04	0.893	0.926	0.758
ILOC	07	0.757	0.829	0.553
RTP	06	0.755	0.827	0.590
PUSH Factors	04	0.702	0.814	0.525
PULL Factors	04	0.686	0.815	0.594
INSTENVI	09	0.809	0.852	0.574
PAF	03	0.659	0.815	0.594
PAPN	02	0.746	0.887	0.798
GOVT ASST	04	0.885	0.920	0.742
NGOS ASST	04	0.743	0.839	0.565
IEO	07	0.755	0.831	0.552
FEA	03	0.626	0.793	0.561

NACH, Need for Achievement, ILOC, Internal Locus of Control, RTP, Propensity to take risk, INSTENV, Institutional Environment, PAF, Perceived Access to finance, PAPN, Perceive access to professional network, GOVTASS, Government Assistance, NGOS ASST, Non -Government organizational Assistance, IEO, Individual Entrepreneurial Orientation.

Table 9
Fornell-Larcker Criterion Test

	ATN	FEA	GAS	IEO	ILO	INS	NAC	NGO	PAF	PUS	PUL	RTP
ATN	0.883											
FEA	0.650	0.729										
GAS	0.770	0.570	0.761									
IEO	0.690	0.550	0.662	0.781								
ILO	0.501	0.570	0.534	0.561	0.773							
INS	0.570	0.403	0.519	0.443	0.550	0.812						
NA	0.650	0.478	0.551	0.513	0.540	0.572	0.840					
NG	0.520	0.474	0.431	0.550	0.440	0.569	0.779	0.752				
PAF	0.550	0.409	0.517	0.510	0.460	0.531	0.543	0.611	0.771			
PUL	0.650	0.542	0.431	0.520	0.660	0.679	0.610	0.635	0.660	0.715		
PUS	0.441	0.402	0.453	0.550	0.590	0.789	0.656	0.653	0.687	0.690	0.730	
RTP	0.400	0.510	0.411	0.510	0.500	0.660	0.611	0.568	0.630	0.654	0.690	0.741

Table 10
HTMT Test

	ATN	FEA	GA	IEO	ILO	INS	NA	NG	PAF	PUS	PUL	RTP
ATN	-----											
FEA	0.780	-------										
GAS	0.740	0.770	------									
IEO	0.520	0.617	0.733	------								
ILO	0.531	0.568	0.711	0.712	-----							
INS	0.581	0.368	0.631	0.462	0.797	-----						
NAC	0.531	0.662	0.740	0.561	0.530	0.758	-----					
NGO	0.580	0.611	0.698	0.626	0.691	0.811	0.752	------				
PAF	0.701	0.740	0.631	0.601	0.782	0.597	0.870	0.723	------			
PUL	0.601	0.646	0.571	0.491	0.794	0.597	0.517	0.504	0.734	-----		
PUS	0.731	0.732	0.591	0.568	0.520	0.556	0.521	0.614	0.543	0.716	-----	
RTP	0.731	0.667	0.791	0.690	0.570	0.594	0.580	0.634	0.741	0.812	0.704	-----

Table 11
Path Coefficients

	Original Sample	Standard deviation	T statistics	P values
ATN → IEO	0.037	0.038	3.963	0.000
GASST → IEO	-0.028	0.047	0.580	0.562
IEO → FEA	0.564	0.055	10.232	0.000
ILOC → IEO	.505	0.419	3.205	0.000
INST → IEO	0.245	0.160	3.532	0.000
NACH → IEO	0.084	0.051	3.656	0.000
NGOS → IEO	0.089	0.069	3.296	0.000
PAF → IEO	0.178	0.058	3.049	0.000
PULL → IEO	-0.079	0.039	2.235	0.086
PUSH → IEO	0.424	0.120	3.527	0.000
RTP → IEO	-0.514	0.420	0.222	0.222

Table 12
Specific Indirect Effect

	Original Sample	Standard Deviation	T statistics	P-Values
GAS → IEO → FEA	-0.016	0.027	0.582	0.561
PUSH → IEO → FEA	0.239	0.069	3.469	0.000
NGO → IEO → FEA	0.050	0.041	3.229	0.000
RTP → IEO → F	-0.029	0.237	1.222	0.222
NACH → IEO → FEA	0.048	0.029	3.625	0.000
PULL → IEO → FEA	-0.044	0.021	2.169	0.081
INST → IEO → FEA	0.138	0.093	4.490	0.000
ATN → IEO → FEA	0.021	0.022	3.947	0.000
ILOC → IEO → FEA	0.285	0.236	3.208	0.000
PAF → IEO → FEA	0.101	0.034	3.977	0.000

Comparative Hypothesis

H 1 NACH is positively related to the IEO among R-FE and SU-FE..

H2 ILOC is negatively related to IEO among R-FE and SU-FE.

H 3 RTP is negatively related to IEO among R-FE and SU-FE.

H 4 Pull FAC are negatively related to the IEO among R-FE and SU-FE.

H 5 Push FAC is positively related to the IEO among R-FE and SU-FE.

H 6 PAF is positively related to the IEO among R-FE and SU-FE.

H 7 ATN is negatively related to the IEO among R-FE and ATN is positively related to the IEO among SU-FE.

H 8 GASS is negatively related to the IEO among R-FE and SU-FE.

H9 NGOs is negatively related to the IEO among R-FE and NGOS is positively related to the IEO among SU-FE.

H10 INSTENV is negatively related to the IEO among R-FE and INSTENV positively related to the IEO among SU-FE.

H11 IEO is positively related to the FEA among SU-Fe and R-FE

H12 IEO positively mediates the relationship between NACH and FEA among R-FE and SU-FE

H13 IEO positively mediates the relationship between ILOC and FEA among R-FE and SU-FE

H14 IEO positively mediates the relationship between RTP and FEA among R-FE and SU-FE

H15 IEO positively mediates the relationship between PUSH FAC and FEA among R-FE and SU-FE

H16 IEO negatively mediates the relationship between PULL FAC and FEA among R-FE and SU-FE

H17 IEO positively mediates the relationship between PAF and FEA among R-FE and SU-FE

H18 IEO positively mediates the relationship between ATN and FEA among SU-FE and IEO negatively mediates the relationship between ATN and FEA among R-FE

H19 IEO positively mediates the relationship between GASST and FEA among SU-FE and negatively mediates the relationship between GASST and FEA among R-FE

H20 IEO positively mediates the relationship between NGOS and FEA among SU-FE and IEO negatively mediates the relationship between NGOS and FEA among R-FE

H22 IEO as a mediator significantly mediates the relationship between INSTENV and FEA among SU-FE and do not significantly mediates the relationship between INSTENV and FEA among R-FE.

Note: R-FE (Rural –Female Entrepreneurs)

SU-FE (Semi-Urban -Female Entrepreneur)

Conclusion

In contrast to semi-urban nascent females, rural females in rural Sindh have low educational attainment (Poor Cognitive environment), which has led to traditional occupational trends, the expansion of agrarian jobs, and poor structural economic

transformation, which has led to the expansion of agriculture or informal, traditional business. Traditional occupations, large household composition, early marriages, large family size, and increased family size, deeply entrenched normative values have allowed many families to put more money into their families for survival rather than a business. Inadequate regulatory support Feudalism or feudalism lords in rural have imposed more entry barriers, poor perceived access to finance, are turning females to informal, traditional, or agricultural professions with low investment and low profitability with low business start-ups impacted by the endowment of low resources with informal Sector, smaller size, poor growth, no aspiration, time allocation more on the nuclear family, poor risk tendency. As a result, Poor access to economic resources, poor Motivation to start-, unequal market access, and the effect of culture and norms on choice resulted in poor start-ups and lower performance.

At the same time, the absence of role models reduces the chance of failure for female entrepreneurs who are connected through personal networks, do not have access to a professional network, or need to be made aware of how to improve their businesses. Such ambiguity causes a lack of recognition and social and cultural acceptance, lowering confidence, and one is entrepreneurial orientation, need for achievement, and internal locus of control of rural females, who are less likely to be no or minor, enter into various businesses. In turn, poor IEO, lower start-ups, and poor performance among rural nascent female entrepreneurs with push entrepreneurship. As a result, women suffer the most in poor households since all resources are misallocated due to the male-dominated system. For nascent females, such hurdles react and behave in a way that creates a "vicious loop of poverty". Rural emerging females have unequal financing, resources, and network and institutional access, and poor psychological traits. All inequalities, including financial disparities, rural-urban disparities, poor individual entrepreneurial orientation, and poverty, are caused by social and cultural norms deeply established in rural areas

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