

## Analysis of the Business Growth Challenges Faced by Rural Women Entrepreneurs of District Faisalabad

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Original Article

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### Abstract

*This research study examines to highlight the entrepreneurship growth challenges faced by the rural women entrepreneurs of District Faisalabad who are running small businesses of worth (20,000 PKR to 50,000 PKR). The quantitative research approach was selected, and data collection was done by interviews with selected respondents in 10 villages. The analysis of the business's growth was gauged on four stages of business development i.e. Start-Up, Growth, Maturity, Decline. The study focused on three types of variables: 1) Personal level growth challenges, 2) Financial level growth challenges and 3) Family level growth challenges. The sample size was limited to one hundred and ten (110) female respondents, who were doing small type businesses. The data were analyzed through the Statistical Package for Social Sciences (SPSS) and MS-Excel. Both descriptive and inferential statistics were applied. The findings of the study showed that the majority of women were faced with financial issues, they need permission from their family and husband for mobility from one place to another. Moreover, most respondents have agreed that they do not have space in financial institutions, where banks and other financial institutions do not lend funds without their husband or any male support. In addition, there were women who have taken loan from banks and started businesses. The inferential statistics also showed that there is a correlation between an individual-level problem with financial issues and financial challenges have a correlation with family-level challenges. It was proved that all three variables have a strong correlation; however, individual-level challenges affect the family level challenges and the financial level challenges.*

**Keywords:** Women Entrepreneurs, Rural Women, Quantitative Analysis, Challenges, Business Growth

### Introduction

This research aims to explore the business growth challenges faced by rural women entrepreneurs in Faisalabad. Business growth involves various stages, including start-up, expansion, and sustainability. The study examined key growth factors such as financial access, business acumen, personal attributes, family dynamics, and bookkeeping. Understanding these challenges is crucial for developing strategies to enhance women's entrepreneurial success in rural Pakistan. Pakistan's rural population comprises approximately 63.6% of the total, with women outnumbering men (Muhammad, 2005). Rural women play a pivotal role in economic development, contributing significantly to agriculture, livestock, handicrafts, and small enterprises. Despite their involvement, societal attitudes often undermine their entrepreneurial potential, leading to financial exclusion and limited access to business growth resources (Roomi & Parrott, 2008). Many women entrepreneurs rely on microfinance, NGOs, and government initiatives to sustain their businesses, yet challenges such as patriarchal norms, restricted mobility, and lack of financial trust persist (Rehman & Azam,

2012). Women entrepreneurs in rural Pakistan face multiple barriers, including inadequate access to capital, market information, modern technology, and business training. The societal perception that men are more competent in handling businesses further limits women's opportunities (Akhtar & Sumi, 2014). Additionally, financial institutions often hesitate to provide loans to women without a male guarantor, exacerbating their struggles (Hussain, Ahmed, & Alam, 2016). Gender-based wage disparities also persist, with women earning significantly less due to their limited market access and mobility (Ram, 2014). Studies suggest that women entrepreneurs with male family support and prior business experience achieve greater success (Klapper & Parker, 2010). Business training and education further enhance their entrepreneurial capabilities (Ascher, 2012). Despite these obstacles, 34% of women in Pakistan are engaged in entrepreneurial activities, demonstrating resilience and independence (Haq & Safavian, 2013).

### Research Objectives

The study analyzed the business growth challenges faced by rural women entrepreneurs of district Faisalabad, Pakistan. The study has following objectives:

1. To identify the financial challenges and level of business knowledge in expanding the businesses
2. To explore the relationship, the personality development, and business success among the entrepreneur women

### Research Questions

The study deals with the following research questions:

1. What are the financial challenges faced by the rural women?
2. How business knowledge affects the business success?
3. How much personality affects the business success?
4. What steps needed by a rural woman to become a success story of entrepreneurship?

### Significance of the Study

The current research study has both theoretical and practical significance. Theoretically, this research adds literature on a similar topic which helpful for new upcoming researchers and developmental practitioners. On the other hand, the study has also practical importance which is helpful for policymaking. Moreover, rural women businesses generally underperform on a variety of measures such as profit, growth, saving, business extension and business increment. Businesses are the strongest tool for rural women to defeat Poverty and enhancement of their overall livelihood. This study also identifies the existing challenges specific to the business growth of rural women entrepreneurs of Faisalabad and recommend them the solution related to financial resources, personality development, family mobilization, bookkeeping and business knowledge among women. This study can help in changing entrepreneurship attitudes, opinions, and practices. It can also be generalized on any other rural women entrepreneurs working in the same type of conditions and circumstances. This research could be a good reference for the microfinance banks, Small and Medium Enterprises Development (SMEDA) and NGOs working on micro-finance banks and other related financial institutions.

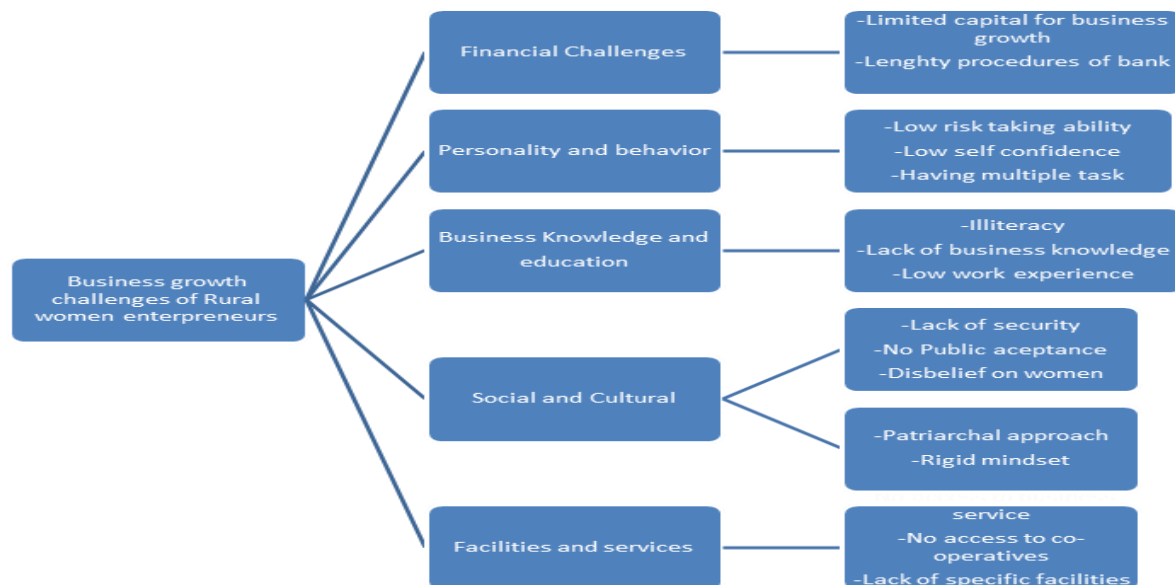
## Literature Review

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Women entrepreneurs in Pakistan face significant challenges due to societal, economic, and institutional barriers. Khan (2018) highlights that Pakistani women entrepreneur struggle to establish successful businesses due to the patriarchal social structure, lack of market access, and

inadequate institutional support. The business environment is not conducive for women, limiting their participation in international markets. Forbes (2018) discusses the four business lifecycle stages, emphasizing that women often lack awareness of these phases, affecting their strategic planning and business growth (Zindiye et al., 2012). The economic landscape of Pakistan exacerbates these challenges. Kamal (1997) and Maden (2015) note that women's participation in entrepreneurship remains minimal, with Pakistan ranking 132nd out of 134 countries in women's economic opportunities (Nadgrodkiewicz, 2011). Women entrepreneurs face barriers such as lack of self-confidence, family support, business education, financial constraints, and limited market exposure (Lindvert et al., 2017). Social and cultural norms further restrict women's business ventures, leading to their concentration in home-based businesses and traditional sectors like handicrafts and beauty services (ADB, 2016). Family support plays a crucial role in women's entrepreneurial success. Nor and Ramli (2016) emphasize that supportive families enhance business growth, while lack of support hinders progress. The UN (2016) reports that 26% of women in Pakistan's workforce contribute significantly to the economy, yet gender disparities persist. Women-led businesses often struggle with financial management, and banks require male guarantors for loans (Klapper & Parker, 2010). Studies show that 60% of women entrepreneurs remain confined to traditional businesses due to financial and social constraints (Hussain et al., 2016). To overcome these barriers, policy interventions and training programs are essential. The ILO (2016) found that business training significantly improved women's profits and participation in household decision-making. Microfinance institutions, such as Pakistan's First Women Bank, support female entrepreneurs through small-scale loans (Agier & Szafarz, 2013). NGOs and international organizations like USAID and the World Bank provide training and market access to women entrepreneurs (Eddleston & Powell, 2012). Legal protections, such as Article 25 of Pakistan's Constitution, ensure gender equality, but effective implementation remains a challenge (Syed, 2010). Despite obstacles, women's entrepreneurship is gradually expanding, with increasing support from government and private initiatives (Roomi & Parrott, 2008).

## Conceptual Framework



### Methodology

In the present research, quantitative research design was selected. The quantitative approach is focused on the collection of numeric data, analyzed them and interpretation in a systematic manner. The semi structured interview schedule consisted of both closed-ended and open-ended questions were used. The researchers conducted face to face interview during data collection in the field with women. The inclusive criteria were set prior to entering the field. The population of the current research was limited to the rural areas of district Faisalabad where only those women were selected who have their own business worth between 20,000 PKR to 50000 PKR. The age bracket for respondents was 20-50 years old. In the current research the total sample was limited to one hundred and ten (110) respondents. The purposive sampling technique was selected for data collection, because only those women were selected who were doing small businesses. The researchers have identified women through referral method from the rural areas. Therefore, the total sample of 110 was enough to collect the relevant data from the field to know about the challenges faced by women entrepreneurs and ways through overcome the existing issues. The data were analyzed through the scientific way where the Statistical Package for Social Sciences (SPSS) and MS-EXCEL were used to main the quality of data and results.

### Findings and Analysis

This part of the article deals with the data analysis and interpretation which includes both descriptive and Inferential statistics.

**Table-1:** Individual Level Challenges Faced by Women Entrepreneurs in Expanding Business

To identify individual level challenges faced by women entrepreneurs in expanding business 1. Yes, to some extent 2. Yes, to large extent 3. Yes, to a very large extent 4. Not at All				
	1 (%)	2 (%)	3 (%)	4 (%)
Does the chosen business is of your own choice	25.5	15.5	59.1	---
Do you face mobility issues while addressing your business matters	44.5	24.5	30.9	---
Are you trained in managing a small household business	23.6	54.5	21.8	---
Do you receive any technical and vocational skill before pursuing the business	21.8	40.9	23.6	13.6
Do you receive any business training or knowledge before starting business	36.4	31.8	23.6	8.2
Do you have any idea of extending your business to the next level	31.8	41.8	24.5	1.8
Does your communication style is convincing	24.5	47.3	27.3	.9

The table No. 01 showed the individual level challenges faced by women entrepreneurs in expanding business in which 1<sup>st</sup> statement is about business choice, where [n= 65, 59.1%] of respondents have stated Yes, to very large extent, [n= 17, 15.5%] of respondents have stated Yes, to large extent, and [n= 28, 25.5%] have stated Yes, to some extent. The conclusion of the table showed that majority of respondents were yes to a very large extent that they have choice business as a career. 2<sup>nd</sup> statement showed the perception about the business mobility among the women

entrepreneurs, where [n= 34, 30.9%] of respondents have stated Yes, to very large extent, [n= 27, 24.5%] of respondents have stated Yes, to large extent, and [n= 49, 44.5%] have stated Yes, to some extent. The conclusion of the table showed that majority of respondents were stated that yes to some extent that they have chances of freely mobility from one place to another place. 3<sup>rd</sup> statement showed the business training, where [n= 24, 21.8%] of respondents have stated Yes, to very large extent, [n= 60, 54.5%] of respondents have stated Yes, to large extent, and [n= 26, 23.6%] have stated Yes, to some extent. The conclusion of the table showed that majority of respondents were stated that yes to large extent agreed that they have acquired business training. 4<sup>th</sup> statement showed the technical and vocational education and training among women, where [n= 15, 13.6%] of respondents have stated not at all, [n= 26, 23.6%] of respondents have stated Yes, to very large extent, [n= 45, 40.9%] of respondents have stated Yes, to large extent, and [n= 24, 21.8%] have stated Yes, to some extent. The conclusion of the table showed that majority of respondents were responses yes to large extent that they have taken vocational or technical trainings. 5<sup>th</sup> statement showed the any business training acquired by the women, where [n= 9, 8.2%] of respondents have stated not at all, [n= 26, 23.6%] of respondents have stated Yes, to very large extent, [n= 35, 31.8%] of respondents have stated Yes, to large extent, and [n= 40, 36.4%] have stated Yes, to some extent. The conclusion of the table showed that women were some extent satisfied that they have acquired any type of training. 6<sup>th</sup> statement showed the extension of idea of business, where [n= 2, 1.8%] of respondents have stated not at all, [n= 27, 24.5%] of respondents have stated Yes, to very large extent, [n= 46, 41.8%] of respondents have stated Yes, to large extent, and [n= 35, 31.8%] have stated Yes, to some extent. The conclusion of the table showed that majority of respondents were showing the larger extent to continue their business. 7<sup>th</sup> the last statement showed the usual communication style of entrepreneur women where [n= 1, .9%] of respondents have stated not at all, [n= 30, 27.3%] of respondents have stated Yes, to very large extent, [n= 52, 47.3%] of respondents have stated Yes, to large extent, and [n= 27, 24.5%] have stated Yes, to some extent. The conclusion of the table showed that majority of respondents were to some extent agreed that using usual and traditional communication style.

**Table-2:** Family/Community Level Challenges Faced by Women Entrepreneurs in Expanding Business

To identify family/community level challenges faced by women entrepreneurs in expanding business 1. Yes, to some extent 2. Yes, to large extent 3. Yes, to a very large extent 4. Not at All				
	1 (%)	2 (%)	3 (%)	4 (%)
Do you face resistance from your family for running your small business	20.0	7.3	6.4	66.4
Does your family allow you to attend any business development training	15.5	32.7	50.0	1.8
Does your family consider your financial contribution positive	37.3	30.0	32.7	----
Does your family support in taking care of other home affairs and childcare	25.5	30.0	35.5	9.1
Does community support women empowerment initiatives in the area	22.7	35.5	41.8	----

Table-2 has analysis about family/community level challenges faced by women entrepreneurs in expanding business. 1<sup>st</sup> statement showed the residence of family where [n= 73, 66.4%] of respondents have stated not at all, [n= 7, 6.4%] of respondents have stated Yes, to very large extent, [n= 8, 7.3%] of respondents have stated Yes, to large extent, and [n= 22, 20%] have stated Yes, to some extent. We can conclude that however, majority does not face resistance but to a large number of respondents were facing resistance from their families to run their business. 2<sup>nd</sup> statement showed the permission from family to open business where [n= 2, 1.8%] of respondents have stated not at all, [n= 55, 50%] of respondents have stated Yes, to very large extent, [n= 36, 32.7%] of respondents have stated Yes, to large extent, and [n= 17, 15.5%] have stated Yes, to some extent. The conclusion of the table showed that majority of respondents have permission to start new business. 3<sup>rd</sup> statement showed the contribution positively where [n= 0, 0%] of respondents have stated not at all, [n= 36, 32.7%] of respondents have stated Yes, to very large extent, [n= 41, 37.3%] of respondents have stated Yes, to large extent, and [n=33 ,30.0 %] have stated Yes, to some extent. 4<sup>th</sup> statement showed the respondents perception about to support in their home affairs where [n= 10, 9.1%] of respondents have stated not at all, [n= 39, 35.5%] of respondents have stated Yes, to very large extent, [n= 33, 30%] of respondents have stated Yes, to large extent, and [n= 28, 25.5%] have stated Yes, to some extent. The last 5<sup>th</sup> statement showed either community support women's empowerment via business or not, where [n= 0, 0%] of respondents have stated not at all, [n= 46, 41.8%] of respondents have stated Yes, to very large extent, [n= 39, 35.5%] of respondents have stated Yes, to large extent, and [n= 25, 22.7%] have stated Yes, to some extent. The conclusion of the table showed that majority of respondents were to very large extent agreed that community has positive support for business and support women empowerment.

**Table-3:** Financial Challenges Faced by Women Entrepreneurs in Expanding Business

To find out Financial Challenges Faced by Women Entrepreneurs in Expanding Business				
1.Yes, to some extent 2. Yes, to large extent 3. Yes, to a very large extent 4. Not at All				
	1 (%)	2 (%)	3 (%)	4 (%)
Do you think that the amount of money you have is enough for your business	56.4	11.8	2.7	29.1
Do you feel any resistance due to lack of financial resources	29.1	32.7	32.7	5.5
Have you tried to take your business to the next financial level.	30.0	38.2	30.0	1.8
Do you think Financial Institutions are giving space to the women for the women entrepreneurship?	47.3	19.1	13.6	20.0

Table-3 has analyzed the financial challenges faced by women entrepreneurs in expanding business. 1<sup>st</sup> statement showed the amount which has been took for business was enough where [n= 32, 29.1%] of respondents have stated not at all, [n= 3, 2.7%] of respondents have stated Yes, to very large extent, [n= 13, 11.8%] of respondents have stated Yes, to large extent, and [n= 62, 56.4%] have stated Yes, to some extent. 2<sup>nd</sup> statement showed the lack of financial resources for business operations faced by women where [n= 6, 5.5%] of respondents have stated not at all, [n= 36, 32.7%] of respondents have stated Yes, to very large extent, [n= 36, 32.7%] of respondents have stated Yes, to large extent, and [n= 32, 29.1%] have stated Yes, to some extent. The

conclusion of the table showed that majority of respondents were faced lack of financial resources. 3<sup>rd</sup> statement showed the want to take business to next level where [n= 2, 1.8%] of respondents have stated not at all, [n= 33, 30%] of respondents have stated Yes, to very large extent, [n= 42, 38.2%] of respondents have stated Yes, to large extent, and [n= 33, 30%] have stated Yes, to some extent. 4<sup>th</sup> statement which is the last statement of table-3 showed the space for women in financial institutions where [n= 22, 20.0%] of respondents have stated not at all, [n= 15, 13.6%] of respondents have stated Yes, to very large extent, [n= 21, 19.1%] of respondents have stated Yes, to large extent, and [n= 52, 47.3%] have stated Yes, to some extent. So, it can be concluded from data that still there is a long way to go for women to create and sustain their space in business domain in Pakistan.

Further data has been analyzed through inferential statistics as following:

**Table-4:** Descriptive Statistics

	Mean	Std. Deviation	N
ILCs	2.0953	.45948	106
FCC	2.3372	.50303	109
FC	2.0671	.35838	108

1. **ILCs:** To individual level challenges faced by women entrepreneurs in expanding business
2. **FCC:** To identify family/community level challenges faced by women entrepreneurs in expanding business
3. **FC:** To identify financial challenges faced by women entrepreneurs in expanding business

**Table-5:** Correlation among Variables

		ILCs	FCC	FC
<b>ILCs</b>	Pearson Correlation	1	<b>.387**</b>	.035
	Sig. (2-tailed)		.000	.727
	N	106	106	104
<b>FCC</b>	Pearson Correlation	<b>.387**</b>	1	<b>.312*</b>
	Sig. (2-tailed)	.000		.001
	N	106	109	107
<b>FC</b>	Pearson Correlation	.035	<b>.312**</b>	1
	Sig. (2-tailed)	.727	.001	
	N	104	107	108

\*\* . Correlation is significant at the 0.01 level (2-tailed).

The above table-5 showed the correlation among the variables Individual level challenges (ILCs), family level challenges (FCC) and financial level challenges (FC) faced by the entrepreneur women. The results showed that all the variables have a correlation with each other. ILCs

correlated with FCC where [r.387, sig .000, which is  $P < 0.05$ ]. Secondly, FCC is correlated to FC where [r.312, Sig.001, which is less than  $p < 0.05$ ]. Thirdly, FC is correlated with FCC where, [r.312, sig .001, which is less than  $p < 0.05$ ]. Level of Confidence Interval [C.I. 95%] and Margin of Error [MoR. 0.05]. Hence the individual level challenges effect the family level challenges and with the financial level challenges. All the variables have strong correlation among each other.

### Discussion

Pakistan, as a developing country, has approximately 60% of its population residing in rural areas, where poverty remains a significant issue, with over 40% of the population struggling to meet their basic needs (Veras, 2015; Singh, 2012; Hussain, Ahmed, & Alam, 2016). Due to the patriarchal structure and the lack of educational opportunities, particularly in rural areas, women predominantly engage in traditional household roles such as childcare, domestic duties, and livestock care. In Faisalabad district, the scenario is similar, where most women are involved in traditional activities, with only a few pursuing entrepreneurial ventures, making them less dependent on their families or husbands. Research has indicated a strong correlation between women's entrepreneurship and empowerment, as business participation enables women to contribute economically and socially. Approximately 60% of women entrepreneurs in rural Faisalabad expressed a desire to continue their businesses, while 59% planned to invest in other sectors. However, numerous studies highlight that businesswomen encounter challenges at familial, individual, and financial levels (Akhtar & Sumi, 2014; Hadi, 2017; Azam & Harrison, 2010; Maden, 2015). About 64% of women entrepreneurs report financial difficulties, 70% require permission from male family members for travel, and 64% acknowledge business-related risks. Moreover, more than 60% struggle to secure funding from financial institutions, which often require male guarantors. Additionally, 28% of women lack spousal support, further impeding their entrepreneurial growth. The low literacy rate among rural women exacerbates these challenges, with 72.2% of female entrepreneurs being illiterate and 80% relying on traditional business methods. Moreover, 75% of women lack formal business training and seek local training opportunities. Research indicates that women with spousal and familial support are more likely to overcome individual barriers and expand their businesses successfully (Muhammad, 2005; Roomi & Parrott, 2008; Jamali, 2009). Addressing these socio-economic and structural barriers through financial inclusion, education, and training programs could enhance women's entrepreneurial success and economic independence in rural Pakistan.

### Conclusion and Recommendations

The study deal with the challenges faced by entrepreneur women in rural areas of Faisalabad, Pakistan. Entrepreneur women in Faisalabad face three types of issue individual-level challenges, financial challenges, and family level challenges. Entrepreneur women faced financial issues more, lack of family support especially from husband, and individual-level issues, double level responsibilities both work and household duties. Women in society face more challenges as compared to male. In Pakistan entrepreneur women were deprived since decades, however, in present some efforts have been put by the Govt and other non-Governmental organization to empowered women entrepreneurs through the instruction of different financial institutions and women empowerment schemes. Further, it is recommended that to develop an integrated business development Program to tackle women's business issues, community Driven Behavioral Change initiatives for entrepreneurial culture, and creation of a supportive Environment for Rural Women Entrepreneurs is undoubtedly a long-term agenda. However, the short-term goals such as increasing abilities, skills, motivation, willingness to take a risk and supporting rural women entrepreneurs can be executed. Local CBOs and NGOs working at the local level needs to be mobilized and sensitized on building the entrepreneurial culture in rural areas.

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