

## **“Resilience Strategies for Overcoming Challenges” A Study of Female Entrepreneurs in Rawalpindi**

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### **ABSTRACT**

Female entrepreneurs face many hurdles in organising and managing an enterprise, especially a business, which typically requires significant initiative and risk. Pakistan is a patriarchal country where men are dominant and are not in favour of the growth of women in business. The current study identifies and discusses challenges faced, and strategies used by female entrepreneurs to be sustainable and useful in the market. The research is qualitative in nature and has explored the important themes that cantered on two different dimensions, i.e., challenges faced by female entrepreneurs and strategies used to overcome those challenges. Semi-structured face-to-face interviews were conducted to get insights about the obstacles, experiences, strategies and difficulties faced by female entrepreneurs operating in a patriarchal setting. Data was collected from 10 women entrepreneurs who have been running their business for one year. This study has concluded that women entrepreneurs face many challenges i.e., role conflicts, effect on personal lives, financial issues, spouse support, harassment, work and family balance conflicts and lack of education and entrepreneurial training. Therefore, the participants of study used certain strategies to run and sustain their business i.e., mobile phone technology, social media, discounts, usage of skills and networking.

**Keywords:** Women Entrepreneurs, Challenges, Strategies

### **Introduction**

Entrepreneurship is a key issue for academics and decision-makers alike, as it contributes significantly to a nation's socioeconomic development. The concept of entrepreneurship was introduced by a French economist, Richard Cantillon (Nasir, Iqbal & Akhtar, 2019).

Female entrepreneurship received proper recognition in the early 1980s, particularly as a catalyst for economic growth and advancement.

Since the early 1970s, there have been significant and permanent changes to the world economy. A more volatile business environment has emerged because of various economic, social, and political changes therefore, small and micro businesses need to compete successfully to survive (Leszczyński, 2013). In these situations, female entrepreneurs are given new opportunities to launch their own businesses. Given that women must balance both their professional and family obligations, the possibility of starting a business or firm is significant and an appealing alternative. In this sense, the idea of entrepreneurship is more advantageous and appealing to women than full-time paid employment (Ibid).

While doing businesswomen face many challenges related with entrepreneurship and these problems get doubled because of their dual job as a wage earner and a homemaker. However, women have been regarded as successful entrepreneurs as they have attributes desirable and relevant for entrepreneurship development. According to Nguyen (2005), most women launch their own business or aspire to do so to further achieve freedom and balance in their lives while still fulfilling their conventional roles as the spouse and child's primary career. But the essential component of business is the entrepreneur, and because women possess attributes that are both desirable and pertinent to the growth of entrepreneurship, they are now acknowledged as successful entrepreneurs. Since entrepreneurship adapts easily to entry, change, and innovation, it offers women entrepreneurs everywhere a suitable opportunity. In most developing nations, this promise has not yet been fully realised. Numerous success stories of female entrepreneurs who achieve success in the corporate sector have emerged amid ongoing conflicts and struggles (Abbas et al., 2016).

Recognizing the role that women play in both the national and international economies has prompted researchers to learn more about the challenges and roadblocks that women face while attempting to advance their careers as entrepreneurs. As a result, there is a greater comprehension of the social gender crescendos that affect women's economic potential in the job, in households, and in the community as large. Women are underpaid and overworked because they are vulnerable in the economic realm and helpless in the social realm. Many women assert that the primary problem is the difficulty in accessing workshops and training to become entrepreneurs. Training effectively helps lessen the challenges faced by Pakistani women business owners (Roomi & Parrott, 2008). While recent initiatives in Sindh, Punjab, and Khyber Pakhtunkhwa (KP) to empower women attempted to address these challenges (Khan, G., Naveed, R. T., & Jantan, A. H. B., 2018).

It is therefore important to explore the influencing factors which can play a crucial role in the success of female entrepreneurs in the context of Pakistan (Chemin, 2008) (Ibid).

In Pakistan, female entrepreneurs face many issues and lack the support from family and society while running their own enterprise. A

significant portion of women are working in the unorganized sector, but their contribution is not recognized in official statistics. Pakistan is a patriarchal country. Patriarchal societies are characterized by the subjugation of women and the dominance of men. In addition to having greater physical strength, men also use it against women to dictate their behavior (Azam, Zulfiqar, & Lillah, 2022).

Men are expected to be the financial providers of the household. While Women are kept in control and dependent. They are expected to stay at home and refrain from engaging in any income-generating activities. They are only believed to oversee taking care of the elderly and children, as well as household chores (Azam, Zulfiqar, & Lillah, 2022). In this scenario it becomes more difficult for women to start and sustain their own enterprise. Therefore, the current study focuses on the challenges they face while starting an enterprise and the strategies they employ to overcome hurdles and impediments in their businesses.

### **Objectives of the study**

1. To explore challenges that women faced while running their businesses
2. To offer insights into the strategies employed by female entrepreneurs to overcome these challenges

### **Research Methodology**

A qualitative research framework was used to perform this study. Because the primary goal of this research was to understand the unique experiences, resilience, and strategies of female entrepreneurs in that specific field, a phenomenological research design was used to conduct this study. To get in touch with the deliberate participants who were managing their business, the purposive sample technique was employed. Research was carried out in Rawalpindi. In-depth interviews were undertaken to learn more about the experiences, strategies and difficulties faced by female entrepreneurs operating in a patriarchal setting. To obtain the empirical evidence from the field and to thoroughly examine the purpose, the participants were interviewed to gather the necessary data to reach the saturated limit of views and opinions offered by the participants.

The tool used for this research was a semi-structure guide with flexibility maintained for probing inquiries and fluctuating interview questions based on the field situation and interviewee responses. Both audio recording and field notes were used to record the interviews. Only those who have been operating their own business for at least a year were selected to participate in the data gathering. Interviews with key informants from the respondents were used to gather data for this study. We conducted interviews with ten individuals who have been operating their businesses profitably. To comply with academic medium requirements, all interviews were taken in Urdu and then were transcribed into English.

## Results and Discussion

We asked multiple questions from our participants related to their experiences in establishing their businesses. There are a lot of women in Rawalpindi who are managing and running small scale enterprises. These businesses are beauty parlors, call centers, food panda, grocery shops, sewing centers, cosmetics shops, sale and purchase of fabrics, boutiques and academies. These women started their businesses due to multiple reasons like some wanted to support their family and some wanted to become economically independent. There are some businesses where education is important while for others your skills and good experience matters.

**Table 1. Socio demographic information of Candidates**

To maintain the confidentiality of candidates, Pseudonyms are used.

NO.	MARITAL STATUS	AGE	TYPE OF FAMILY	TYPE OF ENTREPRENEURSHIP
P 1	Widow	45	Nuclear	Boutique
P 2	Divorced	35	Extended	Beauty Parlor
P 3	Widow	29	Extended	Academy
P 4	Widow	40	Nuclear	Bakery
P 5	Separated	46	Nuclear	Hinnah Designer
P 6	Married	38	Nuclear	Call center
P 7	Married	33	Extended	Food Panda
P 8	Widow	39	Nuclear	Tailor
P 9	Married	30	Extended	Parlor
P 10	Married	27	Nuclear	Event Planner

Themes were generated after analyzing female entrepreneurs' interviews. All candidates were Pakistani, and they were running small scale businesses.

### Challenges Faced by female Entrepreneurs while managing their business:

Numerous studies have shown that women entrepreneurs encounter more challenges and troubles than small business owners generally do (García & Welter, 2013). While modernism is replacing conventional rites in our expert-driven society, but still social norms and fundamental beliefs about women are as ingrained as they were in the dark ages. Women are still viewed as weak and dependant, and they are kept in submissive roles. Our findings showed that female entrepreneurs are facing issues like mobility constraints, family support, business management and business-related challenges. Majority respondents had same opinion that management and business-related challenges. Majority respondents had same opinion that

“Managing a business and dealing with customers is challenging for women.” (Participant 3)

And

“Utility bills and other expenses are more than my earning.” (Participant 8)

When a woman in traditional Pakistani family attempts to start her own business, her family not only disapproves her but also offers her no moral or financial support. As one of the respondents revealed that her family-in-laws’ attitude was so harsh with her after her husband’s death. She wanted to open salon in her home, but her in-laws’ created difficulties for her. She said,

“When I opened salon in my home, my mother-in-law threw all goods outside the window.” (Participant 2)

The obstacle, according to half of the participants, is unsupportive families. Nobody supports them or helps them to launch a business. One participant reported,

“Nobody gave me money to start my business. I used to dress brides at home and after saving that money I took training and started my own salon.” (Participant 9)

Another participant said,

“Nobody helped me. You must do everything on your own. People just enjoy the show. I started my business by saving money that I earned from sewing clothes.” (Participant 1)

Financial support gives women the resources they need, and it also gives those networking possibilities, financial literacy, and self-assurance. But Many Pakistani families still adhere to conventional gender norms, valuing women's domestic responsibilities over their professional goals.

“After divorce I started living with my brother's family. When I told them that I want to start my own business, they politely put it off saying, what are you lacking? Ask us what you want. No need to do business. When I got the loan, they did not forbid me from doing business. I took a loan through a Microfinance bank and invested in my academy.” (Participant 3)

For a woman entrepreneur to establish, manage, and expand her business, she needs the support of her family. There are two contradicting images in this regard, according to recent studies. While some families encourage and assist women entrepreneurs (Halkias et al., 2011) and give them a helping hand in developing company ideas (Jamali, 2009), other families discourage and don't recognize the hard work that these women put in (Itani et al., 2011). Therefore, women face difficulties when starting a business, and that this is a significant factor that influences the success of female entrepreneurs in small businesses.

## Challenges at Initial Stages

Starting any business is incredibly hard for everyone whether it's male or female. Taking the first step in this field has always been very risky. Business is a risk where you are stuck in constant fear of loss.

"When I started my salon, customers were few. Clients didn't trust me and my work at the initial stage because it was my startup and there were many others besides my salon." (Participant 2)

"I didn't know how to manage the amount of food because sometimes people order less, and I must bear the cost of leftovers. Sometimes the food was not good, and it happens rarely." (Participant 7)

"In the beginning, I faced many hurdles, as it was difficult to find clients and sometimes clients did not contact us." (Participant 6)

Most of the respondents expressed fear of complaints from their clients.

## Facing Harassment

It has been going on for decades that women have been sexually harassed in the workplace. In Pakistan, many laws have passed to prevent sexual harassment, but still sexual harassment is a pervasive issue. It leads women to emotional distress, decreased productivity and increased stress. In a patriarchal society, roles for men and women are well defined, and women are typically discouraged from engaging in economic activity. As they start their business, they encounter numerous difficulties. When talking about the marketing processes, social mobility has come up frequently for the study's participants. Nearly all of these have at some point dealt with this problem in one form or another.

As one of the participants said,

"My academy was in a local area and people of that area were very illiterate. They used to chase me and try to harass." (Participant 3)

Another participant burst into tears while telling her story.

"My mother died, and I got married to a man who remarried and left me with my children. I used to sit in the bazaar applying henna thappy and street boys kept staring at me. Some boys used to stand in front of me, it made me uncomfortable, but I had to ignore them." (Participant 5)

Men have greater freedom in socioeconomic activities than women do. They are overburdened with responsibilities that take up all their time and attention. Women find it more difficult to participate in business or employment in this scenario. It may be necessary for a woman managing these two responsibilities to give up her enjoyment, relaxation, and sleep (Kutani& Bayraktaroglu 2003).

## Role of Spouse

Among the many grave obstacles, a spouse's encouragement or disapproval for a woman running her own business is one of the biggest ones. Some participants stated that their spouses did not provide support for their



entrepreneurial endeavours, while others saw their husbands' backing as a valuable source of inspiration to launch their businesses.

One of the participants said,

“My husband got second marriage and move to another city with his wife. He didn't support me but when I started business and earned money, he asked for money.” (Participant 5)

Another participant said,

“My husband divorced me but when he saw me working, he threatened me that he will destroy my business. He pressurized me to remain at home and not do any work outside the home, despite all the conflicts I started this business” (Participant 3)

According to Soomro, Anwar & Rajar (2019), in patriarchal society, men are against women's involvement in the socio-political and economic domains. Rather, they put pressure on women to stay at home since they and their families have been affected by sociocultural factors that affect women who even have an active determination and confidence to work and accomplish but are regrettably hampered by society (Khan, Salamzadeh, Shah, & Hussain 2021). But our study also found out that some participants' husbands really helped them in running their business. One participant stated that,

“My husband supported me a lot. I used to prepare the food, and he used to deliver it.” (Participant 7)

Another participant said,

“Husband and children were very supportive. My husband helped me in my house.” (Participant 6)

Mostly participants started their businesses because their husbands either divorce them or died. Their challenges started from there. Husbands are big support but at the same time they are big reason of women's hardships too.

### **Work and Family Balance**

For female entrepreneurs, managing their personal and professional obligations has proven to be a challenging position. Women entrepreneurs have a greater obligation to manage their schedules to manage their households while adhering to the daily routine and domestic duties (Shakeel et al, 2020).

Men, however, are exempted from this kind of dual accountability. Only their income is expected of them. This problem affected every study participant because they were required to manage their business and domestic responsibilities concurrently. Time management frequently got quite challenging.

It doesn't only affect their routine, but it also affects their health because working women don't take care of their diet.

“I must wake up early to come to my shop. I came back from shop to prepare food for my children because my shop was near to my home. I must stay at shop from 7am to 8pm. It becomes very hectic for me. I sometimes forget eating food.” (Participant 4)

Another participant shared,

“I get headache mostly because mind have always been full of tensions.”

Living in a patriarchal family structure has presented many familial challenges for them, and running a business has not been an easy feat either. One participant shared,

“Sometimes I must cancel an order if I have an event in my family. Most of the times my family members buy food without money, and I couldn't say anything because they are family.” (Participant 7)

Another participant shared that,

“This affected my married life as I had to stay up all night to run my call center and it was difficult to work during the day.” (Participant 6)

Two of the respondents shared that they had to face the competition. Competitions prove dangerous in the field of business. When competitors offer similar products or services, it reduces market share and makes sales and revenue challenging. Competitors offer low prices that forces entrepreneurs reduce prices of their products. In this way, it affects profit margin.

As one of respondents shared,

“There were other people doing similar business. They sometimes sold food cheaper than me which affected my business. Because obviously, the customer will buy the food from the cheaper place.” (Participant 7)

It puts pressure on women entrepreneurs and makes businesspeople extremely stressed. If not managed properly, the pressure to compete can result in stress and burnout among entrepreneurs. Although competitions can be challenging, but competition fosters creativity and advancement. Competition can be used as a springboard for growth by entrepreneurs who are flexible, creative, and customer focused. Because the pertinent argument was not discovered in previous studies, that is why this "Theme" is novel, indicated by our participant. This makes the issue intriguing not just for this study but also for further research on other nations to support it.

Women face discrimination in both overt and covert forms and have difficulty establishing trustworthiness. Female entrepreneurship is less common since it defies the conventional (i.e., patriarchal) gender roles of mother and wife (Panda & Dash 2014).

Our participant told us,

“When I talked about starting a business, my brothers forbade me by saying that you are a girl, what do you need to earn? We are here to earn, ask us what you need.” (Participant 3)



Gender roles in the workforce especially, self-employment is the subject of social conventions that limit women in many countries (Marques, 2017). For example, it has long been known that men are more likely than women to start their own businesses (Langowitz & Minniti, 2007).

According to the respondents' opinions, Pakistani females face difficulties because of societal norms that prioritise male dominance and pervasive discrimination, women entrepreneurs do not get the same benefits. As a result, Pakistani female have fewer access to business, technology, training, and opportunities.

### **Lack of Professional Education**

The results show that another significant obstacle to entrepreneurship is education. Women who run businesses often encounter difficulties because of low levels of education and training in entrepreneurship.

One of the participants said

“In this field, education is important because you must deal with clients when your salon is up and running. And your communication skills, manners, and persuasive skills are important. My salon is well-renowned, so well-educated people visit it.” (Participant 9)

This is a statement of a woman having educational background and running a big salon.

Here is an opinion of another woman of same profession but without any educational background. She is running a small parlour in a local area.

“Even though I had no formal schooling, I had excellent makeup skills. I got training and started my own salon. My success is a result of my experience, expertise, and hard work.”

Another participant said

“In this business, education is very important and your English speaking and writing skills are very important. Because we must deal with English speaking international clients.” (Participant 2)

Our respondents shared their experiences of working with their family members. They stated that their family members don't think their business is worth anything. They believe that their business is of poor quality or that they are asked for generous deals or discounts. As a tailor shared her experience:

“... It's been difficult for me to work with relatives. They complete their work, but they expect me to charge the minimal. They typically don't pay, so I can't keep asking. I now know it's best to avoid working with family members because they don't respect your efforts.” (Participant 1)

**Table 2. Challenges faced by Women Entrepreneurs**

<b>Themes</b>	<b>Sub Themes</b>
<b>Financial and Family support</b>	Lack of money to start business Unsupportive in-laws

<b>Challenges at Initial Stages</b>	Difficulty in Finding Clients
	Fear of Complains from their Clients
<b>Facing Harassment</b>	Harassment from the people in market
	Harassment from the husband
<b>Spouses' Support</b>	Spouse's encouragement
	Unsupportive behaviour of Spouse
<b>Work and Family Balance</b>	Time management
	Familial Challenges
	Health Issues
<b>Competition</b>	Low prices offered by competitors
	Offer similar products or services
<b>Lack of Education and Entrepreneur Skills</b>	Lack of professional education and training
	Lack of experience
	Communication Skills

### Strategies to Overcome the Challenges

Female entrepreneurs used multiple strategies to grow their business and to overcome the challenges they were facing while running their enterprise.

#### Mobile Phone Technology

There are some effective strategies that are proved beneficial for female entrepreneurs created by themselves.

Women entrepreneurs contact to their clients or customers through mobile phone. It has been demonstrated that mobile technology helps female business owners connect with clients at their own business premises. And because of bulk marketing, the phones help women know the price of product in other markets and accumulate investment funds (Masuki et al., 2010). Therefore, using phones for professional purposes might be a strategic marketing strategy to boost productivity. Additionally, cell phone use is crucial for businesswomen as it allows them to go and find out new for information, enhance connection with clients, co-workers, and trainers, and save time for other obligations (Donner & Escobari, 2009).

A participant told us while thanking the mobile.

"I used to give my number whenever I got chance. So that parents can contact me to enrol their children in my academy." (Participant 3)

The application of mobile technology to increase the exposure of women entrepreneurs' business endeavours in the market is a practical action, as it has been proven that marketing techniques boost the success of women enterprise (Ewere, Adu, & Ibrahim, 2015).

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## **Social Media Platform**

Undoubtedly, social media's arrival has opened new ways and windows of new opportunities for women. Over the decades, many trends that have occurred in the business world have quickly faded. The corporate environment can occasionally undergo significant changes and influences due to the emergence of certain phenomena. Social media is one of those (Kadam & Ayarekar, 2014).

Participant stated that.

“Although I am not educated but my daughter is educated, she knows how to run social media. She created an Instagram account to promote my business. She used to upload photos of my food on Instagram. People used to like my page and contact me to order food.” (Participant 7)

Social media has given women the ability to see online sales as an entrepreneurial opportunity and to understand that they may turn their idle time into profitable ventures. A social media start-up requires a smaller investment and minimal running expenses, which eventually encourages women to become entrepreneurs. Many women now have the flexibility to operate their businesses from home, which has improved their work-life balance and allowed them to successfully manage both their personal and professional lives at the same time. The women now have more financial resources and, consequently, autonomy due to their new source of income. Another participant shared that,

“My all work is done through internet and laptops. Students from foreign countries take online classes.” (Participant 6)

## **Similarly**

“I work as an Event organiser, and it is my Facebook page through which I get clients.” (Participant 10)

According to Fruhling and Digman (2000), social media can increase a company's client base and market share, which can support its growth objectives (Hossain & Rahman, 2018).

Pakistani women entrepreneurs can use social media to propel their business. Social media is an effective strategy and by using that entrepreneurs may reach a wider audience and position themselves as industry experts by promoting their products and services. Through social media they get engaged with their customers and sell products online. They can do marketing of their products through social media (Hossain & Rahman, 2018).

## **Discounts**

Discounts can increase sales volume, which helps companies pay off their inventory and make money. Discounts have the power to entice new clients, which could result in loyalty and repeat business.

One of the participants disclosed,

“In the beginning, I printed some posters of my food business and distributed it to different people. I contacted schools and colleges and delivered food to them. I used the strategy of giving them a discount on food.” (Participant 7)

Another Participant said,

“I used the strategy of giving 10 days of free classes. After 10 days people would be satisfied, and they would stay with me for a long time.” (Participant 6)

One of the Participants stated that,

“I went to people’s home to tell them about my academy. I used to tell everyone about my academy whether in the park, in the market or in any function. The strategy was offering low fee of academy so that more students take admission.” (Participant 3)

Offering discounts helped the participant stand out from the competition, boost sales, and foster brand loyalty. Moreover, discounts helped them to network and form connections with other company owners, investors, and clients. These connections may open new business prospects and joint ventures for them.

### **Using of Expertise**

The best strategy is using your skills in a right way. You should know how to manage and balance your personal and professional life. You should know how to build strong connections to grow your business. As our one participant shared her story in which she told us that she knew how to put henna (mehndi), so she started this. She said,

“I used to sit in markets with a basket full of mehndis, I put mehndi on girls’ hand. I mostly sat during eid days. Because girls mostly put mehndi on eid days. In other days, I sale incense sticks. One day, a girl who had a salon in that market, offered me work with her. I worked with her. Now I am a professional mehndi designer.” (Participant 5)

Another participant said,

“Baking is a skill, and it is not that easy. It is more time taking than preparing other food.” (Participant 4)

### **Networking**

Networks foster a sense of community that lessens feelings of loneliness and acts as a platform for the development of skills and capacity. Through collective networking, female entrepreneurs may promote gender equality and regulatory improvements, creating an environment that supports the growth of their companies. Networking helps in awareness of resources (Jamali, 2009). Since networking creates relationships with potential clients, partners, and collaborators, it is essential to the expansion of any business.

Our participants said,

“Strong networking is very important because the more people know about you, the more your business will grow.” (Participant 4)

Another participant shared,

“I opened my salon and when clients visited my salon, I requested them to talk about my salon to their families. I gave them my number to contact”. (Participant 9)

According to a network approach to entrepreneurship, an entrepreneur's ability to establish and manage networks between individuals and organizations is essential to the success of their business and to help them build relationships with the outside world (Zimmer, 1986). Through these connections, entrepreneurs can access information, various distribution channels, business opportunities, and the resources they need to sustain their new venture. Previous studies have demonstrated a correlation between successful entrepreneurship and networking, and it is generally acknowledged that networking is how successful entrepreneurs connect to the world (Jenssen et al., 2001).

**Table 3. Strategies adopted by Women Entrepreneurs**

<b>THEMES</b>	<b>SUB THEMES</b>
<b>MOBILE PHONE TECHNOLOGY</b>	tackles the regulatory, normative and cognitive barriers For getting information Market Values
<b>SOCIAL MEDIA PLATFORM</b>	To promote business Business development Awareness of product
<b>USAGE OF SKILLS</b>	Growth of Business Clients Trust Reliability of product and services
<b>DISCOUNTS</b>	Clients' attraction Faster selling of products
<b>NETWORKING</b>	creates relationships with potential clients, partners, and collaborators Obtain resources, generate referrals, and create opportunities Business growth

## Conclusion

The current qualitative research concluded the informant data with several themes like challenges faced by women entrepreneurs and strategies adopted by them to overcome these challenges. The study leads to the conclusion that, despite the challenges, research participants were able to continue their business while living in a patriarchal environment. Based on

available data, it appears that they had numerous difficulties in the early stages of establishing and operating their business, the most of which stemmed from the belief that women should take care of family while males should perform outside work. Thus, a shift in perspective is required. The findings also show that majority of participants in the research wanted to do business because of the needs of their children. The challenges that women entrepreneurs faced include, financial constraints, family problems, lack of entrepreneurial skills and training, lack of spouse support, a male-dominated society, work- family conflicts, and competition. The analysis revealed that even facing multiple challenges women did not give-up. They used certain strategies i.e., Using Mobile Phones to connect with the customers, Networking, building clients' trust, giving discounts etc., that proved to be very helpful for them in gaining success. Therefore, it can be concluded that if women would be given a conducive environment and supportive structure then they can be as good businesspersons as men, and they can contribute to the economy of the nation, by becoming productive members of society.

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