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Relational Resilience and Intergenerational Empowerment: A Qualitative Study of Women Entrepreneurs in Punjab

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Abstract

This qualitative study documents the experiences of 57 women entrepreneurs across four districts of Punjab: Gujranwala, Gujrat, Sialkot, and Wazirabad, to understand how they navigate social, cultural, and economic challenges within family systems. Semi-structured interviews and eight focus group discussions were carried out with a view to capturing women's motivations, their coping strategies, and the broader impacts of entrepreneurship on household wellbeing. Anchored by concepts from the women's empowerment literature, the Sustainable Livelihoods perspective, and global development goals like SDG 5 (Gender Equality) and SDG 8 (Decent Work and Economic Growth), the study explores entrepreneurship both as a resilience strategy and as a pathway to family development.

Two main themes emerged from the thematic analysis. These were Relational Resilience and Intergenerational Empowerment. The theme of Relational Resilience reflects how support from husbands, children, mothers-in-law, neighbors, and extended family networks helps women to sustain their businesses in the face of mobility constraints, financial pressures, and cultural expectations. The theme of Intergenerational Empowerment outlines how the income generated by these entrepreneurial women enhances their children's education, health, nutrition, and emotional confidence to create long-term stability for the households.

The study concludes that women's entrepreneurship in Punjab plays a central role in strengthening family wellbeing while operating within patriarchal social structures. These findings emphasize the need for supportive policies, accessible financial resources, childcare and mobility facilitation, and institutional initiatives that promote women-friendly entrepreneurial environments. These contributions deepen understanding of women's entrepreneurship as a socially embedded, developmental process with far-reaching implications for the resilience of families and future generations.

Keywords: Women Entrepreneurs, Punjab, Resilience, Family Empowerment, Qualitative Study

1. Introduction

Women's entrepreneurship is increasingly recognized as a key driver of economic participation, household welfare, and social transformation in developing countries, including Pakistan. Many women in Punjab engage in small-scale business activities that address not just household income supplementation but also the persistent financial insecurity, inflation, and increased cost of living. In the last two decades, women's entrepreneurial participation has grown both in urban and semi-urban areas, with new opportunities emerging in informal markets, digital platforms, and home-based industries

(Roomi & Parrott, 2008; Jamali, 2009). Yet, women continue to operate within the social, cultural, and gendered boundaries that determine the scope and sustainability of their entrepreneurial work.

Punjab is the most populous province of Pakistan, with a mixed socio-cultural environment with traditional gender roles, yet with evolving economic roles for women. In the districts of Gujranwala, Gujrat, Sialkot, and Wazirabad, different types of home-based enterprises in which women commonly engage include: tailoring, food production, beauty services, online selling, handicrafts, and retail trading. Entrepreneurship for many of them emerges as a practical response to household pressures, economic shocks, or male unemployment, rather than as any pre-planned career path. As scholars highlight, many women enter entrepreneurial roles in times of crisis or when family income becomes insufficient, as found by Shah & Sattar (2019) and Amir & Khan (2021); this shows that women's entrepreneurial behaviour has a close link with family survival strategies.

Importantly, the economic activity of women cannot be studied in isolation from their family environments. Family relationships, cultural expectations, moral obligations, and support from husbands, children, siblings, and in-laws greatly influence a woman's ability to initiate, manage, and sustain a business. Previous studies in patriarchal contexts indicate that family approval is crucial for women's mobility, decision-making, and access to opportunities (Rehman & Roomi 2012; Khan 2019). Simultaneously, women's financial contributions improve household welfare, enhancing children's education and health and contributing to overall family stability. These relational dynamics suggest that women's entrepreneurship in Punjab entails a social and emotional process of negotiation, resilience, and collective support rather than being merely an economic endeavour.

This study explores these social and relational dimensions based on the lived experiences of 57 women entrepreneurs across five districts of Punjab. Guided by an interpretivist qualitative approach, the core question that this research pursues is: How do women navigate entrepreneurship within family systems, and to what extent does their economic participation contribute to wider household empowerment? Rather than reduce the analysis to business outcomes, this study documents the emotional struggles, relational negotiations, and practical challenges alongside support structures that enable women to sustain their entrepreneurial work.

The findings uncover two significant pathways that explain women's experience: Relational Resilience and Intergenerational Empowerment. Relational Resilience encapsulates the emotional, moral, and practical support provided to women by husbands, mothers-in-law, children, siblings, neighbors, and wider community networks. These enable them to persevere through mobility constraints, household responsibilities, resource constraints, and traditional expectations of gender roles. Such insights are in line with previous studies identifying social capital as an important resource for woman entrepreneurs in Pakistan (Roomi et al., 2009; Rashid & Ratten, 2020).

Intergenerational Empowerment refers to the intergenerational impact women's entrepreneurship has on families, especially children. The women invest their income in education, healthcare, nutrition, digital skills, and overall emotional wellbeing. Girls gain in confidence and aspirations from seeing their mothers' entrepreneurial roles, and boys develop more egalitarian views of women's contributions. Existing scholarship indicates

that the former of these patterns strengthens the resilience of households and shapes positive developmental outcomes for children (De Vita et al., 2014; Amir & Khan, 2021).

This paper contributes to the existing literature by developing a Punjab-specific, sociologically informed explanation of women's entrepreneurship. It highlights that empowerment is a dynamic and negotiated process, shaped by cultural norms, family dynamics, and relational practices. Further, this study shows that women's entrepreneurship facilitates broader social development in improving household security, advancing the well-being of children, and expanding women's agency within domestic spaces. Focusing on these two major themes, the study presents a coherent and meaningful analysis that reflects both the constraints and strengths experienced by women entrepreneurs. It points out the need for supportive policies, easier access to financial services, improved mobility options, affordable childcare, and more robust community networks in enhancing women's entrepreneurial opportunities across Punjab.

Objectives

1. To explore the lived experiences of women entrepreneurs in Punjab who engage in small-scale and home-based business activities.
2. To examine how women navigate social, cultural, and economic challenges within family systems while sustaining their entrepreneurial roles.
3. To identify the forms of relational support such as family, kinship, and community networks that contribute to women's resilience in entrepreneurship.
4. To understand how women's entrepreneurial income and activities contribute to intergenerational empowerment, particularly in children's education, health, and emotional wellbeing.
5. To generate insights that can inform women-friendly policy measures, support systems, and institutional interventions for promoting sustainable entrepreneurship in Pakistan.

2. Methodology

This study adopted a qualitative interpretivist design because the main purpose was to understand how women entrepreneurs in Punjab make sense of their experiences within the social and cultural conditions in which they live. Qualitative inquiry is widely used in sociological and gender-based research since it allows researchers to explore meanings, emotions, relationships, and everyday realities that cannot be captured through surveys alone (Creswell, 2013; Denzin & Lincoln, 2018). An interpretivist stance also recognises that participants' voices, social interactions, and contextual influences shape their understanding of entrepreneurship, family roles, and resilience. The qualitative aspect of the study adopted a structured and ethically based methodology that aimed at capturing the lived experiences of the women entrepreneurs. Several discussion sessions were held that involved the participants in a question-led, reflective, and open-discussion manner. Every session was moderated by a trained moderator supported by an assistant who would be tasked with taking notes and controlling the logical flow of the discussions. Continuous techniques of attentive listening and keen observation were employed throughout to guarantee the accuracy and authenticity of the documented material.

Following data collection, a systematic thematic analysis was undertaken. The recorded discussions were transcribed, repeatedly reviewed, and coded in order to identify

similarities, recurring concepts, and emerging patterns. NVivo software was used to organize the data, support the coding process, and assist with the development of themes and sub-themes in an overall rigorous and transparent manner. With this sequential approach, converging insights were consolidated into meaningful thematic categories that depict the shared and diverse experiences of the participants.

Study Setting and Participants

The study was carried out in four districts of Punjab, Gujranwala, Gujrat, Sialkot, and Wazirabad. These districts were selected because they represent different economic settings and have visible clusters of women-led micro and home-based businesses. A total of 57 respondents participated in the study. They were engaged in tailoring, cooking and food services, beauty work, handicrafts, tutoring, and online selling.

A sampling approach was used to ensure that the women selected had meaningful experience relevant to the study. Women who had been running a business for at least one year and were contributing financially to their households were included. This technique is suitable for qualitative studies where depth, relevance, and richness of information are more important than numerical representation (Patton, 2015).

Data Collection

Three types of data were collected:

(a) In-depth Semi-Structured Interviews

A total of 30 interviews were conducted. These interviews allowed participants to share their personal journeys, challenges, and sources of support in their own words. Interviews lasted between 45 and 90 minutes and were conducted in Urdu or Punjabi, depending on the participant's comfort level. Semi-structured interviews provide both flexibility and direction, which is helpful when documenting lived experiences (Kvale & Brinkmann, 2015).

(b) Eight Focus Group Discussions (FGDs)

To understand shared experiences and social dynamics, eight FGDs were organised. Each group consisted of 6–8 women from similar community settings. FGDs helped surface common patterns, cultural expectations, and group-level challenges that individual interviews might not capture. This method is especially useful in community-based research where social norms and relationships influence behaviour (Morgan, 2019).

(c) Field Observations and Notes

During interactions, the researcher maintained brief observation notes, recording non-verbal expressions, household environment, working spaces, and emotional cues. These contextual observations helped deepen the interpretation of interview data.

Data Management and NVivo Use

All interviews and FGDs were audio-recorded with consent and transcribed verbatim. Transcripts initially prepared in Urdu or Punjabi were translated into English while keeping cultural meaning intact. The complete dataset was then imported into NVivo, which supported systematic coding, comparison of textual segments, and the organisation of emerging ideas. NVivo helped manage large qualitative datasets efficiently and ensured that the coding process remained transparent and traceable.

Data Analysis

The study followed Braun and Clarke's (2006) six-phase thematic analysis

framework. The researcher first read all transcripts several times to become familiar with the data. Initial codes were then generated, capturing recurring ideas related to challenges, family support, emotional struggles, and children's wellbeing. Coding was both inductive (from participants' voices) and deductive (guided by empowerment and livelihood concepts). Codes were then reviewed and organised into broader themes.

Through several iterations, two central themes Relational Resilience and Intergenerational Empowerment were identified. NVivo supported the reviewing and refining of coded segments, comparing excerpts across districts, and confirming the consistency of themes.

Ethical Considerations

Ethical principles were observed throughout the study. Participants were informed about the purpose of the research and their right to withdraw at any point. Confidentiality was maintained by removing personal identifiers and using pseudonyms. Care was taken to conduct conversations in culturally appropriate and safe spaces, respecting the sensitivities of women working in traditional family structures (Israel & Hay, 2006).

Ensuring Trustworthiness

To strengthen the quality of the study, Lincoln and Guba's (1985) criteria for trustworthiness were applied.

Credibility was ensured through triangulation of interviews, FGDs, and field notes.

Transferability was supported by providing detailed descriptions of participants and settings.

Dependability was maintained through careful documentation of each step of the research process.

Confirmability was strengthened through reflexive journaling, NVivo audit trails, and periodic peer checks.

3. Key Findings and Discussion

The findings draw on the experiences of 57 women entrepreneurs across Gujranwala, Gujrat, Sialkot, and Wazirabad. After coding all interviews and FGDs in NVivo, two major themes emerged: Relational Resilience and Intergenerational Empowerment. These themes reflect how women's entrepreneurial journeys are shaped by the collective support of their families and how their income reshapes the wellbeing of their children and households.

Theme 1: Relational Resilience

Women consistently described resilience not as an individual quality but as something strengthened by the support and cooperation of people around them especially family members, neighbors, and informal networks.

Family Support as a Foundation

For many participants, family support was the foundation of their ability to work. A tailor from Gujranwala explained:

"When orders increase, my daughters sit with me till late at night. Without their help, I could never meet deadlines."

Similarly, a home-based beautician from Sialkot shared how her husband supported her mobility:

"I cannot go out alone, so my husband brings the products I need and deals with vendors. This gives me the courage to continue my work."

These experiences show that women's businesses survive because families share responsibilities. A participant from Sialkot added:

"My mother-in-law takes care of my younger children when I work. She tells me, 'You focus on your work; I am here.' That support means everything."

Community and Neighbor Networks

Neighbors and local women also played an important role in expanding business opportunities.

A participant from an FGD in Gujranwala said:

"Most of my customers came through women living near me. They told others, 'Her work is good; go to her.' That's how my business grew."

Informal networks created small but powerful circles of trust. Another woman from Gujrat shared:

"When I was short of money for material, a neighbor gave me fabric on trust. She said, 'Pay me when your order is done.' These things keep us going."

Emotional Support and Motivation

Emotional encouragement emerged as a significant form of resilience.

One participant in Gujrat expressed:

"When my husband tells me, 'I believe in you,' it gives me confidence. Those words stay with me throughout the day."

Such statements show how emotional validation boosts women's self-belief and motivates them to continue working despite hardships.

Informal Credit and Shared Resources

Informal credit systems committees, chit funds, or help from relatives were essential for women managing low-income households.

A food vendor from Wazirabad shared:

"I joined a committee to buy a new stove. Banks won't give us loans, but committees help us survive one step at a time."

These forms of informal financial support allowed women to manage short-term crises and keep their businesses running.

Theme 2: Intergenerational Empowerment

The second theme highlights how women's earnings directly contribute to their children's opportunities, confidence, and future security.

Investment in Children's Education

Education was the most frequently mentioned reason for starting a business.

A home-based tutor from Wazirabad said:

"My entire purpose is my children's education. Every rupee I earn goes to their school fees and books."

A participant from Sialkot added:

"Because of this work, my daughter is studying in a better school now. Otherwise, I could never afford it."

These statements reveal how women view entrepreneurship as a pathway to educational upliftment.

Improvements in Health and Nutrition

Income from small businesses also improved household health.

One woman from Gujranwala shared:

“Before this work, fruits were a luxury. Now I buy milk, fruits, and medicines without fear. My children look healthier.”

This reflects the direct connection between women’s earnings and improved family nutrition.

Confidence, Role Modelling, and Emotional Wellbeing

Many women shared how their children especially daughters saw them as role models.

A tailor from Wazirabad expressed proudly:

“My daughters say, ‘Ammi, you are strong.’ Hearing this gives me more strength than money.”

A mother of two sons from Gujranwala mentioned:

“Earlier they thought only fathers earn. Now they say, ‘Ammi also runs a business.’ Their attitude has changed.”

These insights reflect meaningful shifts in children’s emotional development and gender perspectives.

4.8 Household Stability and Future Planning

Women frequently used the word “sukoon” (peace) when describing stability created by their business income.

A participant from an FGD in Gujranwala explained:

“When my husband lost his job, my small business saved the household. These earnings are like a safety net for us.”

Others described savings for the first time in their lives:

“I save a little every month. Even if it’s small, it gives me peace that we can handle emergencies.”

These statements show how small enterprises contribute to long-term resilience and security. The combination of relational support systems and intergenerational improvements creates a powerful cycle of resilience and empowerment. Women do not work in isolation; their entrepreneurial journeys are woven deeply into the fabric of their families and communities.

Discussion

The purpose of this study was to explore how women entrepreneurs in Punjab navigate their business activities within their social, cultural, and family environments. The findings reveal two interconnected themes Relational Resilience and Intergenerational Empowerment which together shape the entrepreneurial experiences of women across the five districts studied. The discussion below highlights how these findings relate to broader debates on women’s empowerment, social capital, livelihood strategies, and family wellbeing.

Relational Nature of Women’s Resilience

One of the strongest insights from this study is that women’s resilience is not an isolated or individual attribute. Instead, it emerges from continuous support received from family members, neighbours, and informal community networks. Earlier research in Pakistan also notes that women rely heavily on family cooperation, particularly in matters of mobility, finances, and household responsibilities (Rehman & Roomi, 2012; Jamali,

2009). The present study strengthens this understanding by showing how emotional encouragement, labour-sharing, and informal credit systems enable women to stay active in their businesses despite social and economic pressures.

This relational form of resilience aligns with the Sustainable Livelihoods Framework, which emphasises the importance of social and human capital in sustaining livelihood activities (Chambers & Conway, 1992). For women who face mobility restrictions and gendered expectations, the support of husbands, children, and mothers-in-law acts as a form of social protection. In this sense, resilience is shared and negotiated rather than individually produced.

Negotiating Gender Roles within Households

The findings also show that women continually negotiate gender norms while managing home-based businesses. Although traditional expectations regarding childcare, cooking, and elder care remain intact, entrepreneurship allows women to renegotiate certain roles within the household. Small but meaningful changes were visible: husbands helping with outside errands, daughters assisting in production, and sons contributing to digital promotion. These shifts echo studies showing that women's economic participation slowly influences intra-household decision-making and gender dynamics in patriarchal societies (Kabeer, 1999; Khan, 2019).

However, this negotiation remains partial. Women still carry the "double burden" of business and domestic work, which confirms findings from other South Asian contexts where empowerment is relational and constrained (De Vita et al., 2014). Yet, the gradual changes observed represent early signs of a more cooperative family structure emerging through entrepreneurship.

Entrepreneurship as a Pathway to Family and Child Development

The theme of Intergenerational Empowerment highlights women's deep commitment to their children's wellbeing. Women's income is consistently directed toward school fees, tuition, health needs, and nutritional improvements. These findings align strongly with empirical studies showing that women tend to invest their income in education and health more than men do (World Bank, 2012). By ensuring better access to learning materials, healthier diets, and emotional security, women entrepreneurs enhance the long-term resilience of their households.

In many cases, children especially daughters view their mothers as role models. This emotional and symbolic dimension of empowerment is significant and is supported by research linking maternal agency to children's confidence and aspirations (Alderman et al., 2013). Through their entrepreneurial work, women are not only improving daily survival conditions but are also shaping the psychological and educational trajectories of the next generation.

Social Significance of Women's Economic Participation

Beyond individual households, women's entrepreneurship contributes to broader social development goals. The patterns observed in this study directly align with several Sustainable Development Goals (SDGs), including SDG 5 (Gender Equality), SDG 1 (No Poverty), and SDG 8 (Decent Work and Economic Growth). Women's earnings strengthen family resilience, reduce vulnerability to shocks, and enhance children's future opportunities. These contributions demonstrate that even small-scale, home-based

enterprises have important social value.

Moreover, the extensive role of community support, informal credit, and neighbour networks reflects the importance of local social capital in entrepreneurial ecosystems. These informal networks are crucial in contexts where formal credit systems, mobility, and institutional support remain limited for women (Roomi & Parrott, 2008).

Contribution to Qualitative Literature on Women in Pakistan

Overall, this study contributes to qualitative literature by offering a grounded, Punjab-specific understanding of women's entrepreneurial experiences. Unlike many previous studies that treat empowerment as an individual attribute, this research highlights resilience and empowerment as relational, collective, and intergenerational. It also shows that empowerment is not a linear journey but a negotiated process shaped by daily struggles, cultural expectations, and household responsibilities. These insights enrich sociological discussions on gender, family, livelihoods, and community-based support systems in South Asia.

4. Conclusion and Recommendations

This study explored the lived experiences of 57 women entrepreneurs across five districts of Punjab and highlighted how their business activities are deeply embedded within family relationships, community networks, and cultural expectations. The findings show that women do not experience entrepreneurship as an individual journey; instead, their efforts are supported and shaped by a web of social relations that enable them to navigate challenges, manage responsibilities, and sustain their livelihoods.

The theme of Relational Resilience underscores the importance of family cooperation husbands assisting with mobility, daughters supporting production work, and neighbors offering emotional encouragement or informal credit during difficult times. These forms of support act as the backbone of women's entrepreneurial participation in environments where mobility, resources, and social freedom remain limited. The second major theme, Intergenerational Empowerment, illustrates how women's income directly contributes to their children's education, nutrition, health, emotional confidence, and long-term opportunities. Women consistently described their businesses as a means of improving their children's futures rather than for personal gain alone.

Together, the themes reveal that women's entrepreneurship in Punjab plays a significant role in strengthening household wellbeing, reducing vulnerability to economic shocks, and promoting gradual yet meaningful changes in gender relations within families. The study highlights the broader social value of women's economic participation, aligning with Sustainable Development Goals related to gender equality, poverty reduction, and decent work.

Based on these insights, several recommendations can be made:

Improve Access to Women-Friendly Credit and Financial Services

Many women continue to rely on informal credit because formal loan systems remain unapproachable, complicated, or culturally intimidating. Financial institutions should introduce simplified, low-collateral, women-specific loan schemes and mobile banking support to help women grow their businesses with confidence.

Strengthen Local Networks and Peer Support Systems

Community-based support networks play a vital role in women's entrepreneurial

success. Establishing women's business circles, market linkages, and neighborhood-level groups can help women share skills, manage orders collectively, and learn from one another's experiences.

Expand Training and Skill Development Opportunities

Training programs should focus on practical skills such as digital literacy, product design, financial management, marketing, and customer handling. Universities, local organizations, and industry partners can collaborate to provide ongoing, accessible training for women entrepreneurs.

Provide Childcare and Mobility Support

Balancing childcare with business work remains one of the biggest challenges for women. Community childcare centers, school-based daycare services, and safe mobility options can significantly enhance women's ability to participate in economic activities without compromising family responsibilities.

Promote Awareness and Community Sensitization

Awareness campaigns at the community level can help reduce resistance toward women's mobility and work. Educating families and local influencers about the positive social impact of women's entrepreneurship can create more enabling environments for women.

Encourage University–Industry–Community Partnerships

Universities can play an important role by offering mentorship, incubation opportunities, and small grants. Stronger collaboration between academic institutions and local industries can create an ecosystem where women gain access to modern tools, markets, and professional guidance.

Women entrepreneurs in Punjab demonstrate courage, creativity, and an unwavering commitment to their families. Their stories reveal the collective strength of relationships and the transformative impact of women's economic participation. With supportive policies, improved access to resources, and community-level encouragement, women's entrepreneurship can continue to uplift households and contribute meaningfully to Pakistan's social and economic development.

Note: This research paper has been derived from PhD thesis entitled "Factors Contributing Towards the Success of Female Entrepreneurial Activities and their Impact on Family Development".

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