

# **BREAKING THE BARRIERS: INVESTIGATING THE CRUCIAL ROLE OF FEMALE LEADERS IN OVERCOMING ENTREPRENEURIAL CHALLENGES**

**Syed Junaid Ali<sup>1</sup> and Hakim Ali Zardari<sup>2\*</sup>**

## **ABSTRACT**

*Entrepreneurship is considered a crucial driver of economic growth, innovation, and job creation. However, female entrepreneurs have been historically underrepresented in the field. To address this issue, this study aimed to investigate the role of educated women's leadership in overcoming challenges in the entrepreneurial process. This study utilized a mixed methodology, combining qualitative and quantitative data from interviews and surveys of female entrepreneurs. The study found that educated women were more determined toward entrepreneurship and the entrepreneurial system than their male counterparts. However, female entrepreneurs face more challenges than men, including limited access to funding, networks, and markets. Despite these obstacles, the self-confidence and hard work of female entrepreneurs enabled them to initiate, manage and grow their businesses successfully. The findings of this study have important implications for various stakeholders. For new entrepreneurs, this study provides insights into the challenges and opportunities in entrepreneurship and the importance of self-confidence and hard work. For educational institutions, the study highlights the need to promote entrepreneurship education and training for women. Finally, for society as a whole, this study emphasizes the importance of supporting female entrepreneurs and their leadership in promoting economic growth and gender equality.*

**Keywords:** *Women Leadership; Entrepreneurship; Entrepreneurship Process; Gender Equality.*

## **INTRODUCTION**

The significance of female entrepreneurship in promoting economic growth has been the subject of several studies (Tunio et al., 2021a; Ge et al., 2022). However, researchers have also

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<sup>1</sup> Lincoln University College, Malaysia.

<sup>2</sup> Segi University, Kota Damansara, Malaysia; Government College University, Hyderabad, Pakistan.

Email: [hakimzardari@gmail.com](mailto:hakimzardari@gmail.com)

\*Corresponding Author

raised questions about the complexity and heterogeneity of women's experiences in entrepreneurship. Ge et al. (2022) conducted research on female entrepreneurship and identified a number of research and discursive practices that perpetuate women's subordination in this field. These practices tend to position female entrepreneurs as engines for economic growth, while also judging them against hegemonic masculine business norms, which are considered essential for entrepreneurial success. According to Tunio et al. (2021a), these judgments often lead to the "women under-performance hypothesis," which seeks to explain why women underperform against various measures, rather than challenging the existence of such norms. In order to promote economic growth through female entrepreneurship, it is crucial to examine the gendered nature of this construct and analyze it in-depth (Tunio et al., 2021b; Asghar et al., 2020).

In Pakistan, women face significant barriers to economic opportunity, resulting in a wide gap between male and female business ownership rates. According to a report published by Global Entrepreneurship, the business ownership rate is only 1.6 for women compared to 5.81 for men (Global Entrepreneurship, 2021). In this context, it is essential to understand the challenges faced by local women in Jamshoro district as they enter the business world using traditional and modern skills.

Therefore, the primary objective of this research study is to provide information on the challenges faced by young local women as they enter the business world in Jamshoro district. The study aims to identify the barriers and obstacles faced by female entrepreneurs and how they navigate these challenges to establish and sustain their businesses.

This research study will employ a mixed-methods approach, combining qualitative and quantitative data collection methods. Qualitative methods, including interviews and focus group discussions, will provide insights into the experiences and perspectives of female entrepreneurs in Jamshoro district. Quantitative methods, such as surveys, will help to quantify the prevalence and impact of specific challenges faced by female entrepreneurs.

The findings of this study will contribute to a better understanding of the challenges and opportunities for female entrepreneurship in Pakistan. The results will provide valuable insights for policymakers, educators, and business support organizations to design and implement effective strategies to support women in entrepreneurship. Furthermore, this study will contribute to the broader discourse on gender and entrepreneurship, highlighting the

importance of recognizing and challenging the gendered norms and practices that perpetuate inequality in this field.

## **LITERATURE REVIEW**

Over the past three decades, there has been a significant increase in interest and research on the topic of female entrepreneurship. From the initial papers in the 1970s, the study of female entrepreneurship has expanded to encompass a variety of disciplines, methods, and countries (Asghar et al., 2020; Memon et al., 2018). Understanding who female entrepreneurs are and what they want is essential for any assessment of women entrepreneurs in Asia. Recent research indicates that although female entrepreneurs are underestimated in many ways, they are interested in proving themselves through hard work, diligence, perseverance, and willpower (Anderson et al., 2021).

The role of educated females in leadership positions has gained increasing attention in the entrepreneurial process. Several studies have emphasized the importance of female leadership in mitigating the challenges faced by women entrepreneurs. For example, Carter et al. (2017) found that female leaders can offer crucial support, advice, and mentorship to women entrepreneurs. Similarly, Díaz-García et al. (2015) found that women in leadership positions are more likely to promote gender equality within their organizations, which can help to increase the representation of female entrepreneurs. Furthermore, research has shown that female leaders tend to adopt a more collaborative and participative leadership style, which can foster innovation and creativity within their organizations (Gupta & Shukla, 2020; Wang et al., 2018). Additionally, female leaders are more likely to prioritize social responsibility and ethical behavior, which can enhance the reputation of their organizations and promote long-term sustainability (Kaliannan et al., 2019). Overall, these studies suggest that the leadership of educated females can play a critical role in addressing the challenges faced by women entrepreneurs and promoting their success in the entrepreneurial process.

Studies have shown that female-led new enterprises tend to be small in size in terms of employees, revenue, and profit, especially in low-income countries in Asia. Women entrepreneurs are also found to be more risk-averse and have fewer opportunities to establish external networks (Gilal et al., 2020). Women in Asia often engage in entrepreneurship in the informal sector, where the average income is very low, and they are mostly found in more traditional and less dynamic markets (Tunio et al., 2021a). This is because women in developing economies within Asia tend to work in lower-status occupations and lack

opportunities for technical training and salaried employment, which hinders them from starting successful businesses (Ab Hamid et al., 2014).

The societal norms and gender expectations imposed on women can also hinder their success in entrepreneurship. Recent studies have highlighted the challenges that female entrepreneurs face regarding social norms and gender expectations, which strongly influence the structure of female entrepreneurial identities and their success (Qureshi et al., 2018; Shah et al., 2016). Women's empowerment is also an inherent obstacle that is largely ignored by society, which can prevent women from achieving their full potential in entrepreneurship.

Additionally, the husband's career is often considered to have greater relative importance in the Asian context, which can further limit the opportunities available to women entrepreneurs (Lambert, 2021; Raza et al., 2018). Despite these challenges, female entrepreneurs in Asia continue to demonstrate their determination and resilience in overcoming obstacles and building successful businesses.

Hence, the study of female entrepreneurship in Asia has grown significantly in recent years, with a focus on understanding the challenges faced by women entrepreneurs and their impact on economic growth. Although there are significant barriers and obstacles to women's entrepreneurial success, recent research has highlighted the determination and resilience of female entrepreneurs in overcoming challenges and building successful businesses (Chowdhury et al. 2018). To support the growth of female entrepreneurship in Asia, policymakers, educators, and business leaders must work to address the societal norms and gender expectations that hinder women's success and create more opportunities for women entrepreneurs to thrive.

## **METHODOLOGY**

To conduct this research, a one-day training session was held for youth from selected union councils in district Jamshoro. The aim of the training was to equip the youth with the necessary communication skills required to engage with women in their communities. To ensure that the women were comfortable and did not feel burdened by the research process, informal gatherings were arranged with them. The project team closely coordinated with the youth during the process and provided guidance when needed.

The youth were tasked with gathering information about the challenges faced by women who were attempting to enter into any economic activity. After the gatherings were completed, the

youth prepared reports and submitted them to the project team for revision. The team then used the information provided to prepare a qualitative report.

The informal nature of the gatherings allowed for open and honest communication between the women and the youth, enabling the research team to gain valuable insights into the challenges faced by women entrepreneurs in the region. This methodology was chosen to ensure that the research process was non-intrusive and respectful of the women's time and activities. It also allowed the youth to develop their communication skills and gain experience in conducting research.

### ***Sample Size and Sampling***

The study utilized convenience sampling to gather data from 9 union councils in district Jamshoro. Participation of young women respondents from Manzooraabad was 18%, while that from town committee was 17%. Khuda Ji Basti and Morho Jabal had an equal participation rate of 13%. The choice of convenience sampling was based on the practicality and feasibility of accessing the desired population within the given context of the district.

## **RESULTS AND DATA ANALYSIS**

### ***Respondents Age Group***

Forty-two percent (42%) of the respondents were from the age group 21 to 25 years. Thirty percent (30%) were 26 to 30 years, and the twenty eight percent (28%) were 15 to 20 years of age.

### ***Qualification***

Thirty percent (30%) respondents had primary pass eighteen percent (18%) were middle pass and seventeen percent (17%) were intermediate. Eleven percent (11%) of the respondents were graduates and nine percent (9%) were matriculate whereas fifteen percent (15%) of the respondents were uneducated.

### ***Marital Status***

Fifty-five percent (55%) respondents were unmarried, and forty one percent (41%) were married whereas as each of separated and divorced were two percent of the total respondents.

### ***Number of Dependents and Relation with Dependents***

Fifty percent (50%) of respondents reported their number of dependents is 2 to 5 person and forty eight percent (48%) reported 6 to 10 persons. Only two percent (2%) of the respondents were living with dependents above ten people. Sharing about relation with dependents fifty two

percent (52%) talked about parents and siblings. Twenty six percent (26%) live with offspring, thirteen percent (13%) live with siblings. Five percent (5%) live with parents, offspring and siblings and four percent (4%) live with parents and offspring.

### ***Skills of Respondents***

Thirty nine percent (39%) of the young women have stitching skills followed by eighteen percent (18%) with embroidery and handicraft nine percent (9%) have beautician skills. Each of computer and teaching as skills were reported by six percent (6%) respondent, two percent are engaged as midwife and two percent as steno typist. Seven percent (7%) reported running a shop as skill while eleven percent (11%) were unskilled.

### ***Household source of Income***

Labor work was the main source of income of forty eight percent (48%) of households whereas nineteen percent (19%) were engaged in various other jobs. Pension and business were source of income of thirteen percent (13%) household in the sample whereas only seven percent (7%) of the respondents relied on income based on skill set.

### ***Average Income of Household***

The average monthly income of fifty percent (50%) of households was 6000 to 10000. Twenty percent's (20%) income was between 1000-5000. Twenty-five percent (25%) earned above ten thousand whereas five percent (5%) did not share their average income.

### ***Business Experience***

The percentage of respondents with and without business experience was equal. Fifty percent (50%) respondents shared they have business experience and fifty percent (50%) did not have any business experience.

### ***Business related Training /Skills***

Those who reported business experience were probed about business related training. Forty-six percent (46%) said yes, they have relevant training while fifty six percent (54%) said they do not have any training related to the business.

### ***Current Situation of Women***

According to the respondents, the overall situation of women in Sindh is quite dismal. The lack of educational and work opportunities for women is a major concern. Even the limited work opportunities that are available are not sufficient, and women lack the essential skills needed for various jobs. Some of the skills that were mentioned include agriculture activities, embroidery, stitching, and making quilts.

Only a small percentage of the respondents (2%) believed that the situation is somewhat better for women. However, a significant majority (98%) of the respondents expressed dissatisfaction with the situation of women in Sindh. The respondents also mentioned that mental depression is prevalent among women due to their limited opportunities.

In the formal sector, some women are employed in teaching and factory work. However, the number of such opportunities is limited, and women face various challenges in accessing these jobs. Overall, it appears that women in Sindh face numerous obstacles and lack access to resources and opportunities that are necessary for their economic empowerment and wellbeing.

Moreover, cultural norms and gender-based discrimination further exacerbate the situation of women in Sindh. Women are often restricted to their homes and are not allowed to participate in public life or make decisions about their lives. This lack of autonomy and agency significantly impacts their mental and emotional wellbeing, as well as their economic prospects. The government and civil society organizations have launched various initiatives to address these challenges and empower women in Sindh. However, there is a need for a more concerted effort to ensure that women have equal access to education and work opportunities. Providing training and skills development programs to women can also help them acquire the skills needed for various jobs and enable them to participate in the formal economy.

It is also essential to address the cultural and social norms that limit women's agency and autonomy. Engaging with communities and raising awareness about the benefits of women's participation in economic and public life can help change attitudes towards gender roles and empower women to take control of their lives. In summary, the situation of women in Sindh is a cause for concern, and there is a need for collective action to address the challenges they face. By providing women with equal access to education, training, and work opportunities and challenging the cultural norms that limit their agency, we can help create a more equitable and just society where women can thrive and contribute to the development of their communities.

### ***Opportunities for Women***

According to the respondents, there are limited opportunities for women in the district, with 20% of them stating that there are no opportunities at all. However, 10% of the respondents believe that there are numerous opportunities for women. The limited opportunities are further exacerbated by a lack of mobility, transportation issues, financial constraints, societal barriers, and the influence of local people. Education also plays a role in restricting women's access to opportunities, and women feel insecure due to various reasons, including harassment in public

spaces. The lack of government support and parental permission also act as significant barriers to women's empowerment. Despite these challenges, the role of non-government organizations (NGOs) in providing opportunities for women was appreciated by the respondents. Vocational centers have played a significant role in providing skills like stitching and beautician training to women, in addition to the three universities present in the district. Overall, it appears that women in the district face several obstacles and require support and resources to access opportunities and improve their economic and social status. The government and other relevant stakeholders must work towards creating a conducive environment that promotes women's empowerment and addresses the various challenges that they face.

### ***Difficulties to Initiate Business***

To start any business, women face many difficulties in district. They shared there are no opportunities. Due to lack of secure transport, family support and finances they are unable to take part actively. Families are reluctant to support young women in business activities due to societal pressures and gossips. Low education also contributes to their less engagement in business activities. Further they shared there is less information about business, how to start and run and who will support. They also realize the unavailability of space for women in business.

### ***Way Forward and Resolution to Remove Barriers***

Respondent were asked to share the ways of encouraging women in business market almost ninety five percent (95%) of them insist on awareness raising among women and their families, through highlighting such opportunities. Communities should be equally mobilized to support women. Trainings, business related equipment's, safe environment and fair price discussed as the key component to encourage women. Respondents also believe small loans should be given to women to facilitate their business. They believe involvement of older community and influential can contribute highly to bring women in business activity.

### ***Fears of Young women***

Going out of home and working independently is one of the main fears of women. They believe due to family pressure and society they are reluctant to go out and work. They understand this is because of unequal status at home compared to the male counterpart. Harassment out of home was frequently reported by respondents. They think due to such factor families are reluctant to allow their girls to send out and they practice early marriages. Girls also fear failure due to their low education. Ten percent (10%) of the respondent shared about kidnapping as



their fear while two percent (2%) talked about accidents as the fear. It was sharing generally that lonely/independent mobility is the biggest fear of young women in district.

### ***Role of Local Leadership***

Seventy percent (70%) women share their local leadership does not play any significant role for the promotion of women and women entrepreneurship in district whereas thirty percent (30%) said they do arrange some meetings and plan for women engagement in business activities.

## **DISCUSSION**

When asked for their suggestions on how to engage women in business activities, the majority of the respondents reiterated the key issues and problems faced by women in the district. About 70% of the respondents emphasized the need for creating more opportunities for women by providing educational and vocational training. They also stressed on the importance of improving transport facilities to enable women to access these opportunities. Additionally, the creation of a safe environment that allows for free mobility was seen as crucial for women's participation in business activities. The provision of training centers in localities where women can easily access them was also highlighted as an important suggestion.

Moreover, the respondents suggested the need for motivational sessions to empower women, helping them to overcome fear and understand their rights and gender equality. They expressed the view that NGOs and the government have a crucial role to play in achieving the objectives of women's empowerment. Additionally, the respondents recommended the establishment of women's police stations and highlighted the potential role of the police department in promoting women's safety and security.

Around 30% of the respondents also suggested providing financial support to women to help them establish their businesses. Lack of financial resources is one of the significant barriers faced by women in developing countries like Pakistan. According to a report by the World Bank, the gender gap in access to finance is significant, with only 31% of women having an account at a formal financial institution, compared to 44% of men (World Bank, 2018).

Providing women with access to financial services such as microfinance has been shown to have a positive impact on their economic and social well-being. A study conducted by Kabeer et al. (2013) found that women's access to microfinance in Bangladesh improved their economic conditions, increased their decision-making power, and enhanced their social status. Similarly, a study by Rahman and Bell (2009) in Pakistan found that microfinance had a

positive impact on women's income and savings. Similar assertions were made by Shaikh et al (2020).

In recent years, several initiatives have been launched to provide financial support to women entrepreneurs in Pakistan. For instance, the Women Entrepreneurship Program (WEP) launched by the State Bank of Pakistan provides financial and non-financial services to women entrepreneurs, including access to finance, training, and mentorship. Similarly, the Benazir Income Support Program (BISP) provides cash transfers to women in low-income households to support their economic empowerment.

Providing financial support to women entrepreneurs is a crucial factor in promoting their economic empowerment (Sultan et al. 2019). Access to financial services can help women overcome financial barriers and establish and expand their businesses. However, to ensure the success of such initiatives, it is essential to provide a supportive environment that addresses the various challenges faced by women entrepreneurs in developing countries (Jummani et al., 2019). This includes providing access to education, training, and mentorship, creating an enabling policy and regulatory environment, and addressing social norms and gender biases that hinder women's economic participation.

Therefore, provision of loans and grants could enable women to overcome financial barriers and contribute to their economic empowerment. This suggestion is in line with previous research that has highlighted the importance of financial inclusion for women's empowerment (Kabeer, 2015; Malhotra et al., 2017).

Overall, the respondents' suggestions demonstrate the need for a multi-faceted approach to engage women in business activities. This approach should include the provision of education and vocational training, improvement in transport facilities, creation of safe environments, and financial support. The involvement of NGOs, the government, and the police department in promoting women's empowerment is also crucial. By implementing such measures, the district can promote the economic and social participation of women and contribute to their overall wellbeing.

## **CONCLUSION AND RECOMMENDATIONS**

The research revealed the various challenges faced by women, ranging from education to transportation. The study highlights the lack of serious efforts to eliminate the factors that hinder women's participation in business activities. Education plays a critical role in empowering women through awareness and equipping them with the necessary skills to find

markets for their skill and negotiate effectively. Unfortunately, women in Jamshoro are unable to access these opportunities due to social pressures, lack of resources, and transportation.

One of the key recommendations of this study is the establishment of more educational and vocational training centers at the sub-district and union council level. Such centers should include transport facilities to provide women with equal opportunities to access them. Additionally, it is essential to raise awareness among local communities, particularly men, on the importance of women's economic participation for a healthy family environment.

The establishment of educational and vocational training centers can have a significant impact on women's empowerment by providing them with the necessary skills to participate in economic activities. The vocational training should focus on the latest market trends to ensure that the skills acquired by women are relevant and can help them to be self-sufficient. Furthermore, the availability of transport facilities will ensure that women can access these centers easily without any constraints.

The study also emphasized the need for awareness-raising campaigns to sensitize local communities, especially men, on the importance of women's economic participation. Often, women face resistance from their families when it comes to engaging in economic activities, and these campaigns can help to change the perceptions of male members of society. Moreover, the study suggests that such campaigns should focus on gender equality and the role of women in society.

In conclusion, the challenges faced by women in Jamshoro district require a multi-pronged approach. The establishment of more educational and vocational training centers, coupled with the provision of transport facilities, is essential to enable women to access economic opportunities. Moreover, the awareness-raising campaigns can help to change the mindset of local communities and encourage them to support women's economic participation. It is crucial to address the various challenges and create an enabling environment that promotes women's economic empowerment in Jamshoro district.

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