

# Rural Female Entrepreneurship: An Empirical Investigation of Rural and Female Led Informal home based Businesses in Sindh Province of Pakistan

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## Abstract

In current economic crises in Pakistan, Sindh rural, rural women are recognized as successful informal entrepreneurs through their desire, qualities and their abilities for robust rural Sindhi women development due to such an important contribution of rural women in informal sector, we aim to investigate the rural female entrepreneurship success factors in rural Sindh. Data was collected through pre-structured questionnaire from 400 females from different villages, Tehsils and Talukas while Smart-PLS software are used for analysis and interpretation. The results indicate that Need for achievement, Internal locus of control, push motivation, access to finance, NGOs ( Non-government organizations Assistance) significantly contributes to entrepreneurial success in rural Sindh, while Propensity to take risk, Access to professional network, pull motivation government support and institutional environment do not contribute to female entrepreneurial success in rural Sindh. This paper recommends the various agencies like SMEDA, FWBL, WDD to review codes and improve asset endowment among rural females, provide coaching, mentoring, and networking services in rural Sindh, encourage Coordination in rural areas, engage the community to support rural female. Numerous studies have been conducted with few factors, but our study investigated internal as well as external factors that are almost little touched.

**Keywords:** *Psychological* / Personality traits, Push Motivation, Pull Motivation, Perceived Access to finance, Perceived Access to professional network, Government Support, Ngos Support and Female Entrepreneurial success.

## INTRODUCTION

Statistics indicate that in Pakistan, in 2019-2020 ranked 108 out of 136 countries on the Global Entrepreneurship Index (Global Entrepreneurship Index, 2019-2020). According to World Economic forum, Pakistan ranked 151 out of 153 countries on the Global Gender Parity Index 2019-2020. This is recognized primarily due to certain issues, Socio-cultural, financial, political environment is not conducive for women. In interior Sindh, feudal lords have been exploiting the poor families. Furthermore, poorer situation and attitude towards female entrepreneurship is very contradictory, but inhibit the female to enter into entrepreneurial activities. Many females as a peasant or tenants do most of the work along with their family members (Muhammad, G, Elwee & Paul Dana, 2017). Many of families controlled by landlords because of debt passed from one generation to another (Shuja, 2007).

The feudal lord system and poor literacy/education are two major barriers that hinder the development in rural areas (N. Muhammad, G, Elwee & Paul Dana, 2017). For this reason, rural communities impacted by social and community challenges such as roads, bridges, water, sewer are among the many challenges that they face, geographical remoteness, lack of employment, urban migration, poor health etc. (Farquhar, 2018). Interior Sindh, Pakistan, is one example that are more entrepreneurial restricted by structural, religious & socioeconomic factors (Jones et al., 2014). About two third population of Sindh resides in rural areas, their income are directly or indirectly associated with an agriculture sector. However, the women are doing home based businesses, they have increased their contribution more in informal businesses than formal businesses (Hughes, 2003; Fielden and Davidson, 2010). Research on experiences of Small business, remained attentive on small numbers in indigenous economy i-e Sindh.

Poor education and feudalism, veiling had suppressed the use of the female work force in agriculture or in other sector is one of the factors responsible for poverty, inequality and gender gap (Ogujiuba Kanayo, 2021). In the present era of economic crises, female businesses play a critical role in achieving sustainable economic rural development by improving core economic dynamic modernization, productivity, poverty reduction, job creation, resiliency (Achua & Lussier, 2014; Blankson et al., 2018; Boohene & Agyapong, 2017; A. Crawford & Barber, 2020; Fortunato, 2014; Paynter et al., 2021). As many families in rural areas are accepting the positive role of women as possible solution to the current economic crises (Jarboui & Morched, 2019).

Interior Sindh has seen huge boosts in home based businesses in the last decade (Nandanwar, 2011). Even the present economic crises have given rise to an entrepreneurial opportunity that need to be identified. The number of women's is growing in rural due to the financial crisis, particularly in the small business sector. If we look at the hostile environment of Interior Sindh, it still has lower to catch up into the entrepreneurial field (Bodrul Islam, 2022). Women are still untapped (Ramadani et al., 2015) and rural women under perform than men (Hisrich & Brush, 1984). Women are downplayed and often seen as housewife and homemaker.

Because 70 percent of the population encountered directly or indirectly with wealthy lords for very low wages. One of the major problems of interior female is "land inequality" land is not equally divided and landlords have significant portion. Peasants/ Tenants and debt bondage related stories are very famous. The number of families failed to repay their loans. They exhorated the lands from poor families. Young girls avoid involvement in agriculture due to harassment and young females do not have a choice for their occupation except "mom and pop" businesses (Muhammad, G, Elwee & Paul Dana, 2017) or informal occupations with low income.

Smaller and smaller female inhabitants earn from dairy, farm or agriculture. Informal business activation of women going towards running their own business mostly observed in rural women. It is observed that women just engage in business activities, although they are more engaged in their work at home. Many females are interested in starting their own business, they want to be

independent, autonomous, they want to create jobs, they want to improve their family living standard (Ewa Stawicka and Maria Parlinska, 2021). With the rural transformation, many families in rural areas are accepting the positive role of women as possible solution to the current economic crises (Jarboui & Morched, 2019). Rural Sindh is witnessing emergence of new female entrepreneurs in the segment like startups. Start up in sectors like service sector, handicraft industry, education, etc. (Bodrul Islam, 2022). Still, her participation is less than men, rural society in Sindh can't be complete without women, if she will be excluded (Davidson, 2012; Ramadani et al., 2013; Arthur and Adam, 2019). Businesses are male dominant (Neumeyer et al., 2019; Banihani, 2020; Lock and Lawton and Smith, 2019). The prejudice is higher in rural than urban areas, female mostly participate less in financial or economic activities except few informal businesses limiting her growth even in the 21st century to maintain work life balance (Bannor et al., 2020). Compared to male, 21 percent, the percentage of females is only 1 percent (Aisha Memon, 2020). The problem is that Pakistani women traditionally establish enterprises in the informal sectors, they produce simple home based products for local market. female firms are less profitable and innovative (Suhail M. Ghouse, Omarr Durrah & Gerard Mc Elwee, 2021). Consequently, poverty, inequality and gender gap (Ogujiuba Kanayo, 2021), poor productivity (Achua & Lussier, 2014; Blankson et al., 2018; Boohene & Agyapong, 2017; A. Crawford & Barber, 2020; Fortunato, 2014; Paynter et al., 2021), unemployment, male dependency.

Development of rural women is very essential in the modern era in order to improve her quality of life in the Sindh region (Rokhim et al., 2017). Despite of informal contribution, low income, gender gap and poor economic growth among rural females. The rural economy has not been vibrant enough to provide jobs. Globally, female entrepreneurship is on the rise (Al-Kiwifi et al., 2019). For this reason, this paper attempt to answer the following questions why rural female entrepreneurship is significant in rural Sindh? What are the main issues of women entrepreneurship in Sindh? What specific assistance is required? How policy makers and practitioners can address the challenges?). The main objective of this paper is to examine the success factors in rural Sindh so that rural women can develop through her economic participation, for equitable distribution of resources, gender equality, providing her basic resources, self-reliance, capacity building, generate income and create jobs for them (Alikhani et al., 2020).

Thus, knowing critical factors that contribute to rural business success is very important for the rural sustainable rural development (Salder et al., 2020), reducing injustice with her and strengthening women's rights. There is inconsistency of success factors contributing to the success of the business (Abebe & Gebremariam, 2021). There is a need for further research and predict the success of rural female business due to their significant role of business in their life (Baidoun et al., 2019; Hyder & Lussier, 2016). This study contributes to the understanding of critical factors of women entrepreneurship can reduce failure in rural female businesses. Therefore, this study has practical implications for new female business owners, government agencies, Public Policy makers, educators to aid in their decision.

## **LITERATURE REVIEW**

### **Rural Entrepreneurship from perspective of Sindh**

Poverty, unemployment and poor growth remain intimidating challenges for most developing economies i-e Pakistan, Sindh especially in the current economic crises (Abebe & Gebremariam, 2021). Deeply understanding women is very critical to rural sector, as it increase opportunity, to create employment, reduce poverty. Entrepreneurship has been widely recognized as a promoter of economic growth (Ramadani et al., 2014, 2013) and poverty (Abebe & Gebremariam, 2021;

Barber et al., 2019; Blankson et al., 2018; A. Crawford & Barber, 2020; Fortunato, 2014; Pato & Teixeira, 2018).

Sindh is one of the oldest province of Pakistan; there is suppressed aspect of entrepreneurship due to restricted socio-cultural norms (Possehl, 1997). Currently, land or resources inequality is one of the significant issues in Pakistan, a significant portion of land owned by wealthy lords. In total, 60 percent of population work for wealthy lords (Sindh United Party, 2008). They mostly control the people or families in the form of peasants or Tenants because they have tight control over resources. For this reason, Number of family's despite of better solution are not free and pass all things from wadera Sain (Landlord). Males are considered as a bread earner in rural Sindh (Tayyaba R. Makhdoom, Sayed Abdul Sattar Shah & Khalil-u-Rehman Bhatti, 2016). They have been stopped from enjoying the basic right of education. Their parents think that her education is not essential as she will get married and rear the childrens and nothing to do with economic activities (Inayatullah Magsi, Imdad Hussain Sahito and Habibullah Magsi, 2016). They believe that it's against their traditions and customs to send their daughters to school. On the other hand, she is still facing stereotype traditions and issues and she is lacking basic facilities of life i-e health, education, childrens, marriage settlement etc. Due to strong foothold of landlords she feels fear of honor killing while doing any outside activity, job or business. (Chandio, 2013).

Because of the above reason, it is customary to teach some craft work to girls. It is more common in both educated and uneducated families, but uneducated families concentrate more on crafts business in rural areas along with the girls help their mothers in finishing home based tasks (Azahar, 2010). Studying rural women entrepreneurship in Sindh, due to lack of education and feudalism, strong cultural restrictions, it is inferred that women have only home based work options available, as she is more restricted to four walls due to gender designated responsibilities (Tayyaba R. Makhdoom, Sayed Abdul Sattar Shah & Khalil-u-Rahman Bhatti, 2016). A study on women concluded that houses are used as workplaces. Women and their daughters work for 5 to 8 hours and even exceed for up to 12 hours, just in small amount due to poverty and unemployment (Global Network, 2011).

### **Rural Female Entrepreneurship & Rural Entrepreneurship Development**

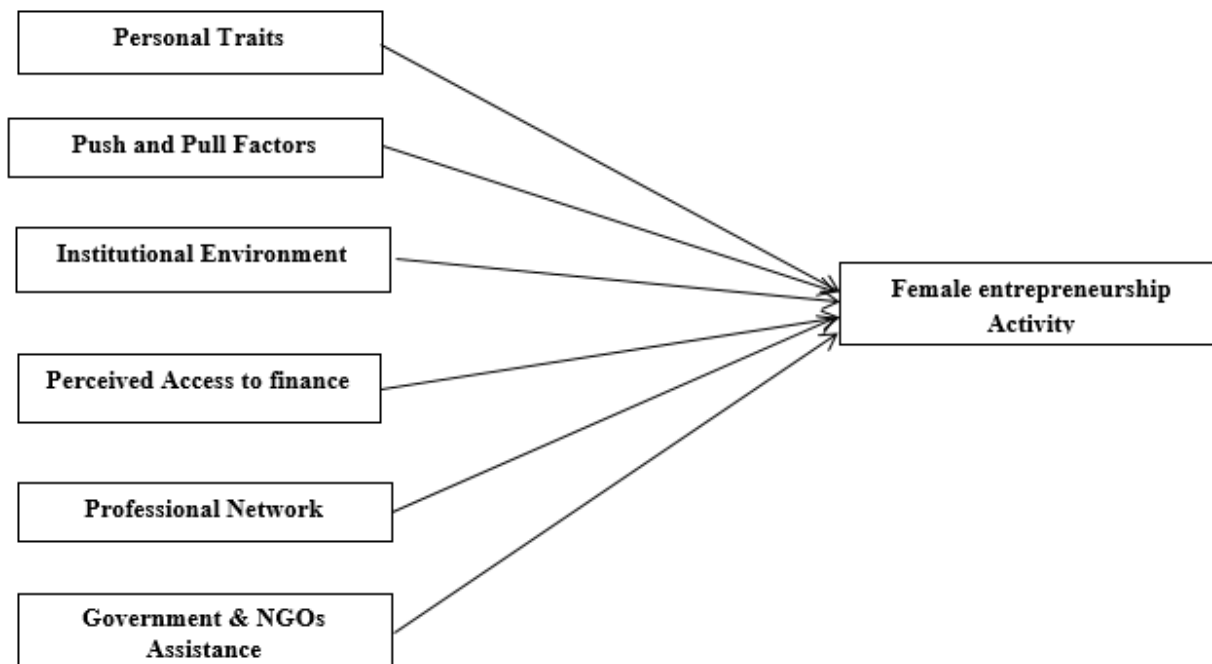
Rural entrepreneurship can be defined as a business that introduces home based products used fewer resources to small startup (Wortman, 1990) such as farming, livestock, dairy, craftwork, tailoring services, etc. Identifying rural entrepreneurship is the creation of home based businesses (Lafuente et al., 2007; Vaillant and Lafuente, 2007). Meanwhile, rural entrepreneurship as a home based business operating in rural environment which is not pertinent to cities (Covin and Slevin, 1991). These home based businesses provide the means of survival for them through contribution to social activities and seeking little profit (Srirejeki 2018). The establishment of these firms is not expected to be solution for female economic problems with comprehensive handling with large incomes, productivity, failed to attract investment and weak environment for business (Kania et al., 2019).

Thus, performance of female enterprises in rural Sindh does not improve the female development and failed to improve the resources of for women and it failed to break the obstacles to develop and achieve goals (Sudaryana, 2016). Sindh is second economy of Pakistan with 23 percent of Pakistans Population and 18 percent of land area with a contribution of 33 percent of the GDP of the country (Muhammad, G, Elwee & Paul Dana, 2017). 3 million females are residing in rural Sindh (Sindh Growth and Revitalization Program, 2008) and informally contributing to the GDP of Sindh. Rural Sindhi females have great potential; millions of home based businesses are operating without any registration. The profile of that business is not profit ideal (DPMD, 2019). Female entrepreneurship has the power to advance the rural economy.

The successful attainment of female entrepreneurship can be attained by providing access to resources to females with new value from local resources to produce goods with value (Pato & Teixeira, 2018). This paper focuses on the creation and development of micro and small medium enterprises in a rural setting of Sindh using local resources in their business activities. Despite of growing literature, how rural enterprises grow remains uncertain (Deller et al., 2019). This paper extends the literature by examining the critical factors that contribute to the success of rural female entrepreneurship in Sindh, an important but neglected area of research (Prince Gyimah and Robert N. Lussier, 2021). A number of studies have investigated the contributing factors to the success factors of female entrepreneurship in the rural developing economy (Ciampi et al., 2021; Habersetzer et al., 2021). Psychological/ Personality traits, Push and Pull factors, Institutional Environment, Perceived Access to finance, Professional network, Government and Non-Government Organization Assistance (NGOs) all above factors are instrumental (Adeola et al., 2021) in business start-up or he study found that successful women have personality traits, Skills, and have education, higher motivation, institutional support, perceived access to finance, network support or either government or non-government organizational support (Robledo et al., 2015) decidedly and combine towards the achievement of women entrepreneurship success in the independent business (Bhargava, 2011).

### **Conceptual Framework**

Figure 1: Success factors of rural female entrepreneurship Activity start up



### **Hypothesis Development**

#### **NACH & EA (Need for Achievement and Entrepreneurial Activity)**

The need for achievement is a motivational pattern linked to achieving goals, mastering skills, and having a subjective sense of learning through education or training. Success under challenging

tasks positively strengthen the task, leads to self-efficacy, and leads to self-fulfillment in people who have a high demand for achievement (McClelland, 1961). Need for achievement considered to be the driver of entrepreneurial behavior (Koh, 1996). In perspective of success factors, NACH is among the important factors responsible for motivating females to involve in entrepreneurial activities (Shaver & Scott, 1992). Females with a higher need for achievement are confident, assertive, confident, have strong intention to take the entrepreneurial actions and personal referrals allow the generation for family businesses with scarce resources in the form of informal or cultural business with minimum start-up capital (Naushad, 2018), because such decision passed from big families and women obey orders in compulsion. Therefore, following hypothesis

**Hypothesis 1:** Need for achievement significantly contributes to the rural female entrepreneurship Activity.

### **ILOC & EA (Internal Locus of Control and Entrepreneurial Activity)**

Internal locus of control derives from personality theory (Rotter, 1966). Internal locus of control refers to the perception regarding the influence of events in life. Basically, two types of ILOC; (1) Internal locus of control refer to the extent to which females believe that they can control life (Arkorful and Hilton, 2021). Internal locus of control refers play key role in entrepreneurial success (Rauch and Frese, 2007; Ferreira et al., 2012). Previous literature also found a positive relationship between ILOC and ES (Koh, 1996; Mueller and Thomas, 2000 and Gurol and Atsan, 2006). It is reasonable to suspect that females with high locus of control are more likely to become an entrepreneur (Lefcourt, 2014; Voda and Florea, 2019; Arkorful and Hilton, 2021). Females in rural Sindh control life through informal businesses as she is having more external locus of control due to lack of education and feudalism she believes in luck and fate. Few rural females have ILOC and she decides informal business with scarce resources by learning from family business role models the village. Therefore, following hypothesis:

**Hypothesis 2:** Internal Locus of control among fewer rural females significantly contributes to the rural female entrepreneurial activity

### **RTP & EA (Propensity to take risks and Entrepreneurial Activity)**

The propensity to take risk acts as an important determinant of entrepreneurial success. It's an orientation towards taking risk towards success of entrepreneurial activities by taking decisions in uncertainty (Marton et al., 2021). It is also implicated that feudal lord system, lack of education, training, Purdah, Karo Kari since it instills in a female a poor attitude towards self-efficacy (Naushad, 2018) and as less likely to take risks (Koh, 1996). The literature has shown that propensity to take risk affects entrepreneurial success (Gurel et al., 2010; Uddin and Bose, 2012; Ndofirepi, 2020; Shahzad et al., 2021). In rural context females are risk avoiders than risk takers. Therefore, following hypothesis:

**Hypothesis 3:** Propensity to take risk did not significantly contributes to the rural female entrepreneurial Activity

### **PM & EA (Push Motivation and Entrepreneurial Activity)**

Motivation is the driving force that underpin the decision for entrepreneurial successful activities (Benabou & Tirole, 2003). Motivation in rural Sindh mainly depends push factors (Women entrepreneurship, decision is often motivated by lack of revenue, unemployment, inadequate

income, Nuclear families, family financial issues, health problem of father or spouse, divorced, responsibility of the family (Prachita Patil, Vinit Nagpur & Yogeshdeshpande, 2017). Traditional cultural motivation from parents for family informal business. The underlined nature of rural Sindh society impacts the women entrepreneurs, motivational attitude differs depending on gender (Itani et al., 2011). The success of entrepreneurs built on the push motivation (Zsuzsanna Godany and Tibor Zsibgmond, 2021). Therefore, following hypothesis:

**Hypothesis: 4** Push motivation significantly contributes to to the rural female entrepreneurial success

#### **PM & EA (Pull Motivation and Entrepreneurial Activity)**

Pull motivation in contrast to push motivation is one of the important factors of entrepreneurial success. They often presented as opportunities i-e to engage oneself, for achieving higher social status, for independence, achieving recognition, etc. (Zsuzsanna Godany and Tibor Zsibgmond, 2021). Although individual pull motivation is rare among rural females, because raising finance is very hard in rural, especially for females from financial institutions due to lack of collateral and property in their names. For above reasons females failed to finance business start –up. Mostly females utilize family or friend's loan, especially those females who have rich social capital (Al Matroushi et al., 2019). There are various religious, structural and cultural obstacles have confined many women, for this, a number of females mostly built businesses in case of push motivation. Therefore, following hypothesis:

**Hypothesis 5:** Push motivation significantly contributes to to the rural female entrepreneurial activity startup

#### **PAF & EA (Perceived Access to finance and entrepreneurial activity)**

To operate even informal business requires a small amount of startup (Brown & Lee, 2014). Females have to pay higher loan charges (Deakins and Hussain, 1994; Hussain and Matlay, 2007) and requires large collaterals (Hussain et al., 2006; Storey, 1994). Several scholars suggest that rural females lacking financial literacy failed to enable the resources which manifest itself in the form of poor financial management, finally, females failed to negotiate external finance from various financial institutions (Penrose, 1959). Because financial literacy makes better access to finance through various networks to finance start –up (Emery & Flora, 2006). Women have no equal access to resources, it's very hard for females to obtain loan except from familiar Qabila or caste or from other familiar one's social capital.

The resources in rural Sindh among females are provided by family for entrepreneurial start up. Access to informal funding is very critical among rural female firm for success of informal businesses (Sorin Gabriel Anton & Lonel Bostan, 2017). Therefore, following hypothesis:

**Hypothesis 6:** Informal access to finance significantly contributes to entrepreneurial activity start up among rural female entrepreneurs

#### **PN & EA (Professional Network & Entrepreneurial activity)**

Professional networks is still underdeveloped in rural Sindh. Different authors operationalized professional networks differently in rural Sindh. Professional network with FWBL, WCCI, WBDC, SMEDA (Arooj Zeb & Shahid Jan Kakakhel, 2018). Educational literacy is a subset of network utilization do not enable the less educated females to coordinate and organize network

which is vital for success of the business (Emery & Flora, 2006). Due to cultural, religious issues females failed to access the world outside the home, she failed to avail opportunities. Consequently, she failed to get financial, moral and material support (Arooj Zeb & Shahid Jan Kakakhel, 2018). Rural females only access informal network support from Qabila and same tribal support supported by social and cultural capital for her assistance which is not sufficient to compete. Finally, poor self- efficacy and self- confidence built for entrepreneurial success. Therefore, following hypothesis

**Hypothesis 7:** Professional network contributes insignificantly to entrepreneurial activity start up

#### **GA & EA (Government Assistance and Entrepreneurial activity)**

Government assistance is essential for entrepreneurial development ( Cancino, Bonilla & Vergara, 2015). Government support directly or indirectly affects the startup (Shu, Wang, Gao & Liu, 2015). Hence, improving relationship with government institutions is often recommended for accessing resources which may have a positive impact on entrepreneurial success. In the perspective of rural Sindh, due to lack of education, number of females are unaware of different government schemes and loans. The Sindh government has set up a different programs and schemes for development of the informal sector and also for agriculture. The purpose of loan and schemes is to support informal, livestock, agriculture and home business sector.

- KAMYAB NOJAWAN LOAN,
- PERSONAL LOAN,
- PM YOUTH LOAN SCHEME
- BENAZIR INCOME SUPPORT PROGRAM (BISP)

Several scholars suggest that rural females have poor literacy and due to complicated loan and scheme procedures, she failed to enable the resources which manifest itself in the form of poor access to loans and schemes, finally, rural females failed to negotiate loans and schemes from various government schemes (Penrose, 1959). Therefore, following hypothesis

**Hypothesis 8:** Professional network support insignificantly contributes to entrepreneurial activity start up among rural female entrepreneurs

#### **NA & EA (Non-Government Organization Assistance & Entrepreneurial activity)**

Being a disadvantaged group, it is difficult for females to access resources, especially in businesses. As NGOs provide enough resources in rural Sindh like SRSO (Sindh Rural Support Organization) to the destitute women's in rural Sindh. Females seek financial support under various programs, especially for their informal, crafts, agriculture, dairy or livestock businesses (Wiklund & Shepherd, 2003). Previous studies confirm that financial support of NGOs plays important role in the success of business with provision of required resources (Ibn Boamah and Alam, 2016). Women's in rural prefer loan from SRSO than other financial institutions due to lower interest charges (Kelly, Singer & Herrington, 2011). It is common that women entrepreneurs receive loans from SRSO under various programs with affordable repayment structure. In this way NGOs not only financial or moral support or material support, facilitate the success of business in rural, but at small scale. Therefore, following hypothesis

**Hypothesis 9:** Non-Government Organizations Support significantly contributes to entrepreneurial activity start up among rural female entrepreneurs

## **IE & EA (Institutional Environment & Entrepreneurial activity)**

Regulatory force is one of the institutional forces that derive the system and policies (Scott, 1991). In rural Sindh context, parents are an authoritarian and have the capacity to make decisions (Malik, 2010). When females after primary pass or matriculation or after intermediate decides to join mothers business. Owing to influential family culture in Pakistan, Sindh, females cannot make independent decisions, females are forced to start a business. She is not left with any choice except to surrender her desire for the family business (Bauweraerts and Colot, 2017). Mother reveals her leadership and force the daughter for same business to generate capital along with her and it is difficult for a number of females to disobey mothers order (Cisneros & Genin, 2010). Norms of rural influences the females and their intentions. Females who do not opt same practices that is prevailing in rural culture may feel more difficulties, as a result, they might feel pressure to copy the behavior of other females who are in majority (Arshad et al., 2019). Finally, females cognitive state affected through social norms and environment factors (Ibrahim & Masud, 2016), Cultural factors (Harry Matlay et al., 2014), educational factors (Fayolle & Gailly, 2015; Fayolle et al., 2006; Li & Wu, 2019) and develop EI for informal businesses not for formal businesses with more investment and profit Therefore, we hypothesize that

**Hypothesis 10:** Family influence significantly contributes to entrepreneurial activity start up in rural than institutional environment, government forces for entrepreneurial success

## **RESEARCH METHODOLOGY**

### **Level of Theory**

Generally, there are two levels of theory, first is the abstract level theory and the second is empirical level that applies a deductive approach. In this approach, researcher intends to test the theory by collecting fresh data to analyze findings by applying various statistical test (Rahi S., 2017).

### **Research Methods**

Despite of a number of research methods, quantitative and qualitative methods are still dominating. Because of the quantitative nature of this study, the description of quantitative method is that it is workable on objectives and measure it through opinions and actions which assist in describing data rather than interpreting it (Grinnell Jr, RM, Unrau YA, 2010).

### **Research objectives and classification**

There are three forms of objectives of research, including descriptive, exploratory and explanatory research. This study focus on descriptive method is on obtaining information on the phenomenon under investigation, provide an accurate profile of situation, event or people (Rahi S., 2017).

### **Research Strategy**

**Survey:** This approach is concerned with the deductive approach (Mark S, Philip L, Adrian T, 2009). In this type of strategy information is collected from pre - designed questionnaire.

## Non- Probability Sampling Simple Random Sampling

In this study, data were collected from 20 rural villages of Ghotki, Nausheroferoz, Gambat, Badin, Sanghar Tehsils and Dehs having total population of that area were 24,71,870 which is close to hand and accessible.

### Determine Sample Size

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

n = Sample Size  
N = Total Population  
e = 5%

Using Yamni and Tarro formula,

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

$$n = \frac{2471870}{1 + 2471870(0.0025)}$$

$$n = \frac{2471870}{6179.6775} = 400$$

### Data Collection Sources

Only Primary data have been used for this paper. Primary data collected through a questionnaire.

### Procedure of Data Analysis

We have collected data through a close-ended questionnaire, used smart PLS-SEM (Partial Least Square –Structural Equational Model).

### Survey Instruments

The narrow personality traits included 20 tested items from earlier research (Koh, 1996), Motivation included 15 items adopted from (Birley, 1989; Birley and Westhead, 1994; Gatewood et al., 1995), The perceived access to finance scale included five tested items adopted from (Phan Tan Luc, 2018), The access to professional network scale included five tested items adopted from (Arooj Zeb and Shahid Jan Kakakhel, 2018), The government assistance is measured by tested six

items adapted from Indarti and Langenberg; Yusuf, 1995; Hansen, Rand, Tarp, 2009; & Rashid (2012). Five items measure the NGOs assistance. Four adapted from Hosseini, Bakhtiari and Lashgarara (2012) and one adapted from Sayed Abdur Rahman, Azlan Amran, Noor Hazlina Ahmed & Seyedeh Khadijeh Taghizadeh, 2019).

The institutional environment is measured by 13 items, five items in the regulatory environment, four items of cognitive environment, four items of Normative environment. The entrepreneurial success is measured by six items adapted from (Mom et al., 2009).

### **Measurement Scale**

Our questionnaire contains five point Likert scale, it was used to increase the response rate with the aim of increasing the quality and to increase respondents certainty. These scales are easily under stable and enable them to respond correctly from giving options (Cox DR, Islam V, 1980).

### **Data collection Method**

Data was collected via questionnaire. A help was taken from family, friends to access the female entrepreneurs to get a response from them on the previously adopted questionnaire. Females as given 10 minutes to complete the questionnaire.

### **Ethical consideration**

The current study was subject to ethical issues. As discussed earlier, I contacted females through various centres through multiple contacts. After their consent, they participated in the survey (Spyros & Langkos, 2014)

## **DATA ANALYSIS AND INTERPRETATION**

### **Demographic Data of female Respondents in Pakistan**

The demographic profile of respondents revealed all were females, and the majority were young, with 200 females between the ages of 18 and 25, 179 girls between the ages of 26 and 30, 08 females between ages of 31 and 36. In terms of education, the majority of females had an intermediate education, with 152 having completed it, and 200 have graduated from various schools and 35 with Masters education. In terms of the father's occupation, 136 percent of female respondents' fathers ran their own business, 100 percent had fathers who worked for the government, 32 percent of female respondents' fathers worked in the fields as farmers, and the rest 119 percent female father's worked for a private business. 180 females were single, with the majority married, 150 married, and 57 divorced in terms of marital status. In terms of ethnicity, the bulk of the females (190) were Sindhi, while 50 were Balouchi, 100 were Urdu speaking, 40 were Saraiki, and the remaining 07 were Punjabi speaking as shown in table 1 above. Remaining 13 responses were incomplete.

**Table: 1 Demographic data of female Respondents**

Demographic Data	Category	Frequency
Age	18-25	200
	26-30	179
	31-36	08
Education	Intermediate	152
	Graduation	200
	Masters	35
	MPhil	00
		00
Fathers Occupation	Own Business	136
	Government Job	100
	Farmers	32
	Private Job	119
Marital status	Single	180
	Married	150
	Divorced	57
Ethnicity	Sindhi	190
	Urdu	100
	Balochi	50
	Saraiki	40
	Punjabi	07
<b>Total</b>		<b>387</b>

## Measurement Model

Conceptual framework comprised of six independent variables, Individual entrepreneurial orientation as mediating variable and female entrepreneurial activity as dependent variable.

## Model Fit

**Table: 2 Model Fit**

	Estimated Model	Benchmark
SRMR	<b>0.050</b>	<b>0.083</b>
d_ ULS	<b>1.632</b>	-
d_ G1	<b>0.952</b>	-
d_ G2	<b>0.792</b>	-
Chi-Square	<b>1917</b>	-
NFI	<b>0.911</b>	-
RMS Theta	<b>0.11</b>	<b>0.12</b>

## Confirmatory Factor Analysis

**Table: 3** Confirmatory Factor Analysis

Constructs	Short-Form	OL	Cronbach Alpha	AVE	Composite Reliability	No of Items
Need for Achievement			0.796	0.522	0.859	06
I take pleasure in responding to challenges, so competition makes me work harder	NACH1	0.446				
I do not like a well-paid job if I cannot derive a sense of achievement and satisfaction from it	NACH2	0.443				
I want to earn as much as possible to attain a comfortable standard of living	NACH3	0.708				
I do not mind routine, unchallenging work if the pay is good	NACH4	0.887				
When I do something, I see to it, it does not only get done but also done with excellence	NACH5	0.884				
I hire people based on friendship and other relations rather than on competence	NACH6	0.818				
Constructs	Short-form	OL	Cronbach Alpha	AVE	Composite Reliability	No of Items
Internal Locus Of Control			0.861	0.516	0.880	07
“Peoples Misfortunes result from the mistakes they make	ILOC1	0.862				
Many unhappy things in life are partly due to bad luck”	ILOC2	0.619				
“I do not enjoy outcomes, No matter how favourable, If they do not stem from my efforts”	ILOC3	0.730				
“I am willing to accept the negative and positive consequences of my decision and action”	ILOC4	0.736				
“I cannot wait and watch things happen, I prefer to make things happen”	ILOC5	0.800				
“Its me, not luck or fate which influence the outcomes or events in my life”	ILOC6	0.687				
“I believe success and failure is a product of fate rather than personal efforts”	ILCO7	0.545				
Constructs		OL	Cronbach Alpha	AVE	Composite Reliability	No of Items
Propensity to take risk			0.784	0.628	0.863	04
“ I do not mind working under uncertain conditions as long as there is a probability of gains from it”	RTP3	0.418				
“I do not fear investing my money in a new venture	RTP4	0.846				

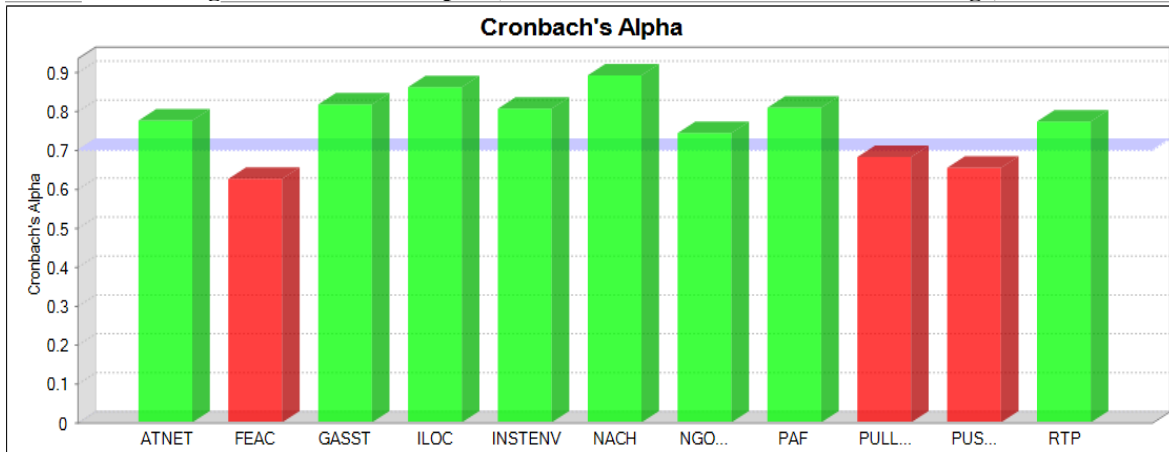
**Rural Female Entrepreneurship: An Empirical Investigation of Rural and Female Led Informal home based Businesses in Sindh Province of Pakistan**

I will consider the risk worth taking if the probability of success is 60%".	RTP5	0.906				
"I fear moving into new entrepreneurial activity"	RTP6	0.896				
Constructs		OL	Cronbach Alpha	AVE	Composite Reliability	No of Items
Push Factors			0.654	0.500	0.793	04
I am facing an economic recession in my family	PUSH2	0.740				
I have an inadequate family income	PUSH3	0.719				
I am not satisfied with my current job	PUSH4	0.775				
I need to accommodate work and home role	PUSH6	0.553				
Constructs		OL	Cronbach Alpha	AVE	Composite Reliability	No of Items
Pull Factors			0.682	0.500	0.799	04
I desire to become my boss	PULL5	0.694				
I want flexibility in work and family	PULL6	0.789				
I want some hobby in my life	PULL7	0.691				
I want to become a role model for other females	PULL9	0.646				
Constructs		OL	Cronbach Alpha	AVE	Composite Reliability	No of Items
Perceived Access to finance			0.808	0.636	0.873	04
If I start any entrepreneurial activity, finding funds will be the biggest obstacle	PAF2	0.681				
Finding funds for the entrepreneurial activity will be more difficult than entrepreneurship	PAF3	0.890				
You get a lot of information on how to find funds for entrepreneurial activity through social media	PAF4	0.710				
You know how to find investment for executing entrepreneurial activity	PAF5	0.884				
Constructs		OL	Cronbach Alpha	AVE	Composite Reliability	No of Items
Access to Network			0.755	0.743	0.853	04
I have better contact with other business girls	ATNET1	0.763				
Professional relationship with girls helps me to generate new ideas	ATNET2	0.711				
I use professional contacts i-e FWBL, BDC, WDD	ATNET3	0.802				
I am interested to establish a network with professional networks to scan opportunities	ATNET4	0.806				
Constructs		OL	Cronbach Alpha	AVE	Composite Reliability	No of Items
Government Assistance			0.655	0.743	0.853	02

**Rural Female Entrepreneurship: An Empirical Investigation of Rural and Female Led Informal home based Businesses in Sindh Province of Pakistan**

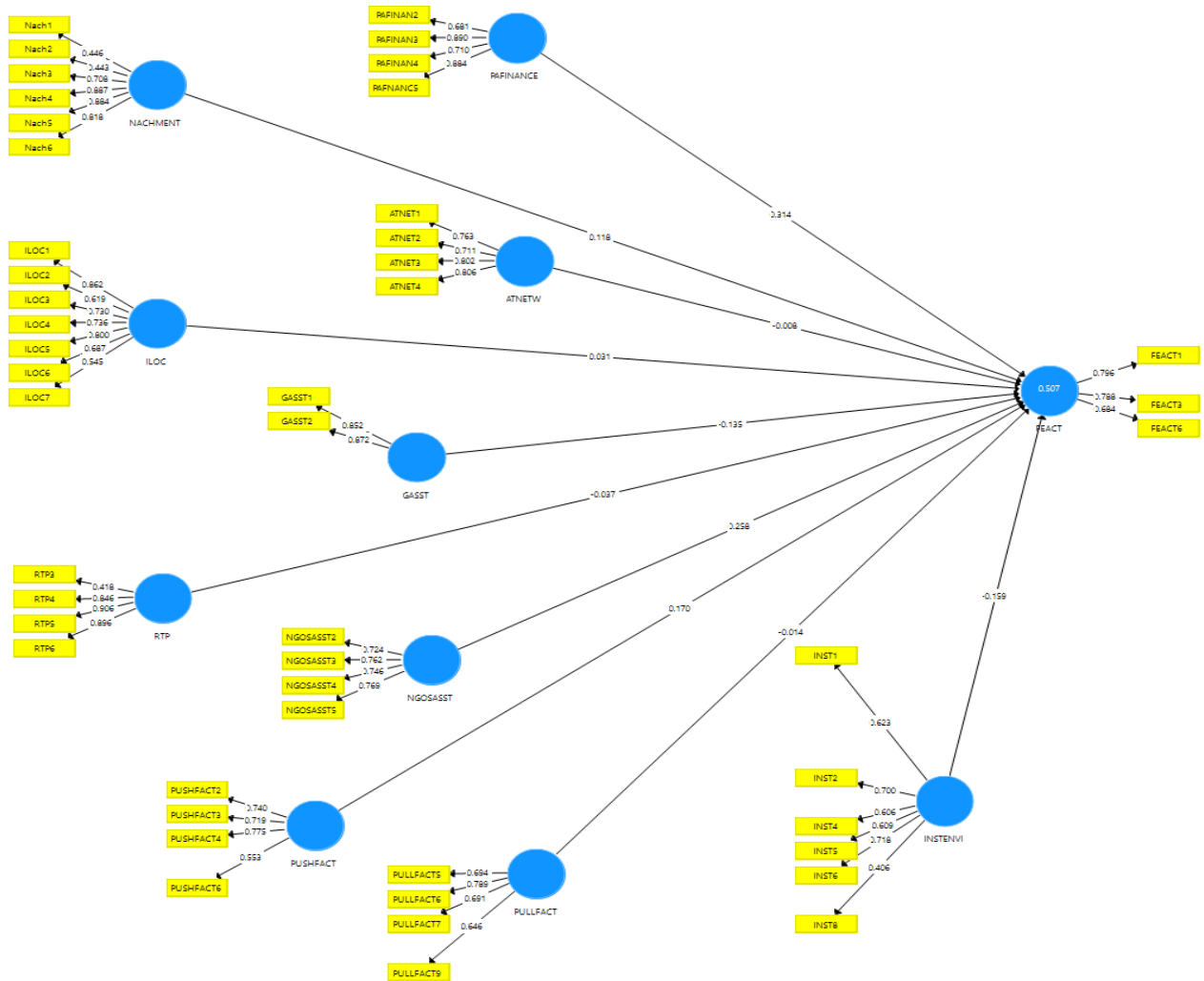
I do not face any problem while contacting with Sindh government	GASST1	0.852				
Sindh Government is helpful with the license and registration process	GASST2	0.872				
Constructs		OL	Cronbach Alpha	AVE	Composite Reliability	No of Items
Non –Government organization Assistance			0.743	0.563	0.837	04
Sindh government is helpful with the license and registration process	NGOASST2	0.724				
NGOS facilitate the process of attaining loans	NGOASST3	0.762				
NGOS provides loans with a comparatively low-interest rate	NGOASST4	0.746				
The method of loan repayment is simple	NGOASST5	0.769				
Constructs		OL	Cronbach Alpha	AVE	Composite Reliability	No of Items
Institutional Environment			0.763	0.583	0.784	06
Government of Sindh in this province assist individuals with starting their businesses	INSTENV1	0.623				
The Sindh government sets contracts for new and small SMEs	INSTENV2	0.700				
The Sindh government sponsors organizations that help new business development	INSTEN4	0.606				
Even national and provincial governments have especial support for individuals who want to start their new business	INSTEN5	0.609				
Individuals know how to legally protect their business	INSTENV6	0.718				
You know where to find the information about the market for their products	INSTENV8	0.406				
Constructs		OL	Cronbach Alpha	AVE	Composite Reliability	No of Items
Female Entrepreneurial Activity			0.626	0.574	0.854	03
Activities in which you carry out as if it were routine	FEA1	0.796				
Activities of which it is clear to you how to conduct them	FEA 3	0.789				
Activities which fit into the new business	FEA6	0.684				

Figure: 2 Cronbach Alpha (Red Reliabilities are above standard Range)



Source: Self –Created

Figure: 3 Confirmatory Factor Analysis of Rural Direct effect data



### Discriminant Validity (Structural Model)

The degree to which the constructs are unique from others is discriminant validity. As a result, discriminant validity indicates that constructs are distinct from one another and capture phenomena distinct from those captured by other conceptions. For discriminant validity, three metrics have been proposed.

- Fornell Larcker Criterion test
- Cross Loadings
- (Heterotrait –Monotrait) -HTMT test

#### Fornell larcker criterion test

The square root of each AVE of each construct should be higher than the construct's highest correlation with below other construct as shown in table 4 above, according to the Fornell Larcker criterion test.

**Table: 4.** Fornell Larcker Criterion

	<u>ATN</u>	<u>FEA</u>	<u>GA</u>	<u>ILOC</u>	<u>INST</u>	<u>NA</u>	<u>NGOS</u>	<u>PAF</u>	<u>PULL</u>	<u>PUSH</u>	<u>RTP</u>
ATN	0.771										
FEA	0.351	0.755									
GASST	0.363	0.427	0.698								
ILOC	0.701	0.431	0.711	0.718							
INSTENV	0.391	0.460	0.562	0.275	0.628						
NACH	0.201	0.310	0.571	0.170	0.201	0.864					
NGOAST	0.478	0.570	0.494	0.541	0.360	0.230	0.750				
PAF	0.416	0.630	0.382	0.202	0.470	0.317	0.655	0.797			
PULL	0.317	0.330	0.238	0.215	0.435	0.390	0.360	0.523	0.706		
PUSH	0.430	0.500	0.449	0.241	0.473	0.184	0.526	0.500	0.435	0.702	
RTP	0.611	0.421	0.180	0.700	0.128	0.320	0.280	0.341	0.590	0.182	0.682

#### HTMT TEST (Hetero Trait and Mono Trait Test).

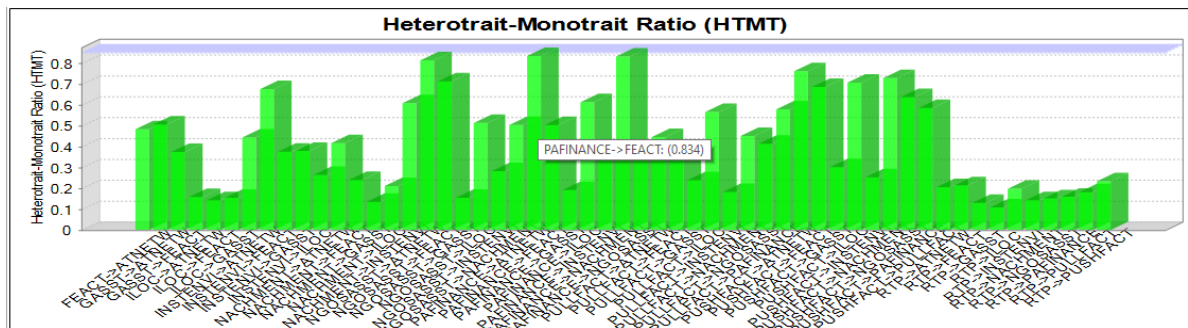
Heterotrait and Monotrait tests are the third and final methods for determining discriminant validity. According to this test, no value should exceed 0.90. There is no value above 0.90 in our test as shown in Table 05 and figure 4. above.

The determination of  $r^2$  is the most used metric for evaluating the structural model. The  $r^2$  scale runs from 0 to 1, with higher values indicating greater predictive ability. It is difficult to offer an exact  $r^2$ , the intricacy of the model and the nature of the discipline. In some disciplines, such as the effective development of the entrepreneurial activity,  $r^2$  of 0.20 is deemed greater. Endogenous variables with  $r^2$  values of 0.75, 0.50, 0.25 can be classified as considerable, moderate, or weak, as a rough rule of thumb as shown in table 4.11 above (Hair, Ringle & Sarstedt, 2011; Henseler et al., 2009).

Table 5 HTMT Test

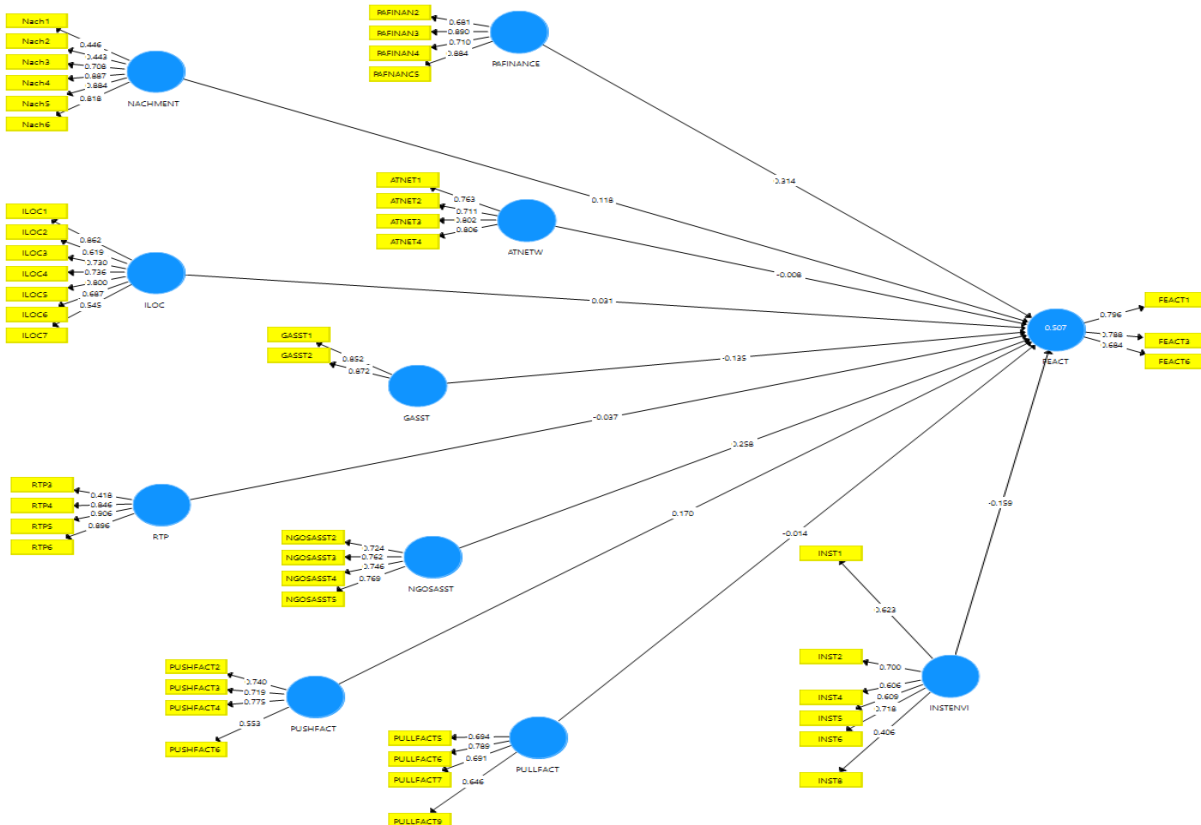
	ATN	FEA	GA	ILOC	INST	NA	NGOS	PAF	PULL	PUSH	RTP
ATN											
FEA	0.560										
GASST	0.504	0.675									
ILOC	0.506	0.813	0.541								
INSTENV	0.444	0.834	0.375	0.379							
NACH	0.246	0.761	0.240	0.361	0.211						
NGOAST	0.608	0.445	0.713	0.541	0.513	0.282					
PAF	0.391	0.215	0.504	0.291	0.613	0.367	0.832				
PULL	0.205	0.734	0.360	0.238	0.565	0.182	0.451	0.413			
PUSH	0.578	0.421	0.685	0.301	0.707	0.252	0.728	0.638	0.585		
RTP	0.483	0.417	0.310	0.108	0.197	0.421	0.152	0.519	0.181	0.232	0.590

Figure: 4 Heterotrait & Monotrait Test



Source: Self- Created

Figure: 5 Confirmatory Factor Analysis



## Bootstrapping

Bootstrapping is a technique for extracting huge sub-samples from raw data and estimating a model for each subsample. This technique is mainly used to calculate the standard error of coefficients and estimate their significance.

Figure:6 Bootstrapping

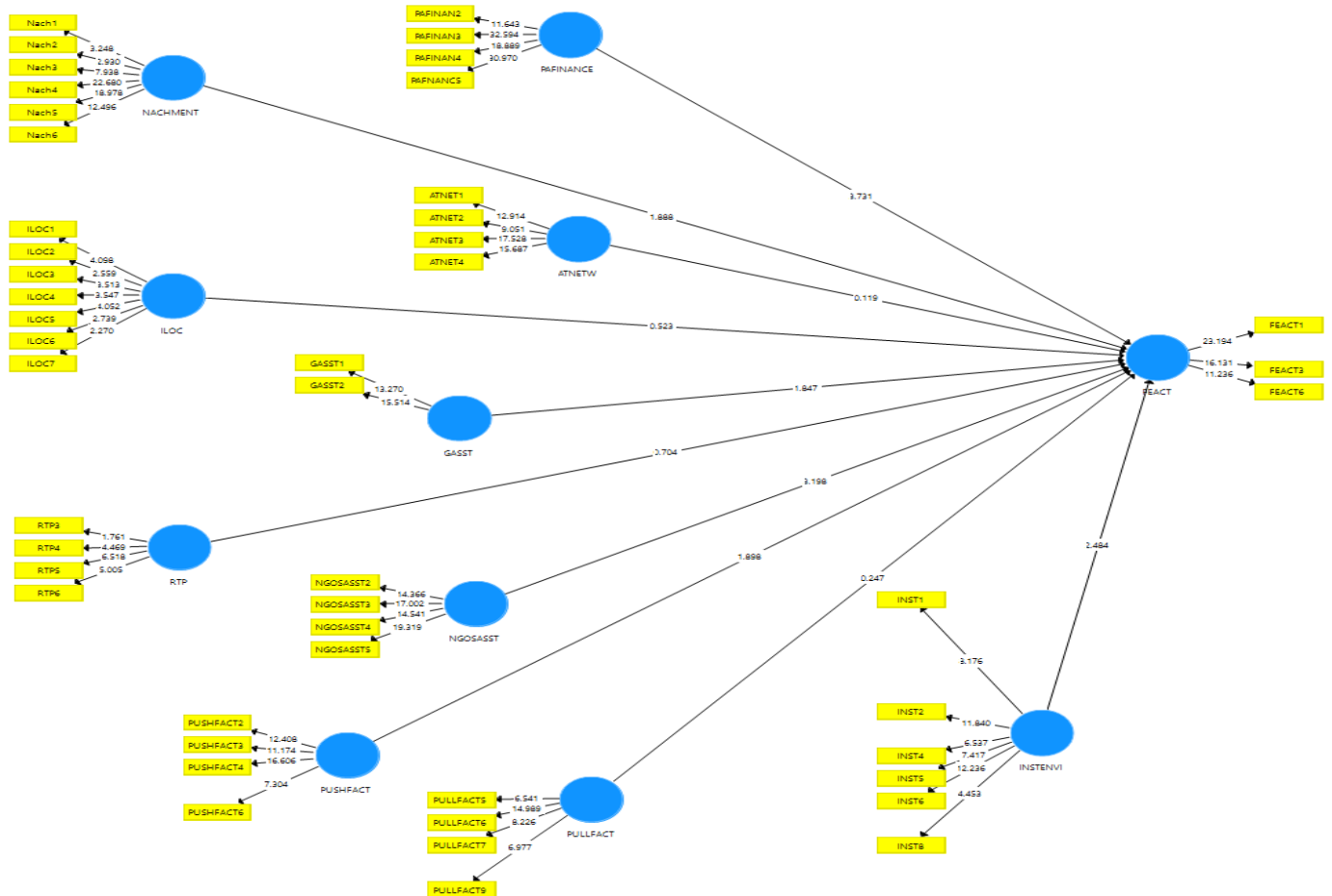
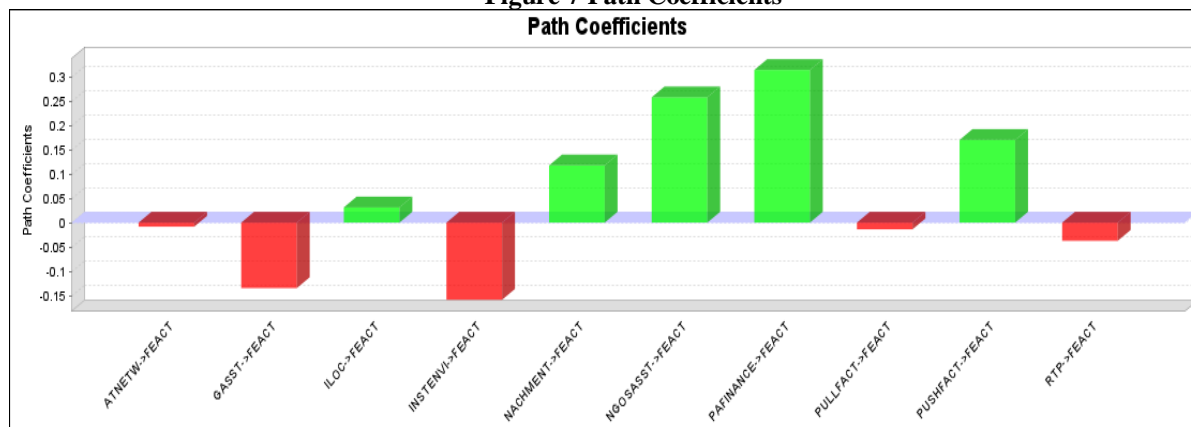


Table 6. Path Coefficients

Variables					Decision
Direct Effect	Original Sample	Standard Deviation	T-statistics	P values	
ATNET → FEA	-0.008	0.070	0.119	0.905	“Rejected”
GASST → FEA	-0.135	0.037	1.847	0.065	“Rejected”
ILOC → FEA	0.031	0.060	2.523	0.000	“Accepted”
INST → FEA	-0.159	0.064	0.484	0.013	“Rejected”
NACH → FEA	0.118	0.062	3.888	0.000	“Accepted”
NGOS → FEA	0.258	0.081	3.198	0.000	“Accepted”
PAF → FEA	0.314	0.084	3.731	0.000	“Accepted”
PULL → FEA	-0.014	0.056	0.247	0.805	“Rejected”
PUSH → FEA	0.170	0.090	3.898	0.000	“Accepted”
RTP → FEA	-0.037	0.053	0.704	0.482	“Rejected”

Figure 7 Path Coefficients



Source: Self-Created

### Hypothesis (Total Effect)

#### Hypothesis 1 (1 a)

Need for achievement positively significantly effects the female entrepreneurial activity

#### Hypothesis 1 (1b)

Internal locus of control positively significantly effects the female entrepreneurial activity

#### Hypothesis 1 (1c)

Propensity to take risk did not significantly effects the female entrepreneurial activity

#### Hypothesis 1 (1d)

Push factors positively significantly affect the female entrepreneurial activity

#### Hypothesis 1 (1e)

Pull factors did not positively significantly affect the female entrepreneurial activity

**Hypothesis 1 (1f) perceived** Access to finance **positively significantly** affect the female entrepreneurial activity

#### Hypothesis 1 (1g)

Access to the professional network did not significantly affect female entrepreneurial activity

#### Hypothesis 1 (1h)

Non-government organization Assistance positively significantly effects female entrepreneurial activity

#### Hypothesis 1 (1I)

**Government** Assistance did not significantly affect the female entrepreneurial activity

#### Hypothesis 1 (1j)

Institutional environment did no significantly effects the female entrepreneurial activity.

## **Answers to Research Questions**

### **Why rural female entrepreneurship is significant in rural Sindh?**

3 million females are residing in rural Sindh (Sindh Growth and Revitalization Program, 2008) and informally contributing to the GDP of Sindh. Rural Sindhi females have great potential; millions of home based businesses are operating without any registration. There are about 8 million families are employed in the livestock sector with a ratio of 35 %. The livestock has recorded positive growth on average for about 3 % to agriculture. More than quarter of females in rural are involved in the agriculture sector and also in operational dairy form activities (Saman Hussain & Rummana Zaheer, 2020). Women strata in rural regions of Sindh seemed to be more active in agriculture, Livestock, dairy and informal home based businesses and found an opportunity to get involved in commercial activities through the selling of traditional crafts, fat, ghee, milk, eggs, Lassi etc. This will help women to uplift income and eradicate poverty (Zaheer & Hussain, 2018).

### **What are the main issues of women entrepreneurship in Sindh?**

- Feudalism
- Unbalance work life
- Unequal distribution of land
- Higher Education Gap
- Debt bondage
- Joint Family
- Extended Families
- Remote Markets
- Strong mobility issues
- Lack of Finance
- Debt bonded labour
- Lack of education
- Marriage settlement
- Victims of acid throwing
- Honor Killing (Karo Kari)
- Purdah (veiling)
- Limited decision making
- Hubris choice over certain occupations
- Another stereotype and traditional issues

### **What specific assistance is required?**

- Develop Non-Discriminatory Laws, ensure from various agencies like SMEDA, FWBL, WDD, to review codes
- Improve asset endowment among rural females
- Provide coaching, mentoring, and networking services in rural Sindh
- Encourage Coordination in rural areas.
- Engage the community to support rural female
- Organize various female entrepreneurship events, especially in rural

## **How policy makers and practitioners can address the challenges?**

- Make regulatory laws simple for every female
- Ensure representation of rural women at all levels
- Encourage informal sectors to have a voice in policy making, especially for rural females.
- NGOs should mainly emphasize nascent rural females by designing NGOS programs.
- Encourage the government and employers to integrate representatives of nascent rural females.

## **CONCLUSION**

Unfortunately, rural females have poor education; the study concluded that the need for achievement has a positive impact on entrepreneurial success. Because rural women involved in informal businesses as unpaid workers that requires little or no education at all. Hence the findings suggest women with higher motivation have a higher degree of motivation for new start up (Chuluunbaatar et al., 2011; Mahadalle & Kaplan, 2017; Ehman et al., 2017). Our results postulates that propensity to take risk has a negative effect on entrepreneurial success. Therefore, our findings reveal that females in rural feel hesitant to make decision that affect entrepreneurial success (Merono- Cerdan, Lopez- Nicolas, & Molina- Castillo, 2018). Rural women are seemed to be more active in searching opportunities (Saman Hussain & Rummana Zaheer, 2020) and take informal attitude, female entrepreneurs are expected to have ILOC (Internal Locus of Control) and the capability to control, the events in business (Gurol & Astan, 2006). In this way, internal confidence influences the women's entrepreneurial success (Hasan & Almubarak, 2016; Muhammad et al., 2017). Ultimately stressful economic and business environment are pushing to entrepreneurship for their survival and giving informal employment to their neighbors and other ladies in their village (Prachita Patil, Vinit Nagpur & Yogeshdeshpande, 2017) while few females prefer pull entrepreneurship i-e wealthier females (Financially sound) likely to start and invest more in businesses (Paulson & Townsend, 2004). The micro-financial institutions work differently for rural females, because poor financial literacy failed to provide timely information that restrict their resilience when taking lending decision. Consequently, microcredit borrowings have negative effect on entrepreneurial success (Dutta & Benerjee, 2018). Other reasons could be lack of collateral, property etc. For this reason, number of females in rural Sindh obtain loan from friend circle with strong social and cultural capital that positively affect the entrepreneurial success. As for as Ngos is concerned, support provided by NGOs as part of their corporate social responsibility have bring new insights as they are providing moral, material and financial support through low interst loans. Because, Professional networks of Women also failed to provide support to female entrepreneurs in rural Sindh. There is growing realization that government support and institutional environment failed to influence female entrepreneurial success in rural Sindh (S.A.Rehman et al, 2019).

## **Theoretical Contribution**

The current paper contributes in the existing literature of female entrepreneurship, Personality traits, Push and Pull factors, Institutional Environment, Perceived Access to finance, Professional network, Government and Non- Government Organization Assistance (NGOs). The main objective of this paper is to examine the success factors in rural Sindh so that rural women can develop through her economic participation, for equitable distribution of resources, gender equality, providing her basic resources, self-reliance, capacity building, generate income and create jobs for them (Alikhani et al., 2020). In our study, need for achievement, Internal locus of control, push motivation, Access to finance, Ngos significantly contributes to entrepreneurial

success, while Risk taking propensity, pull motivation, professional network, government support, institutional environment did not significantly contribute to female entrepreneurial success.

### **Practical Implications**

The current study not only provides the implications for nascent female entrepreneurs, but also gives guidelines for policy makers and particularly for female entrepreneurship support institutions i-e FWBL, WCCI, WBDC, SMEDA. Rural women need motivation and confidence that can be developed through making professional networks functional, so that she accesses resources such material, moral and financial support. Government should take initiatives such as workshops, seminars for developing positive institutional environment that helps women in successful business startup.

### **Limitations and Future Directions**

There is no study without limitation, the main limitation of this study is that we have chosen sample from villages and Tehsils and from dehs and failed to consider large cities. But future studies can expand it to large cities. So we recommend compare rural and urban study in developed countries with mixed method approach. Finally, also test mediator like individual entrepreneurial orientation, which increases or decreases the relationship between these factors and entrepreneurial success.

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