



## RESEARCH PAPER

### Breaking Barriers, Building Dreams: Exploring the Real-Life Struggles and Strengths of Female Entrepreneurs: A Case Study of Sargodha

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#### ABSTRACT

This study explores the barriers, motivating factors, and supportive mechanisms influencing female entrepreneurship in the semi-urban context of Sargodha, Pakistan. Female entrepreneurs in Pakistan face gendered social norms, cultural constraints, and limited institutional support, impacting their entrepreneurial journeys. A qualitative case study approach was adopted, using in-depth interviews with ten female entrepreneurs from sectors such as manufacturing, retail, education, and beauty services. Thematic analysis revealed six key themes: psychological resilience, work-life balance, financial constraints, family support, gendered norms, and institutional/community support. While patriarchal norms limit access to resources and mobility, support from fathers, spouses, and institutions like the Women Chamber of Commerce enabled business success. To address these challenges, the study suggests improving access to finance, expanding institutional outreach, providing mentorship, increasing financial literacy, promoting role models, and dismantling harmful stereotypes through inclusive policies and community awareness. These measures are crucial for fostering sustainable and inclusive female entrepreneurship in Pakistan.

**Keywords:** Women Entrepreneurs, Gender Barriers, Socio-Cultural Norms, Patriarchal Constraints, Institutional Discrimination, Work-Life Balance, Domestic Responsibilities

#### Introduction

Although entrepreneurship is as old as many centuries, it did not start to be recognized in economic theory until the turn of the 1800s. The term was first defined by French economist Richard Cantillon in the 18th century. His definition of entrepreneur was individuals that participated in exchanges in the market under uncertainty in a bid to earn monies (Cantillon, 1979/1755). It was at this work that other classical economists such as Adam Smith, David Ricardo, and John Stuart Mill began to research on the economic roles of entrepreneurship in more detail (Burnett, 2000). This was later redefined by yet another guru Joseph Schumpeter who assigned the role of entrepreneurs to the role of agents of creative destruction whose role was to disrupt markets using innovation (Schumpeter, 2000). More current definitions such as that which was proposed by Ahmad and Seymour (2008) lay more emphasis on the aspect of entrepreneurship as being a dynamic process which consists of the aspects of pursuing opportunities, risk taking and innovating. The Islamic philosophy proposes a different way of looking at entrepreneurship as it integrates religious and spiritual morals into business ventures along with the western conceptualizations. Islamic entrepreneurship places a strong emphasis on upholding moral commitments, promoting socioeconomic justice, and

maintaining spiritual accountability, in contrast to the Western model, which primarily gauges success in terms of financial gain (Muhammad, McElwee, & Dana, 2017). This strategy not only improves the well-being of the community but also harmonizes corporate operations with Islamic ethical standards.

Pakistan, a developing nation, offers a favorable environment for the growth of entrepreneurship due to its expanding small- and medium-sized businesses (SMEs) and growing youth population. Self-employment and enterprise development have received more attention in Pakistan during the past 20 years, especially in urban and semi-urban areas (Shaikh, 2021). But even with these encouraging developments, Pakistani entrepreneurship is still very gendered. Despite making up over 49% of the population, women only participate in entrepreneurship at a disproportionately low rate of 16% (Pakistan Bureau of Statistics, 2023). Those who do pursue entrepreneurship are frequently restricted to conventional, low-profit industries like handicrafts, beauty salons, home-based food services, and tailoring (Amjad & Irshad, 2022).

There are several interconnected barriers that contribute to women's underrepresentation in entrepreneurship. These consist of social constraints on mobility, inflexible gender roles, financial exclusion, lack of institutional support, restricted access to formal education and vocational training, and cultural expectations regarding domestic and family duties (Ahl, 2006; Roomi & Parrott, 2008; Faheem & Sajid, 2020). Due to limited resources and limited networks, women's performance and growth potential frequently fall short of those of their male counterparts, even when they do venture into the entrepreneurial space (Watson, 2002; Sarfaraz, Faghih, & Majd, 2014). According to Fatima, Riaz, and Asghar (2024), women entrepreneurs in Pakistan frequently work alone without official mentorship or access to markets, which restricts the scalability of their businesses. Women entrepreneurs now have more options thanks to technological advancements, especially the emergence of information and communication technologies (ICTs). Online platforms assure solid working conditions like flexibility and extended access to the market to women who can support their families in cash and at the same time, Deleted it Their earning potential is not at the expense of leaving their families unattended (Ezmieralda et al., 2015). It has been observed that with the latest report released by Business Insider Intelligence (2022), women are excelling in digital purchasing habits and online product research when compared to men, which demonstrates their increasing expendable strength in e-commerce. The COVID-19 pandemic also had a boosting effect on this trend, as most areas of Pakistan saw the emergence of an increased number of women-led digital startups. Social media such as Facebook, Instagram, and WhatsApp have particularly been vital in terms of customer engagement, and marketing especially in case of home-based businesses (Jamil & Qureshi, 2021).

The latter advancements are despite structural problems that still exist. Women are still restricted in their mobility, market access, access to finance and information because of systemic gender inequalities, cultural practices such as *pardah* (veil) and *izzat* (honor) as well as deeply embedded patriarchal traditions (Roomi & Parrott, 2008; Khan et al., 2021). These factors are particularly prominent in semi-urban locations such as the Sargodha City, whereby the institutional support networks that act as the security nets are often poorly developed and gender-led social pursuits are rigid in nature. Therefore, in these cases, women are forced to cope with the complicated knots of family life and social judgment besides business problems. The current study employs qualitative case study research method to study the different problems that the entrepreneurs' women in Sargodha City are experiencing. With the help of a specific time frame, which was the working day of real-life female workers of this semi-urban location, the study examines such limitations as socially imposed constraints, financial limitations, administrative challenges and the need to balance work and personal life roles. Other key dimensions covered in the study is how women sustain their businesses through the use of

institutional mechanisms such as the Women Chamber of Commerce, informal support mechanisms and individual resiliency.

## **Literature Review**

It is commonly accepted that entrepreneurship is a driving force behind social and economic advancement. However, specific, multifaceted obstacles prevent women entrepreneurs from fully participating and succeeding. Work-life imbalances, limited financial access, and gender stereotypes are just a few of the institutional, cultural, and structural factors that underlie these difficulties. Perceptions of female entrepreneurs are still influenced by overt and covert gender bias. Because of stereotypes that link leadership to masculinity, investors frequently do not take women seriously (Brush et al., 2009). This perspective is supported by Eagly and Karau's (2002) role congruity theory, which holds that women are perceived as defying social norms of femininity when they take on assertive, risk-taking roles. These concepts are supported by recent research; Foss et al. (2019) and Kanze et al. (2018) point out that unconscious bias favors male entrepreneurs, preventing women from obtaining funding, recognition, and awards.

These limitations are exacerbated by cultural norms in nations such as Pakistan. Women's mobility and visibility in public places are restricted by customs like *pardah* and the emphasis on *izzat* (family honor), which dictate that they should prioritize domestic responsibilities over career goals (Khan & Faheem, 2022). These standards shape sectoral decisions, encouraging women to work in "feminine" fields like cooking, tailoring, or beauty (Maldonado-Guzmán et al., 2018). This limits their capacity to grow companies or break into industries that are dominated by men. Loscocco et al. (2011) state that such conventions hinder entrepreneurial agency of women putting up logistical and psychological impediments to entrepreneurship. Lack of female role models and mentors is another important fact. Diaz-Garcia et al. (2015) claims that female entrepreneurial confidence level is higher when there are visible female heads. Fatima and Malik (2021) argue that the absence of formal women mentorship programs in Pakistan, especially in semi-urban regions, leaves many of them excluded to the entrepreneurial ecosystems. This increases intrapersonal barriers of victimizing confidence and fear of failures.

Financial exclusion is still one of the most persistent and thoroughly recorded challenges. A women business is always funded less, even in case of the identical proposal made by men like it was proved by Ahl and Nelson (2010) and Brush et al. (2014). Kanze et al. (2018) also find that investors pose women "prevention" queries to an unfair degree, thus enforcing risk-adverse attitudes. The practices reflect a bias that deprives women of access to capital to gain adequate access to capital. Financial literacy is another reason; as Rehman et al. (2022) note, few Pakistani female entrepreneurs had been taught financial planning in a formal manner that affected their ability to grow the business and make it sustainable. Another problem that female business owners are subjected to, is the so-called double burden of both operating a company and taking care of people. Among the perceived impacts of the emotional stress on the performance of the companies, there is emotional stress and time poverty (Ahmed & Irfan, 2021; Marlow et al., 2016). Absent both flexible work schedules and childcare or maternity protection, women are forced to abandon their plans to become entrepreneurs. This barely happens in the semi-urban regions of Pakistan (UNDP Pakistan, 2023), and most women tend to embrace modest, non-competitive roles to avoid social censure (Foley et al., 2019; Akhtar & Siddiqui, 2024).

## **Material and Methods**

A qualitative research design was utilized in this study that relied on the interpretivist paradigm, which emphasized the importance of understanding social processes as a miscellaneous of cultural contexts (Creswell & Poth, 2018). Since the nature of gendered entrepreneurship cannot be separated, and subsequently gendered

entrepreneurship has to be studied in its socio-cultural context, a case study approach has been selected to allow in-depth socio-cultural analysis of the experiences of entrepreneurship among women (Yin, 2014). Snowball sampling was applied in recruiting subjects since it is hard to find the female entrepreneurs in Sargodha where social culture has tended to advise women against speaking out about their profession. The Sargodha Women Chamber of Commerce and Industry provided the first contacts, and prior interviewees recommended additional participants. In order to guarantee representation across socioeconomic levels, educational backgrounds, and business sizes, ten women operating businesses in a variety of industries were chosen, including tobacco distribution, office furniture, beauty salons, educational services, and hostels. Depending on participant comfort and availability, semi-structured, in-depth interviews were conducted either in-person or over the phone to gather primary data. A flexible protocol that covered important topics like motivations, obstacles, support networks, and gendered perceptions of entrepreneurship guided the 45–90 minute interviews. With the exception of one, which was recorded using thorough notes, all interviews were audio recorded with consent, verbatim transcribed, and subjected to a manual thematic analysis process based on Braun and Clarke's (2006) six-step method. This made it possible to identify hidden meanings and recurrent patterns in participant narratives and to engage deeply with them. Reflective journaling and participant validation of transcripts and themes helped preserve credibility, and triangulation was employed to compare responses from different participants in order to assure rigor and credibility. Strict adherence to ethical principles was maintained: participants were fully informed about the goals of the study and their rights; informed consent was obtained verbally or in writing; pseudonyms were used to ensure anonymity; and all data were safely stored in password-protected files that were only accessible by the researcher.

## Results and Discussion

**Table 1**  
**Demographic Profile of Female Entrepreneurs**

S.No.	Name	Age	Education	Marital Status	Business Type	Business Start Trigger
1	Participant 1	42	Graduation	Married	Salon/Beautician	Financial independence after marriage
2	Participant 2	56	M.A.	Married	Tire Supply (SWAM Enterprises)	Family-run business
3	Participant 3	56	Graduation	Married (Widow)	Tobacco Distribution	Took over husband's business post-death
4	Participant 4	35	Graduation	Married	Beautician	Support from husband post-marriage
5	Participant 5	42	MSc Sociology	Married	School, Hostel, Consultancy	Pioneer from rural background
6	Participant 6	50	Graduation	Married	Furniture	Partnership with husband
7	Participant 7	28	MSc Sociology	Married	Beauty Parlor	Inspired by sister; pursued passion
8	Participant 8	37	Graduation	Married	Stitching/Boutique	After husband's job loss
9	Participant 9	32	Graduation	Married	Daycare Center	Need for home-based work
10	Participant 10	30	BSc	Married	Grocery Store	Started during COVID-19 lockdown

**Table 2**  
**Themes, Sub-themes, and Illustrative Quotes from Case Studies**

Theme	Sub-themes	Illustrative Quotes
Gendered Social Norms and Patriarchal Constraints	<ul style="list-style-type: none"> <li>- Resistance from male family members</li> <li>- Cultural taboos on women working</li> <li>- Role of “izzat” (honor) and “pardah”</li> </ul>	<p><i>"My brother and father were against the idea. They thought women from our caste shouldn't work outside."</i> – Participant 1</p> <p><i>"People said managing a hostel alone is unsafe for a woman."</i> – Participant 5</p>
Family Support as a Crucial Enabler	<ul style="list-style-type: none"> <li>- Spousal encouragement</li> <li>- Emotional and financial backing</li> <li>- Intergenerational support (parents, in-laws)</li> </ul>	<p><i>"My husband supported me completely and took care of the house so I could work."</i> – Participant 4</p> <p><i>"Without my father's trust, I wouldn't have been able to start this school."</i> – Participant 5</p>
Financial Barriers and Resource Limitations	<ul style="list-style-type: none"> <li>- Lack of initial capital</li> <li>- Selling personal assets</li> <li>- Lack of awareness about loans or banking systems</li> </ul>	<p><i>"I sold my jewelry to open the shop."</i> – Participant 4</p> <p><i>"I didn't know any loan schemes when I started; no one guided me."</i> – Participant 1</p>
Work–Life Balance and Role Conflict	<ul style="list-style-type: none"> <li>- Dual burden of business and caregiving</li> <li>- Sacrifices in personal time and well-being</li> <li>- Support from extended family/household</li> </ul>	<p><i>"Managing children and clients simultaneously was the hardest part."</i> – Participant 9</p> <p><i>"Initially it was tough, but as kids grew up, I managed better."</i> – Participant 5</p>
Psychological Resilience and Self-Belief	<ul style="list-style-type: none"> <li>- Courage to defy norms</li> <li>- Perseverance in face of stigma</li> <li>- Use of religion/spirituality as strength</li> </ul>	<p><i>"If you have courage, everything becomes easy."</i> – Participant 1</p> <p><i>"After my husband's death, I believed Allah would not leave me alone."</i> – Participant 3</p>
Institutional and Community Support	<ul style="list-style-type: none"> <li>- Women's Chamber of Commerce support</li> <li>- Mentorship and peer networks</li> <li>- Limited but growing access to training and loans</li> </ul>	<p><i>"The Women's Chamber gave me a platform, exposure, and mentors."</i> – Participant 4</p> <p><i>"We arranged interest-free loans with help from the State Bank."</i> – Participant 3</p>

### **Theme 1: Gendered Social Norms and Patriarchal Constraints**

One of the most persistent challenges highlighted in the case studies of female entrepreneurs in Sargodha is the influence of gendered social norms and patriarchal values. These cultural constructs manifest as resistance from male family members, societal disapproval of women in business, and restrictions based on concepts of “izzat” (honor) and “pardah” (veiling), which confine women to domestic roles. Female entrepreneurship in this context is often seen as deviant behavior that violates established gender expectations. Many participants reported that the greatest opposition came from within their families, particularly male relatives. For instance, Participant 1 shared,

*"My brother and father were against the idea. They thought women from our caste shouldn't work outside."* Similarly, Participant 4 recounted, *"My brother and father did not allow me to pursue my career as an entrepreneur due to their traditional views about gender roles."*

These narratives reflect how family structures serve as gatekeepers of patriarchal values, reinforcing the notion that public or economic spaces are inappropriate for women (Roomi & Parrott, 2008). Even after marriage, some women continued to experience structural and legal barriers. Participant 3, a tobacco distributor, faced not only skepticism but legal restrictions after the death of her husband.

*"They thought a woman couldn't manage this. My own family wanted to hand the business to someone else,"* she explained, *noting that court proceedings led to her funds being frozen.*

This illustrates how gender bias becomes institutionalized, aligning with DiMaggio and Powell's (1983) institutional theory, which argues that formal institutions can

reproduce societal inequalities. These patriarchal constraints are not only familial or legal but also embedded in societal perceptions of women's work. Businesses run from home or related to traditional gender roles—such as daycare centers or salons—were more socially acceptable. For example, Participant 9's daycare venture was supported by her in-laws because, as she put it,

*"I was working from home and could still take care of my children."*

Such acceptance is conditional upon women's ability to continue fulfilling domestic roles, which aligns with gender role theory that sees societal expectations as prescribing nurturing, home-bound roles to women (Eagly & Karau, 2002). However, several women demonstrated agency by reframing their roles or using religion as motivation. Participant 3 noted,

*"After my husband died, I believed Allah would not leave me alone. That kept me going."*

This aligns with recent scholarship suggesting that in conservative societies, religion can function both as a constraint and as a source of empowerment (Kabeer, 1999). In sum, these narratives reveal how deeply patriarchal social norms restrict women's economic mobility, yet also how women negotiate these barriers with courage, familial alliances, and moral legitimacy. As these case studies show, entrepreneurial resilience among women is not just economic—it is deeply social, emotional, and political.

## **Theme 2: Family Support as a Crucial Enabler**

While gendered norms often act as barriers, the second dominant theme emerging from the case studies is the crucial role of family support, particularly from spouses and parents, in enabling women to pursue entrepreneurship. In the socio-cultural context of Sargodha, where traditional gender roles are prevalent, family approval often determines whether a woman can engage in business at all. When such support is present—financially, emotionally, or logistically—it can serve as a transformative force in empowering female entrepreneurs. Many of the participants acknowledged that their journey would not have been possible without spousal encouragement. Participant 4, a 35-year-old salon owner, highlighted the importance of her husband's role:

*"My husband supported me completely and took care of the house so I could work." She also added, "I started my business by selling my jewelry, but the confidence to move forward came from his belief in me."*

This aligns with research by Klyver and Grant (2010), who found that spousal support significantly improves women's ability to start and sustain businesses, especially in patriarchal societies where public entrepreneurship is not a default expectation for women. Another respondent, Participant 5, emphasized her father's support:

*"My father had a progressive mindset. Without his financial help and trust, I wouldn't have been able to start the school in my village."*

This example reflects how intergenerational support can help women overcome geographic and educational disadvantages. Studies have shown that familial encouragement increases self-efficacy in women and often provides the initial capital or networks necessary to get started (Brush et al., 2009). Conversely, the absence of family support was framed as a key reason why many women in Sargodha are unable to pursue business opportunities. Participant 2, co-owner of a tire supply firm, stated,

*"Many women don't start because they lack family support. Without it, getting loans, time, or even permission becomes a struggle."*

This confirms earlier findings that the family unit, particularly in South Asian cultures, acts as both a gatekeeper and a springboard for women's economic participation (Roomi & Parrott, 2008). Interestingly, some respondents framed family support as conditional, often dependent on the woman's ability to maintain traditional roles alongside entrepreneurial ones. Participant 6, who co-manages a furniture business with her husband, said,

*"I never compromised on my home duties. Maybe that's why I didn't face resistance."*

This reflects Eagly and Karau's (2002) *role congruity theory*, which posits that support is more likely when women's professional activities align with traditional expectations. Moreover, emotional support was often cited as equally important as financial resources. Participant 3, who took over a male-dominated tobacco business, stated,

*"Even when people doubted me, my children's faith kept me going."*

This is how parental approval through emotional affirmation by the immediate family serves as a psychological cushion against resistance in the society. To conclude, family support is critical in legitimization and maintenance of entrepreneurial intention among women. It does not only makes entry into business an easier process when offered but also makes women feel confident about entering male-dominated areas.

### **Theme 3: Financial Barriers and Resource Limitations**

Cash flow and capital funding became a stable and serious challenge of the female entrepreneurs interviewed in Sargodha. Most of the respondents mentioned lack of capital being a big reason to start and maintain their businesses although their businesses were of different type and different level of education. This theme is consistent with other reports that show that female underrepresentation in entrepreneurship exists with respect to finance and the absence of assets (Ahl & Nelson, 2010; Brush et al., 2014). Many respondents told the story that there are no formal lending bodies, whether financial institutions or governments, to obtain funds whether in the form of a loan or a grant. Participant 1, who owns a successful salon, stated:

*"When I started my business, I had no knowledge about available loans and resources. This lack of awareness prevented me from accessing financial support."*

Her experience reflects both informational and structural barriers — not only are women often unaware of financial instruments, but bureaucratic procedures and gender bias in banks make it difficult for them to access funding even when they try (Marlow & Patton, 2005). Several participants resorted to personal assets to fund their startups, highlighting the gendered dimension of capital acquisition. Participant 4 explained:

*"I started my business by selling my jewelry."*

Similarly, Participant 3, who inherited a tobacco distribution business, noted that legal constraints after her husband's death meant she could only access due to disputes and lack of institutional protection. These examples underline 1/8 of their family fundshow women often lack collateral or legal authority over property, which impedes their ability to secure formal loans (Kabeer, 1999; Agarwal, 2010). This reliance on personal savings or family assistance, while common, is often unsustainable for growth. As Brush et al. (2014) note, Women-led enterprises tend to start smaller and grow slower due to limited external financing. This was evident in Participant 6 case, where despite stable business operations, expansion remained difficult without external investment.

*"I manage day-to-day expenses well, but there's no capital for scaling up," she shared.*

The problem is compounded by discriminatory risk perceptions from financial institutions. Participant 2 remarked:

*"Banks do offer loans for women, but the processes are lengthy and frustrating. It almost discourages you from even applying."*

This is in line with the rest of the world, where investors and loan officers find female entrepreneurs to be riskier when it comes to giving loans, either rejecting or providing loans under more strict terms (Kanze et al., 2018). Though certain subjects did admit to the advancement of financial support in the form of loan offerings provided by the State Bank in which Participant 3 stated the loan offerings were directly referenced, there were low sensitivities and accessibility. Rural and first-generation female entrepreneurs are additionally disadvantaged by the lack of specific advertising campaigns in the local languages and accessible areas.

#### **Theme 4: Work-Life Balance and Role Conflict**

Among the key motifs noticed throughout the stories of the female entrepreneurs in Sargodha is their struggle to have a balance between family and business requirements. This role conflict which is due to conflicting expectations of the roles to be played in the private and public sector plays a great role in the way women begin to start up, run, and maintain their businesses. These issues are similar to the findings of studies around the world and in the region indicating that the traditional gender roles place a second burden on women entrepreneurs (Jennings & McDougald, 2007; Brush et al., 2018). Some participants reported that they work under constantly growing pressure to continue traditional roles as caregivers despite having become responsible entrepreneurs. For instance, Participant 9, who runs a home-based daycare center, shared:

*"Managing children and clients simultaneously was the hardest part."* Similarly, Participant 5, who manages multiple businesses, explained: *"Initially, it was difficult to manage both work and family. My children needed my complete attention."*

These accounts underscore that women are expected to perform unpaid domestic labor alongside paid work, leading to time poverty and emotional strain (Hochschild & Machung, 2012). Even women with older or independent children, such as Participant 6, framed their success in managing work-life balance as conditional upon domestic stability. She said,

*"My children are grown up now, so I can focus on business. Otherwise, it would be hard."*

This aligns with Eagly and Karau's (2002) role congruity theory, which argues that women are more accepted in professional roles when those roles do not conflict with societal expectations of femininity, such as nurturing and caregiving. Support from family members, particularly husbands, was often described as crucial in easing role conflict. Participant 4 stated:

*"My husband supported me completely and took care of the house so I could work."*

In her case, emotional and logistical support allowed her to establish a salon while also maintaining her role as a wife and mother. This confirms the findings of Klyver and Grant (2010), who noted that spousal support mitigates role conflict and enables women to navigate entrepreneurial and familial obligations more effectively. However, women working in non-traditional or male-dominated sectors faced amplified pressure. Participant 3, a tobacco distributor, reflected:



*"It was challenging for me, as a woman, to gain acceptance in the male-dominated business circles and to navigate domestic responsibilities and business obligations simultaneously."*

Her experience indicates that role strain is intensified when societal scrutiny increases, such as when a woman operates in a non-feminized sector or becomes the primary breadwinner. Notably, some participants turned this challenge into a motivation for autonomy and their determination to succeed despite juggling multiple roles reflects a growing awareness among women that entrepreneurship may offer more flexibility and control over their schedules, even if the workload remains high.

### **Theme 5: Psychological Resilience and Self-Belief**

A bright theme that can be identified in the case studies of women business owners in Sargodha is that psychological resilience and self-belief in getting through structural, social, and financial challenges. It is not always outside challenges such as gender discrimination, economic exclusion but rather an individual drive by women, their confidence and determination that enable them to either continue or to give up on entrepreneurship. Respondents often cited their success as a result of their own belief in their talents. In an emphatic tone, participant 4, a 35-years of age Salon owner exclaimed,

*"You can do everything as long as you believe in yourself".*

Such a belief is also in line with the self-efficacy theory by Bandura (1997) that considers that the endeavor to undertake and commit to entrepreneurship is more likely to occur when people have superior confidence in the person and oneself to do well in the attempt. In the same way, the tale of Participant 1 shows how inner force can also be an influential tool in the patriarchal environment. She said that she felt disapproved by her father and brother even when she was going against their will.

By focusing on courage she was pointing to a larger psychological phenomenon also called resilience, the ability to bounce back in the presence of a setback (Luthans et al., 2007). The experience of participant 1 shows that mental strength does not only support many women but is also the only key to survival and advancement in the world of entrepreneurs. In others, spiritual faith and religious belief were other types of resilience. Participant 3 who has inherited a tobacco sales and distribution company after the death of her husband elaborated:

*"I thought that Allah will not leave me after the death of my husband. That was what carried me along."*

It is through her story that how spiritual belief can reinforce the sense of purpose and that it can give emotional security in the period of turmoil a point that was supported later by Kabeer (1999) having mentioned that in Islamic societies, spiritual ideology can give women a moral platform to resist the constraining norms. Several respondents also expressed a desire to challenge societal expectations and set examples for other women. Participant 5, who came from a conservative rural background, stated:

*"If you have business ideas and the courage to act upon them, nothing can stop you."*

Her determination to succeed and mentor others reflects a self-perceived role as a change agent, which is a common trait among successful women entrepreneurs who break gender barriers (Brush et al., 2009). However, psychological resilience was not portrayed as innate or isolated. It was often nurtured through small successes, family encouragement, and community support. The respondents' narratives suggest that self-belief is strengthened through lived experience, iterative learning, and overcoming smaller

challenges, supporting Rae's (2005) view of entrepreneurship as a dynamic, identity-forming process.

### **Theme 6: Institutional and Community Support**

While personal resilience and family encouragement were central to entrepreneurial survival, the final theme emerging from the case studies is the critical role of institutional and community support mechanisms. For women navigating a patriarchal society with limited structural access to finance, education, and networks, institutions such as women's chambers, government initiatives, and informal community networks served as essential enablers of growth, confidence, and visibility.

A recurring point among participants was the importance of Sargodha Women's Chamber of Commerce. This organization was repeatedly described as a turning point in many of the women's entrepreneurial journeys. Participant 4 explained:

*"The Women's Chamber gave me a platform, exposure, and mentors. It helped me take my business seriously."*

Her testimony highlights the dual role of such institutions not only in offering practical support, like networking and training, but also in legitimizing women's business identities in a society where such ambitions are often socially undermined. This institutional reinforcement corresponds with Brush et al.'s (2009) argument that gender-aware entrepreneurial ecosystems must include training, mentoring, and visibility platforms tailored to the unique needs of women. The Sargodha Women's Chamber, by facilitating training sessions and public recognition, served as more than just a bureaucratic space it became a safe, empowering network. Another form of institutional support came through government-linked loan programs, although awareness and access remained uneven. Participant 3, who led a tobacco distribution business, shared:

*"We arranged interest-free loans with help from the State Bank, but it was possible only because the Chamber guided us."*

Her experience illustrates that institutions alone may not be accessible unless mediated by trusted organizations that help women navigate complex processes, a point emphasized by Welter (2011), who argues that entrepreneurship is embedded not only in markets but also in social and institutional contexts. However, institutional support was not universally experienced. Some participants pointed to limited outreach or eligibility barriers, particularly for women with low literacy or rural origins. Participant 5 noted,

*"There are many programs, but no one tells rural women how to access them."*

This gap between availability and accessibility reinforces the structural exclusion of many women from policy benefits and highlights the need for localized, language-sensitive, and mobile-friendly dissemination mechanisms (Marlow & McAdam, 2013). In addition to formal institutions, informal community networks played a subtle but significant role. Peer support, client referrals, and local mentorship helped women gain confidence and credibility. As Participant 1 mentioned:

*"Now people send their daughters to me for training. That's how we grow by helping each other."*

Such community-led micro-networks fostered horizontal learning and reinforced the idea that entrepreneurship is collective, not individualistic, especially in conservative regions.

## **Discussions**

The experience of women in entrepreneurship has been adversely influenced by an interdependent network of cultural, familial, psychological, institutional and structural forces, as obtained in case study analysis of ten female entrepreneurs in Sargodha. Although they had individual experiences, their discussions demonstrate that they had six similar trends in their experiences: work-life balance, financial barriers, psychological resilience, gendered social norms, family support, and institutional support. Combined, these insights can illuminate barriers to and support of entrepreneurship in the patriarchal cultures such as in Pakistan. One of the most vivid barriers was the influence of the old and well-established traditions of patriarchy. Some of them referred to social stigma, resistance of male relatives, and the opinion that women must stay just at home. This aligns with recent studies that have ascertained the issue of gender ideology continuing to control the economical mobility of women in South Asia, especially the rural and semi-urban localities (Sharma et al., 2020; Rehman et al., 2021). Besides family and societal expectations, women are also cemented to play the roles stipulated by stories of the women as being respectable by not becoming vocal in the streets business environment as entrepreneurs.

Nevertheless, despite the challenges, the family support, especially of fathers and spouses proved to be an effective facilitator. Some participants like Participant 4 and Participant 5 stressed on the role of financial and emotional support which members of the families provided thus helping them to break the social handicaps. These findings are supported by the evidence provided by Fatima et al. (2024), who found that family support will reduce the costs of resisting the norm and will multiply the intent of entrepreneurship among Pakistani women by a large margin. But in practically all cases, the lack of chance to get the financial capital remained as an obstacle. Due to a general lack of access to official financial systems, the majority of women funded their startups by selling jewelry or using personal savings. According to recent findings by Fatima and Akhtar (2020), policy efforts in Pakistan lack gender-sensitive delivery mechanisms and frequently sideline women due to administrative and informational barriers. This issue is reflected in the fact that awareness and bureaucratic complexity remain significant obstacles even with state-sponsored initiatives.

Role conflict was another major barrier; the majority of participants reported having trouble juggling their business and home responsibilities. It was expected of women to continue providing care while running businesses. Hochschild's description of this "double burden" from several decades ago is still common today, and it is particularly noticeable in patriarchal cultures (Naseem & Saleem, 2021). The results underline the necessity of laws that promote flexible work schedules, reasonably priced childcare, and the redistribution of domestic labor. Notably, self-belief and psychological resilience were displayed by every participant, acting as internal motivators for perseverance. Their experiences demonstrate how psychological capital (PsyCap), which includes resilience, optimism, hope, and confidence, is increasingly recognized as a predictor of entrepreneurial success (Yasir et al., 2022). Several women relied on religion and personal convictions to overcome social and institutional resistance, highlighting how internal motivations often compensate for external shortcomings.

Lastly, the study emphasizes how institutional and community support networks, like the Women's Chamber of Commerce, can offer funding access, legitimacy, and training. When state-level policies are still inaccessible, these organizations serve as gendered ecosystems of empowerment. Ali and Nasir (2023) report similar results, highlighting the importance of local, trust-based networks in fostering female entrepreneurs of the first generation.

## **Conclusion**

To sum up, the present study demonstrates that the female entrepreneurship in Sargodha is predetermined by the interplay of structural, cultural, and psychological aspects that remain dynamic. Your research women were very successful in terms of their frameworks of resilience, agency and adaptability to established patriarchal structures, limited finances and coping with the demands of work and family. To pull through the challenges, the Women Chamber of Commerce and more so, the family support, especially the spouses, came in important. In addition, it took a psychological and self-confidence to endure societal rebuffs in continuing to practice entrepreneurial activities. Minorities, cultural change, financial wellbeing, and match-making. These outcomes point to the necessity of gender-sensitive policies that stimulate community nets and awareness programs to transform the culture but also to manage the element of financial accessibility, mentorship, and work-life balance. Besides increasing personal incomes, women entrepreneurship entrepreneurs promote societal growth on a bigger scale. Therefore, the case of Pakistan and other patriarchal communities has to be approached with a complex approach to defining a more inclusive entrepreneurial environment.

## **Recommendations**

The barriers of societal, cultural, financial and institutional nature that the female entrepreneurs encounter should be resolved by several targeted interventions to create a more inclusive entrepreneurial ecosystem within Sargodha and across the countries. First, to fight against the prejudices and the established gender stereotypes that harm the reputation of women as mass adversaries on the job market, educational campaigns and raise awareness programs should be introduced. Such programs can transform the society with respect to female perception and create the environment working in favor of females as they can begin their business ventures. Also, they should establish certain training sessions and mentoring programs that would help women enhance their entrepreneurship skills, build self-esteem and provide women with necessary resources that can help them succeed in a male-dominated environment. The regulatory agencies and governments should strive to develop and enact gender-equitable frameworks on policywise grounds. These should ensure that they have fair access to capital, business support programs as well as networking. International efforts to create awareness about the adverse outcomes of gender bias and recommend the development of an inclusive and welcoming culture may be established on the local community and at institutional levels. It is also necessary to consider the lack of community and family support. Community-based campaigns are supposed to promote the social and economic aspects of female entrepreneurship, challenge the traditional gender role, and present successful female entrepreneurs as role models. The families can be motivated to support women in their business via financial support such as grants, subsidies or putting tax incentives on women owned businesses. Shared efforts of policymakers and financial institutions are required to make capital more accessible. Gender barriers in finance may be counteracted with special financial services like microcredit, micro loans, reduced rate financing and simplified loan application processes. Also, subsidies can be augmented significantly establishing the venture capital funds and investment schemes targeting women. The other notable recommendation is to strengthen the institutional support ecosystem. There is also the need to establish and expand the existing business networks of women, women professional networks and women peer-mentorship networks to help in promoting women access to knowledge transfer, mentorship and collaborative business activities. To conclude, the empowerment of women entrepreneurs in Sargodha requires a multi-stakeholder and comprehensive planned approach to address institutional weaknesses, financial exclusion, and cultural inhibition. In addition to promoting gender equality, implementing these particular recommendations, can support social progress, innovation, and economic development at the government, financial institute, and development organization levels. Besides the

aspect of equity, investing in females businesspeople is an effective strategy of sustainable development and societal growth

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