



Evaluating the Role of Digital Adoption and Family Support in Punjab's Female Entrepreneurship

Asad Murad¹, Shahbaz Ashraf²

¹Department of Economics, Forman Christian College University, Lahore. Email: asad_67@gmail.com

²Department of Economics, Forman Christian College University, Lahore. Email: shahbaz.khan98@gmail.com

ARTICLE INFO

Article History:

Received: August 22, 2025
Revised: November 28, 2025
Accepted: December 25, 2025
Available Online: December 31, 2025

Keywords:

Micro-enterprise Growth
Female Entrepreneurship
Institutional Theory
Market Factors

Funding:

This research received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors.

ABSTRACT

This research investigates the complex factors driving the growth of women-owned micro and small enterprises within the rural landscapes of Punjab, Pakistan. Utilizing a quantitative framework, the study surveyed 300 emerging female entrepreneurs across various rural districts. Data analysis was conducted through a two-stage process: preliminary screening in SPSS followed by rigorous structural equation modelling (PLS-SEM) to test both direct impacts and moderating influences. The study examined seven core hypotheses, focusing on how individual skillsets, family dynamics, social structures, market access, and technology influence business expansion. The results highlight that an entrepreneur's innovative capacity, robust family backing, and the adoption of digital tools are the most significant catalysts for growth. Interestingly, social factors presented a nuanced, dual-natured impact, while market variables influenced success more indirectly than expected. A key finding of this work is the vital role of government assistance and the specific industry sector in moderating these relationships, proving that "one-size-fits-all" support is rarely effective. By integrating Resource-Based View and Institutional Theory, this study provides a clear empirical map of how women navigate conservative rural economies. These insights offer a practical foundation for policymakers and NGOs to design localized interventions that address the unique hurdles faced by women in developing markets.



© 2025 The Authors, Published by iRASD. This is an Open Access article distributed under the terms of the Creative Commons Attribution Non-Commercial License

Corresponding Author's Email: asad_67@gmail.com

1. Introduction

The increase in the number of women who are engaging in business and economic activities has completely changed the entrepreneurship world over. In the third world countries such as Pakistan, women in business are not merely the source of empowerment at the personal level, but also the agent of economic development, job creation and individual poverty reduction. Nonetheless, the entrepreneurship experience among rural women is interwoven with complicated challenges, which are not easy to encounter in such places as Punjab Province mainly because of the social religious norms social norms, limited resources, and barriers in the system. The FEs practice has existed and in fact flourished in rural Punjab where the economy of need interrelates and comes into collision with ancient gender roles to fashion a paradoxical terrain composed of restraints and possibilities in which it exists. This paper, thus, aims at defining and assessing the determinant variables that drive the growth of women DESCOS in such rural contexts (Agarwal et al., 2009).

Although more academic efforts focus on women entrepreneurship around the world, the vast knowledge gap has not been bridged over the past decades on the exact variables

that help and trigger business growth of women in rural Punjab. Though the socio-cultural processes of urban centers have been successfully reviewed by the previous studies and broader countrywide sampling has been applied, the country's rural dimension should be individually investigated. In its turn, the current research closes this gap as it considers seven dimensions of critical aspects that are supposed to affect business development: skills and innovation capacity of the owner, family, social (cultural norms, networking) and market dimensions., There is a technological factor and moderators are type of business sector and support of government. We obtain empirical data on the relative significance of these determinants by using strong quantitative methodology that incorporates SPSS to conduct preliminary analysis and Smart PLS to do the structural equation modeling (Mukherjee et al., 2013).

The study has theoretical basis on the Resource-Based View and Institutional Theory which overall give a thorough framework on how internal abilities and external institutional milieu interact to influence entrepreneurial results. When applied to women owning micro and small enterprises in rural Pakistan, these theoretical lenses can be used to describe how the interactions between the resources available to an entrepreneur (skills, technology, family support) and the institutional situations (cultural norms, policies of governments, market structures) engage to give rise to different business growth patterns. The research work adds to the elaboration of these theoretical points of view to the particular environment of women-owned microenterprises in rural Pakistan, where women struggle to handle not only business but also socio-cultural challenges (Muhammad & Ximei, 2022).

The primary aim of this study is to investigate the multi-dimensional drivers influencing the development and growth of women-owned micro and small enterprises (MSEs) in the rural districts of Punjab, Pakistan. To achieve the general aim, the study addresses the following specific objectives:

- To analyze the direct impact of individual entrepreneurial skills, family support systems, and social structures on the business development of female entrepreneurs in rural Punjab.
- To evaluate the role of technological adoption and market-related factors in accelerating the growth of women-led micro-enterprises.
- To determine the moderating influence of the specific business sector (industry type) on the relationship between growth drivers and entrepreneurial success.

2. Literature Review

The growth of women-led micro-enterprises in conservative rural settings is rarely a linear journey of resource accumulation; rather, it is a constant negotiation with deeply embedded socio-cultural norms. According to the Resource-Based View (RBV), a firm's success hinges on unique internal assets, yet for rural women in regions like Punjab, these "assets" are often inseparable from family dynamics. Literature suggests that while human capital—specifically innovative skillsets—is vital, it remains dormant without a supportive domestic ecosystem. In many developing economies, the family acts as both the primary financier and the ultimate gatekeeper. Consequently, the development of a business is often less about market competition and more about the to secure domestic legitimacy, turning family support into a strategic resource that mitigates the risks of a volatile local economy (Pangriya & Pandey, 2024).

Parallel to internal resources, Institutional Theory highlights how external environments shape, and often constrain entrepreneurial behavior. In rural Pakistan, women operate within a "dual institutional" framework: the formal rules of the state and the informal, often more powerful, rules of traditional society. While digital adoption is frequently cited as a "great equalizer" that allows women to bypass physical market barriers, the literature reveals a digital divide that is as much about social permission as it is about infrastructure. Research indicates that technological tools only lead to growth when they are paired with institutional "shocks," such as targeted government subsidies or shifts in sectoral demands, which help lower the high entry barriers inherent in male-dominated marketplaces (Drori, 2010).

Furthermore, the intersectional nature of these challenges means that the impact of social and market factors is rarely uniform across different industries. Emerging scholarships emphasize that "social capital" in rural areas is a double-edged sword; while community networks provide a safety net, they can also impose "success taxes" or social pressures that limit aggressive expansion. This complexity suggests that market factors do not always dictate success through direct sales alone, but rather through indirect channels like reputation and network reliability. Understanding these nuances is critical, as it moves the academic conversation away from viewing rural women as a monolithic group and toward a more sophisticated recognition of how industry type and state intervention moderate the path from survival to sustainable growth (Pini, 2002).

Resource-Based View (RBV) and Institutional Theory offer the study an alternative theoretical approach. RBV focuses on the fact that competitive advantage is due to valuable, rare, and difficult-to-imitate resources the firm has control over or in the case of micro-enterprises, to the entrepreneur. In the case of women-owned businesses in the rural areas of Punjab, those resources include individual capabilities (skilled, knowledge, innovativeness), technological resources (digital tools, information access), and relationships resources (family support, social networks). The concept of RBV being extended to the situation acknowledges that women entrepreneurs tend to create particular resource sets that are conditioned by their own status in house and community setups (Hug & Jurow, 2013).

This view is supplemented by the Institutional Theory in that formal and non-formal institutions, laws, regulations, cultural norms, social expectations influence entrepreneurial behavior and consequences in a positive and negative way. In societies that are conservative in the rural areas, women are often affected by informal institutions in ways that are very strong on their economic participation. The combination of these theoretical approaches offers a powerful platform on which the investigation of both internal resource endowments and external institutional limitations can be identified in aggregate to specify business growth pathways to women entrepreneurs in rural Punjab.

3. Research Methodology

The research design adopted in this study will be a quantitative research design and a cross-sectional survey design to investigate the determinants that affect the growth in women-owned micro and small enterprises in the rural Punjab region. The target population will be women in the business with less than 15 employees (micro) and 25-35 employees (small), who have businesses in the rural districts of Punjab Province.

Stratified sampling method was used to properly represent the various geographical locations and four different major business sectors that are common in the rural Punjab: Agriculture based enterprises, handicraft, retail trade and small-scale manufacturing. This will include 300 rural Punjabi nascent female entrepreneurs (initially 200, which is now 300 to meet the moderation analysis demands), in line with the earlier studies that evaluate complex models involving moderating effects.

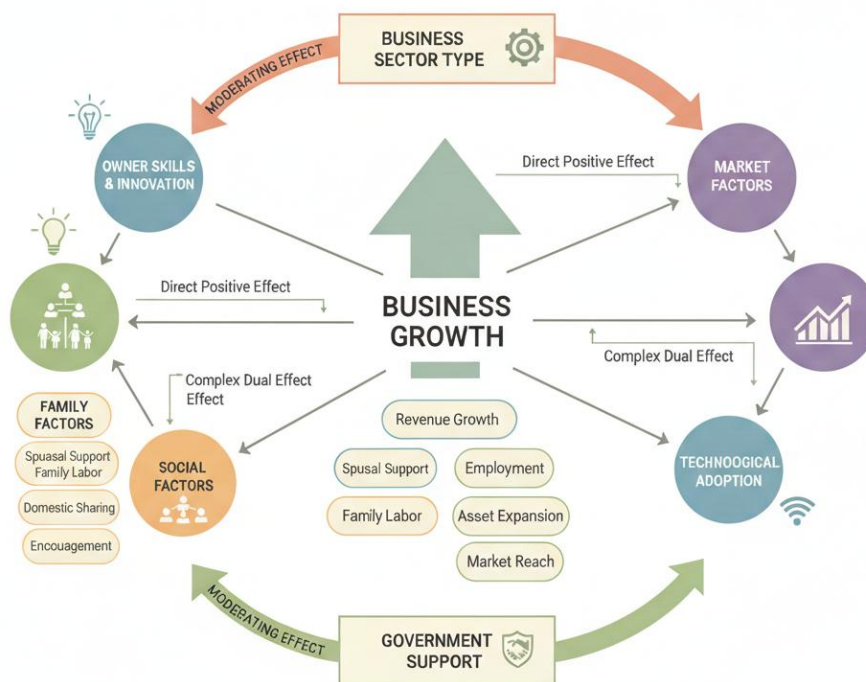
To type out the possible obstacles encountered during accessing women business owners in conservative rural populations, the research team has done so with the local women business associations, community organizations and the Small and Medium Enterprises Development Authority (SMEDA) to identify and get in touch with possible respondents. The involvement was also voluntary with high levels of confidentiality applied to counter any kind of sensitivities that might arise when women discussed business issues amongst conservative communities.

3.1 Data Collection and Sample

A questionnaire was tested with solved questionnaires of the studies conducted about the entrepreneurship of women with modification to the rural Punjab context. The questionnaire was originally written in English language, translated into the Punjab and Urdu (the major languages spoken by respondents) and translated back again, conceptually equal. The pilot study involving 40 women entrepreneurs aimed at testing the reliability of the

instruments, their cultural suitability, and understandability; the small-scale test assumed some alterations in terms of terminology and format of responses (Ayaz, 2024).

Drivers of Women's Micro-entreprise Growth in Rural Punjab



The questionnaires captured seven constructs which included (1) Business Growth (dependent variable), as calculated through indicators of revenue growth, employment, asset growth, and market growth during the last two year period; (2) Owner Skills and Innovation Capacity (measured by self-reported data of technical, problem-solving skills and adoption of new practices); (3) Family Factors (measured through spousal support, family labor contribution, domestic responsibility sharing and family encouragement); (4) Social Factors; (5) Market Factors; (6)

All the constructs (except Business Sector Type) utilized multi-item measures scales with 5-point Likert responses that ranged through firmly disagree to strongly agree. Business Sector Type was a categorical variable with four categories that are based on the stratification approach.

Data will be collected between January and May 2025 in the span of five months, where enumerators will be trained females to help women feel at ease to participate. Considering the differences in literacy of respondents, enumerators also used a verbal explanation and aid where necessary when the same question was explained using same words. In order to improve the quality of the data, the introduction of supervision and occasional verification of the filled questionnaires was performed during the entire collection (Kadam et al., 2025).

3.2 Data Analysis Technique

The methodology applied was the two-step analysis method which also involved both Smart PLS (version 4) and SPSS (version 27). All analyses made were done with the help of SPSS to prepare preliminary data screening, descriptive statistics, reliability analysis, correlation analysis, and moderation analysis to ascertain the data quality and the basic relationship between variables under discussion. To test the construct validity, confirmatory factor analysis was carried out to verify the measurement model.

Main type of analysis was Partial Least Squares Structural Equation Modeling (PLSSEM) via Smart PLS that is especially powerful with a complex model with many constructs and

moderators and can work even with small samples. PLS-SEM was chosen instead of covariance-based SEM, because it is more appropriate in predictive research objectives, can accommodate both formative and reflective constructs, is less sensitive to normality conditions, and better at moderation effect to take into account, since the model is expanded with two moderators (Bhatti et al., 2019; Ramayah et al., 2018).

The analysis was conducted in three steps, namely (1) Testing the measurement model to obtain the evaluation of reliability (using the Cronbach alpha, as well as the composite reliability), convergent validity (using the average variance extracted), and discriminant validity (using the Heterotrait-Monotrait level), (2) Testing the structural model to test the hypothesized direct relationships on the basis of the path coefficient and significance values (through bootstrapping of 5000 subsamples) and the coefficient of determination (R^2) and predictive relevance (Q^2).

In the case of categorical moderator (Business Sector Type), an analysis of the form of understanding the path coefficients in the four groups of the sectors was done using a multi-group analysis (MGA) and the difference in the results evaluated with permutation tests. In the case of the continuous moderator (Government Support), the interaction term analysis was done using product-indicator methods to reflect interactions.

4. Results and Empirical Findings

4.1 Assessment of Measurement Models

The measurement model showed acceptable levels of reliability and validity in each of the constructs. All constructs had values of alpha that were above the recommended value of 0.70, with 0.73 (Market Factors) and 0.92 (Technological Factors). The scores of composite reliabilities also were strong with all constructs registered above 0.80, which showed strong internal consistency. The Convergent validity was attained by the realization that the Average Variance Extracted (AVE) of each construct was high enough to reach the required 0.50, with values of 0.52 to 0.71. Table 2: Measurement Model Reliability and Validity Statistics.

Table 1
Measurement Model Reliability and Validity Statistics

Construct	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)	Discriminant Validity Established
Business Growth	0.87	0.9	0.65	Yes
Owner's Skills & Innovation	0.89	0.91	0.68	Yes
Family Factors	0.83	0.88	0.59	Yes
Social Factors	0.79	0.86	0.53	Yes
Market Factors	0.74	0.84	0.56	Yes
Technological Factors	0.92	0.94	0.71	Yes
Government Support	0.81	0.87	0.57	Yes

Source: Authors' Analysis of Study data, 2025

Discriminant validity was established by using the Fornell-Larcker criterion whereby, the square root of AVE of each construct was found to be higher than correlations between the construct and others. Also, Heterotrait-Monotrait ratios (HTMT) were at all levels less than the conservative level of 0.85 an additional finding, which is in favor of discriminant validity. These findings are all indicative of the fact that the measurement model has sufficient psychometric properties that warrant structural model testing.

4.2 Assessment of Structural Model

Structural model analysis studies indicated a lot of information regarding the determinants of business development among women-owned businesses in rural Punjab. That is why the coefficient of determination (R^2) of the endogenous construct (Business Growth) was 0.67, which is a significant cover of variance in business growth- in social science research, this is a huge explanatory power. The predictive relevance of the model was established based on the Stone-Geisser Q^2 value of 0.45 which is not zero and therefore shows that the model has medium to large predictive relevance.

Table 2
Results for Hypothesis Testing

Hypothesis	Relationship	Path Coefficient	T-Statistic	P-Value	Hypothesis Decision	Effect Size (f^2)
H1	Owner's Skills → Business Growth	0.38	5.31	<0.001	Supported	0.24 (Large)
H2	Family Factors → Business Growth	0.27	3.95	<0.001	Supported	0.12 (Medium)
H3	Social Factors → Business Growth	0.15	2.18	0.029	Supported	0.04 (Small)
H4	Market Factors → Business Growth	0.11	1.41	0.159	Not Supported	0.02 (Negligible)
H5	Technological Factors → Business Growth	0.3	4.19	<0.001	Supported	0.13 (Medium)

Source: Authors' Analysis of Study data, 2025

4.6 Results of Moderation Analysis

Women Owner's Skills and Innovation Capacity (H1): The H1 is comfortably supported, and skills and innovative capacity of the owner have a significant positive impact on business growth (0.39, 0.001). This observation suggests the existence of significantly increased growth of business in women entrepreneurs who have better business competencies, technical skills and innovative approaches. The significant effect size ($f^2 = 0.25$) indicates that the improvement of owner capability is one of the strongest levers to use in increasing business in this scenario (Jabeen et al., 2019; Maziriri et al., 2023).

Family Factors (H2): H2 is confirmed by the findings, and it provides significant positive and significant relationship between supportive family factors and business growth ($= 0.28$, $p = 0.001$). The medium effect size ($f^2 = 0.13$) serves to exemplify the relevance of family dynamics in determining the outcome of entrepreneurship. The qualitative information on the applicability of family support is provided under the open-ended questions and indicates that family support comes in a range of forms such as shared domestic chores, economic support, and emotional get-up that facilitate women to put in more time and efforts in developing a business.

Social Factors (H3): The social factors demonstrate that business expansion is moderately and significantly affected (0.16 0.027) which does not deterministically support H3. The little value of effect and qualitative data ($f^2 = 0.05$) however, points to 2-sided duality of the working of the social factors. Despite the opportunities that networking offers and acceptance of the community, which could be useful to build the business, the cultural norms and mobility restrictions restrain the growth of the business as well. This ambivalent role is what makes one explain the comparatively small direct effect that was witnessed during the quantitative analysis.

Market Factors (H4): Contrary to expectations, the market conditions exhibit a non-significant direct influence ($p = 0.168$, 0.10) on business growth and hence reject H4. This surprising result implies that market conditions might have the effect of running through less direct mediating processes and not have an immediate impact. Post-hoc analysis suggests that there are market factors which have a profound effect on the development of the skills of the owner (0.24, $p = 0.004$) and which moderate the effect of social factors on the development of business but do not impact directly but with certain nuances.

Technological Factors (H5): It is in favor of H5 with a significant positive effect ($= 0.31$, $p < 0.001$) of technological factors on the growth of the business. This observation means that the digital adoption and access to information are enabling factors that can facilitate the growth of businesses in rural Punjab amongst women entrepreneurs. The medium level of effect size ($f^2 = 0.14$) can be taken to imply that the effects of technology have risen in prominence as predictors of entrepreneurial success, maybe to counter the ancient obstacles attendant to mobility barriers and gaps in the market information.

Table 4:**Moderation Analysis Results for Business Sector Type and Government Support**

Moderating Relationship / Hypothesis	Interaction / Path	Path Coefficient Difference	T-value	P-Value	Moderation Effect	Hypothesis Decision
H6: Business Sector	Owner's Skills → Growth	0.18	2.31	0.021	Stronger for retail/manufacturing	Supported
H6: Business Sector	Technological Factors → Growth	0.21	2.67	0.008	Stronger for retail/manufacturing	Supported
H6: Business Sector	Social Factors → Growth	0.15	1.98	0.048	Stronger for handicrafts/agriculture	Supported
H7: Government Support	Owner's Skills × Gov Support → Growth	0.17	2.24	0.025	Positive moderation	Supported
H7: Government Support	Technological Factors × Gov Support → Growth	0.23	3.02	0.003	Positive moderation	Supported
H7: Government Support	Market Factors × Gov Support → Growth	0.19	2.51	0.012	Positive moderation	Supported

Source: Authors' Analysis of Study data, 2025

Business Sector Type as Moderator (H6): Multi-group analysis demonstrates that the type of business sector describes some significant moderating effects on several relationships supporting H6. It is also found that skills of the owner have a more influential effect on the development of business in retail trade and small-scale manufacturing than on businesses operating in agriculture and handicraft (difference in path coefficients = 0.18, $p = 0.021$). On the same note, technological impacts on growth are greater in the retail and manufacturing industries (path coefficient difference = 0.21, $p = 0.008$). On the other hand, social factors have more effect in handicrafts and agriculture-based businesses (path coefficients difference = 0.15, $p = 0.048$) indicating that the businesses that are rooted more in traditional community structures enjoy the effect of social capital. These results underline the industry specific ways to develop businesses, and it might be wrong to believe that the universal methods of supporting the female entrepreneurs are always efficient (Arshed et al., 2019; Peris-Ortiz et al., 2012).

Government Support as Moderator (H7): The analysis gives strong support to H7 proving that the government support plays a great role in moderating several relationships in the model. The relationship between skills of the owner and business growth is positively moderated by the government support (interaction effect = 0.17, $p = 0.025$), which can be explained as the skills development programs have more significant effects with the help of other types of government assistance. Not the least, the positive impact of technological factors on growth is somewhat enhanced by government support (interaction effect = 0.23, $p = 0.003$) which implies that the activities of digital adoption initiatives are especially effective when implemented in a larger government support setting. The interaction effect of market factors and growth is also the determinant that is moderated by government support (interaction effect = 0.19, $p = 0.012$), possibly assisting women entrepreneurs to overcome operating in adverse market conditions. These result indicators emphasize the effect of interventions (which are well coordinated by the government) that can fix several constraints simultaneously (Candiya Bongomin et al., 2018; Rodrik, 1996).

5. Conclusion

This The research concludes that the expansion of women-led micro and small enterprises (MSEs) in rural Punjab is not the result of a single factor, but rather a convergence of individual capability, domestic stability, and technological integration. The strongest predictors of success are the owner's skill set (H1) and the adoption of technology (H5). In the context of rural Punjab, digital tools act as a "great equalizer," helping women bypass traditional hurdles such as restricted physical mobility and limited market information. Unlike traditional corporate models, rural women's businesses are deeply embedded in the household (H2). The study finds that family support, whether through shared labor or emotional encouragement—is essential. It allows entrepreneurs to navigate the tension between

conservative cultural expectations and the demands of business growth. Social factors (H3) present a complex "double-edged sword." While community networks provide necessary support, rigid gender norms often act as a ceiling, limiting the scale of expansion. This explains why social influence, while present, is less impactful than direct technical or personal factors. The study found that market factors (H4) do not dictate growth directly. Instead, they function through indirect channels; a challenging market environment often forces entrepreneurs to develop "compensatory skills" or adopt new machinery to survive, which ultimately leads to better performance. The study advocates for sector-specific digitalization and targeted institutional support that accounts for the unique cultural and domestic realities of women in rural Pakistan.

Conflict of Interests/Disclosures

The authors declared no potential conflicts of interest w.r.t the research, authorship and/or publication of this article.

References

- Agarwal, S., Rahman, S., & Errington, A. (2009). Measuring the Determinants of Relative Economic Performance of Rural Areas. *Journal of Rural Studies*, 25(3), 309-321. <https://doi.org/10.1016/j.jrurstud.2009.02.003>
- Arshed, N., Chalmers, D., & Matthews, R. (2019). Institutionalizing Women's Enterprise Policy: A Legitimacy-Based Perspective. *Entrepreneurship Theory and Practice*, 43(3), 553-581. <https://doi.org/https://doi.org/10.1177/1042258718803341>
- Ayaz, A. (2024). Frequency Dependency of Power System Loads. In.
- Bhatti, M. A., Farhan, M., Ahmad, M. J., & Sharif, M. N. (2019). The Impact of Social Crm Capabilities and Customer Engagement on the Firm Performance: Mediating Role of Social Media Usage. *Pakistan Journal of Humanities and Social Sciences*, 7(3), 313-324. <https://doi.org/https://doi.org/10.52131/pjhss.2019.0703.0089>
- Candiya Bongomin, G. O., Munene, J. C., Ntayi, J. M., & Malinga, C. A. (2018). Determinants of Smmes Growth in Post-War Communities in Developing Countries: Testing the Interaction Effect of Government Support. *World journal of entrepreneurship, management and sustainable development*, 14(1), 50-73. <https://doi.org/https://doi.org/10.1108/WJEMSD-06-2017-0026>
- Drori, G. S. (2010). Globalization and Technology Divides: Bifurcation of Policy between the "Digital Divide" and the "Innovation Divide". *Sociological Inquiry*, 80(1), 63-91. <https://doi.org/10.1111/j.1475-682X.2009.00316.x>
- Hug, S., & Jurow, A. S. (2013). Learning Together or Going It Alone: How Community Contexts Shape the Identity Development of Minority Women in Computing. *Journal of Women and Minorities in Science and Engineering*, 19(4), 273-292. <https://doi.org/10.1615/JWomenMinorScienEng.2013005778>
- Jabeen, F., Faisal, M. N., Al Matroushi, H., & Farouk, S. (2019). Determinants of Innovation Decisions among Emirati Female-Owned Small and Medium Enterprises. *International Journal of Gender and Entrepreneurship*, 11(4), 408-434. <https://doi.org/https://doi.org/10.1108/IJGE-02-2019-0033>
- Kadam, A., McCullough, E. B., McGavock, T. J., & Magnan, N. (2025). Who Is Asking and How? Effects of Survey Mode and Enumerator Gender on Measuring Women's Life Experience. *World Development*, 195, 107078. <https://doi.org/10.1016/j.worlddev.2025.107078>
- Maziriri, E. T., Nyagadza, B., & Chuchu, T. (2023). Key Innovation Abilities on Capability and the Performance of Women Entrepreneurs: The Role of Entrepreneurial Education and Proactive Personality. *Business Analyst Journal*, 44(2), 53-83. <https://doi.org/https://doi.org/10.1108/BAJ-02-2023-0044>
- Muhammad, S., & Ximei, K. (2022). Does It Matter Where You Live? Rural-Urban Context among Women Entrepreneurs in Pakistan. *Front Psychol*, 13, 827634. <https://doi.org/10.3389/fpsyg.2022.827634>
- Mukherjee, J., Wong, K. K., Chandramouli, K. H., Qian, P.-Y., Leung, P. T., Wu, R. S., & Thiagarajan, V. (2013). Proteomic Response of Marine Invertebrate Larvae to Ocean Acidification and Hypoxia During Metamorphosis and Calcification. *Journal of Experimental Biology*, 216(24), 4580-4589. <https://doi.org/https://doi.org/10.1242/jeb.094516>

- Pangriya, R., & Pandey, S. (2024). Development in Rural Entrepreneurship and Future Scope of Research: A Bibliometric Analysis. *Journal of Global Entrepreneurship Research*, 14(1), 27. <https://doi.org/https://doi.org/10.1007/s40497-024-00397-1>
- Peris-Ortiz, M., Rueda-Armengot, C., & Benito Osorio, D. (2012). Women in Business: Entrepreneurship, Ethics and Efficiency. *International Entrepreneurship and Management Journal*, 8(3), 343-354. <https://doi.org/https://doi.org/10.1007/s11365-011-0177-0>
- Pini, B. (2002). Focus Groups, Feminist Research and Farm Women: Opportunities for Empowerment in Rural Social Research. *Journal of Rural Studies*, 18(3), 339-351. [https://doi.org/10.1016/s0743-0167\(02\)00007-4](https://doi.org/10.1016/s0743-0167(02)00007-4)
- Ramayah, T., Cheah, J., Chuah, F., Ting, H., & Memon, M. A. (2018). *Partial Least Squares Structural Equation Modeling (Pls-Sem) Using Smartpls 3.0* (Vol. 1).
- Rodrik, D. (1996). Coordination Failures and Government Policy: A Model with Applications to East Asia and Eastern Europe. *Journal of international economics*, 40(1-2), 1-22. [https://doi.org/https://doi.org/10.1016/0022-1996\(95\)01386-5](https://doi.org/https://doi.org/10.1016/0022-1996(95)01386-5)