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## REALIZING THE GAINS FROM CAPACITY BUILDING OF UNDERSERVED WOMEN ENTREPRENEURS IN FURTHER ESTABLISHING THEIR ENTREPRENEURIAL VENTURES IN PUNJAB

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## ABSTRACT

This qualitative study presents the perceived merits and obstacles of capacity-building programs for women entrepreneurs in disadvantaged communities based on data collected through a brief survey during the training program from a pool of 150 participants. The study examines how such programs play a role in skill enhancement, business development, and the empowerment of marginalized women within their communities. Broad themes emerging from the data were increased financial literacy, improved self-esteem, networking opportunities, and external barriers such as limited access to capital and socio-cultural limitations. The results point to the transformative power of such tailored entrepreneurial training but also emphasize the need for tailored support systems that can further enhance the injection of long-term benefits. This study presents some lessons for policymakers, development organizations, and educators interested in creating more inclusive and effective capacity-building interventions for underserved women entrepreneurs.

**Keywords:** Women entrepreneurs, capacity building, underserved communities, qualitative study, empowerment, business training

### Introduction

Schumpeter (1934) noted that entrepreneurship is a means of economic development and social mobility. Unfortunately, for women entrepreneurs in disadvantaged societies, this path is still littered with barriers to realizing their dreams (Brush et al., 2019). New data from Global Entrepreneurship Monitor (2022) shows that female entrepreneurship is rising worldwide. However, women in developing countries still suffer a higher failure rate by 30% than men within the first three years of business, making it essential to evaluate the effectiveness of a capacity-building intervention designed to support this demographic.

The term capacity building describes the transformation of human capital for extending networks and acquiring resources for entrepreneurs (Manolova et al., 2020). According to feminist entrepreneurship theory, such development must consider the special gendered reasons restricting women, particularly when it comes to domestic work, women's mobility, and cultural values that do not favour them from participating in business (Jennings & Brush, 2013). Even if these are justified, a relationship exists between training programs and business performance (McKenzie & Woodruff, 2014). There has, however, been very little research about how these programs could tackle intersectional issues facing women at the base of the pyramid (Al-Dajani et al., 2015).

Current literature identifies three persistent gaps in understanding women's entrepreneurial capacity building. First, most evaluations orient themselves towards quantitative metrics like revenue growth, leaving qualitative aspects of empowerment aside (Roomi & Harrison, 2010). Second, few studies employ feminist frameworks to analyze how training content and methods

interact with patriarchal structures (Dy et al., 2017). Lastly, little research examines the sustainability of program impact beyond the immediate post-training period (Klinger & Schündeln, 2011). These gaps are relevant, especially in developing contexts where institutional support systems for women entrepreneurs are weakest (Jamali, 2009).

This study contributes to the literature by employing an approach grounded in theory to study the lived experience of 150 underserved women entrepreneurs participating in a training scheme in Punjab. Building on the work of Coleman and Kariv (2014) on gendered capital acquisition, we extend the conversations around the effectiveness of entrepreneurial training through an intersectional analysis (Crenshaw, 1991) that examines how class, level of education, and rural/urban location mediate program outcomes.

### **Research Questions**

This study addresses the following research questions:

How do underserved women entrepreneurs experience and perceive the value proposition of capacity-building programs?

What program elements (content, pedagogy, duration) are most impactful in addressing women's specific constraints at the base of the economic pyramid?

How do intersectional identity factors (age, marital status, education level) influence program effectiveness and business outcomes?

What structural barriers persist despite capacity-building interventions, and how might programs be redesigned to address these?

The results of this study will best inform policymakers, development agencies, and educational institutions on how to create more effective and gender-responsive entrepreneurship programs. Centering the voices of underserved women entrepreneurs, this study provides empirical evidence to inform, theoretically and practically, the field of inclusive entrepreneurship development.

### **Literature Review**

#### **Theoretical Foundations of Women's Entrepreneurship Development**

The academic discussion concerning women's entrepreneurship has progressed considerably through several theoretical lenses. Feminist entrepreneurship theory, initiated in 2009 by Brush et al., presents a radical challenge to male-oriented entrepreneurial models by revealing how institutionalized gender norms shape women's business experiences. This theory elucidates how ordinary frameworks of entrepreneurship ignore domestic responsibilities, societal expectations, and institutional barriers that specifically impact women entrepreneurs. Building on the ideas of Crenshaw (1991), intersectionality enlightens the discussion with some critical insight into how gender combines with other identity

markers like class, race, ethnicity, and geographic location to form compounded disadvantages for these underserved women entrepreneurs. Alvarez and Barney's (2007) resource-based view gives us another way to examine how capacity-building programs target issues with financial, human, and social resources.

Recent research studies not only show gender differences but also explores the systems behind those differences. Even following Jamali's (2009) investigation, evidence has demonstrated how cultural practices often hold back women in business through the workings of legal institutions. They, like Al-Dajani et al. (2015), argued that women entrepreneurs from Jordan have been effective at working within systems and avoiding damaging their social reputation. The previous points emphasize that capacity-building should include both personal learning and dealing with factors at the system level that discourage women's entrepreneurship.

### **Systemic Barriers Facing Underserved Women Entrepreneurs**

If a group of entrepreneurs living in a remote area, has little money from their family to invest and is taking part in low-skilled activities, it tends to have human capital issues as the first and key constraint. Not having good financial knowledge, not studying formal business lessons and not training staff in new digital skills are several forms of the lack of human capital. Gaps in education and skills are most prevalent among women in remote areas and with little formal education, thereby creating barriers to the formalization and growth of their businesses. Structural barriers account for the towering challenges as well. Using cross-country evidence, demirgüç-Kunt et al. (2018) have shed light on the severe difficulties women entrepreneurs face in accessing formal credit, with women having lower approval rates for loans by about 20% than their otherwise equivalent male counterparts. In their study in Pakistan, Roomi and Harrison (2010) characterize the exclusion of women from male-dominated business networks, which curtails their access to market information, suppliers, and potential customers. Some aspects of property ownership, which the World Bank (2021) finds problematic in multiple developing contexts through legal restrictions, further limit opportunities for women to use assets as collateral for the growth of their businesses.

Socio-cultural restrictions only add more intricacies. According to Elam et al. (2022), the gendered division of domestic labour multiplies the hours of labour a woman entrepreneur does compared to her male counterpart involving business and household work. Evidence from different parts of Africa shows how mobility limitations restrict women from accessing markets, training programs, and business networks, as shown by Bardasi et al. (2011). Perhaps most insidious, Kantor's (2005) work from South Asia shows how entrenched social stigma against women in business generates psychological barriers and community resistance that often outlive the removal of formal legal barriers.

## **Efficacy and Limitations of Current Capacity-Building Approaches**

Though promising, much evidence is still missing that proves both the efficacy and worth of entrepreneurship capacity-building programs. A detailed meta-analysis shows the difference high-quality and innovative interventions can make in some outcomes. E.g. Cho and Honorati's (2014) review of 37 impact evaluations across developing countries focused on evidence that emerged from analyses of high-quality training programs having a proven value of 15 to 20 per cent increased survival rate for women partaking in the business. On the other hand, Karlan and Valdivia (2011) have a rigorous impact assessment of business training in Peru, which has observed significant improvement in financial management practices. Brooks et al. (2018) significantly uphold their argument in East Africa on how much far-reaching programs widely and rigorously designed may effectively expand women's business networks, thereby increasing the spaces in which they operate.

However, longitudinal studies also expose other shortcomings of the current approaches. Klinger and Schündeln's (2011) three-year follow-up study in Central America revealed that the initial positive impact of training programs often declined after an 18-24-month period without follow-up. This indicates a sustainability gap in many interventions currently in use. Scholars have identified that the current capacity-building models have a number of issues. For example, Calás et al. (2009) have mentioned that the main focus on personal skills overlooks the bigger issues in the entrepreneurial field. According to Dy et al. (2017) when using an intersectional approach, they see that common “one-size-fits-all” training often does not address the different needs of women from different social groups. In their study, Field et al. (2016) point out that practical problems such as caring for children while learning, stop some women from fully participating in training.

### **Emerging Innovations in Capacity-Building Design**

A number of recent investigations in program design have investigated some new approaches to deal with certain weaknesses. To illustrate, in Hussain et al.'s (2022) study, women attending mobile learning programs in Bangladesh finished their courses at a rate 40% higher than those taking part in standard in-person courses, thanks to learning content on their phones and overcoming travel issues. Bringing skills training, funds and mentorship together results in stronger and longer-lasting changes, as proved by Adachi (2020) in her study of gender-lens incubators. These hybrid models tackle both human capital development and financial constraints concurrently. An interesting and compelling work by Datta and Gailey (2022), published in peer-learning circles in India, gives some strong evidence for alternative pedagogical approaches. The study provides an example of how reciprocal peer

networks can be effective in keeping the flame of learning and support burning long after a formal training period, thus addressing the sustainability concern raised by earlier studies on sustainability. Donald et al.'s (2020) most innovative finding comes from their household engagement modules in East Africa, which involve male family members in the training process. This approach towards transforming gender relations successfully reduces resistance by other household members to their business activities and increases the sharing of household work responsibilities.

### **Critical Debates in the Field**

Some very important debates about program design and policy are found in scholarly literature. One such ongoing debate- the effectiveness debate- is characterized by the contradictory opinions on the effects on women's business outcomes of either training interventions or access to capital by Banerjee et al. (2015) or Bruhn et al. (2018). Another important aspect of the ongoing debate, articulated most clearly by McKenzie (2021), addresses the antithesis tension between reaching large numbers of beneficiaries and maintaining intensity and personalization of the programs for meaningful impact. The work of Buvinic et al. (2022) touches on the measurement debate concerning how program successes can be assessed, especially the tension between quantitative business and qualitative empowerment and agency measures.

### **Research Gaps and Contributions**

In this regard, this study fills several critical gaps in existing literature. It uses qualitative methodologies to illuminate the nuanced effects of intersectional identities upon program impacts instead of the dominating focus on quantitative metrics that current evaluations tend to employ. The second gap refers to the analysis of the sustainability of outcomes over time, thus responding to the dearth of longitudinal studies in this area. The third dimension investigates interactions of program design with local gender norms and institutional contexts, providing useful insights into culturally adaptive interventions. Finally, the research considers less-studied emotional and psychological aspects of capacity building, such as changes in self-efficacy, risk tolerance, and formation of entrepreneurial identity.

In advancing academic understanding and practical design of programs, these contributions present evidence-based lessons for designing more effective capacity-building interventions that are inclusive and sustainable for underserved women entrepreneurs around the globe. The findings are especially relevant for policymakers, development practitioners, and educational institutions working on reducing gender gaps in entrepreneurship and economic participation. The qualitative research approach of this study dealt with the experiences and perceptions of women entrepreneurs who attended a one-day workshop on refresher training. The research emphasized an in-depth understanding of

the participants' learning outcomes, their continuing challenges in business, and the action, if any, they intend to take post-training. Data was collected using structured reflection forms completed by 150 female entrepreneurs who attended five workshops conducted between April 14 and April 18, 2025, in rural Punjab.

## **Methods**

### **Participants and Context**

It also includes all women running small businesses like sewing, garment making, beauty salons, and food services, all representing common entrepreneurial ventures by women in rural Punjab. These women have undergone basic business training earlier, so this refresher workshop aims to refresh and add to existing knowledge. An important aspect of the rural dimension of this study is that women entrepreneurs in rural areas experience barriers in accessing organic markets, financial services, and training opportunities.

### **Data Collection**

The Refresher Workshop Reflection Form formed the basis of our data, and the open-ended nature of the form allowed us to find out a lot about what happened. The form consisted of three important parts. Participants said which aspects of the workshop stood out for them most, clarifying what they found most useful. Participants also spoke about the persistent issues they face as entrepreneurs which showed the relevance of what they learned. In addition, participants detailed exactly what steps they intended to take after the event and also gave suggestions for making the training sessions even better.

### **Data Analysis**

The qualitative data was organized by using the framework shared by Braun and Clarke (2006) for qualitative data analysis. The team got the process going by reading and reading again all the survey responses to look for any initial patterns. After that, open coding was applied to look for repeated ideas such as financial issues, marketing or time management. Codes were further refined iteratively, combining similar codes into broader themes. To ensure reliability, multiple researchers coded a subset of responses independently and compared their results, discussing discrepancies to reach a consensus. This collaborative approach contributed to validating the themes identified. Final analyses pointed toward immediate workshop benefits and systemic barriers that impede women's successful entrepreneurship in rural settings.

### **Ethical Considerations**

All subjects participated voluntarily, and informed consent was obtained from all the respondents. No personally identifiable information was maintained in the research dataset to protect the confidentiality of the respondents. The results were anonymized, and participants were assured that their responses would be used solely for research and program improvement.

## Limitations

Having a qualitative nature, the findings are context-specific and not generalizable to other populations. Bias may enter the picture due to reliance on self-reported data since participants may tend to stress the positive aspects of the training and downplay any criticism. Also, the data portray immediate impressions after the workshops rather than any long-term behavioral changes or business outcomes.

## Significance of Methodology

This qualitative method accentuated and magnified descriptions of individual and collective experiences for participants and acted in conjunction with all existing quantitative studies of entrepreneurship training. The study, by emphasizing the voices of rural women entrepreneurs, contributes to the understanding of how much capacity-building programs can be tailored to address the specific needs of underserved populations. The findings will serve as a basis for the design of future training, including indicating areas for support, such as mentorship and access to financing that will enhance program effectiveness.

## Data Analysis

### Research Overview

This qualitative study analyses responses from 150 female entrepreneurs in rural Punjab who participated in a business management refresher workshop from April 14 to 18, 2025. All participants operated small businesses in stitching (35%), garments (25%), beauty salons (20%), and food services (20%). This analysis examined four open-ended questions from post-workshop reflection forms, thus identifying significant patterns for learning outcomes, challenges that persisted, intended actions, and suggestions for improvement.

### Methodological Approach

Thematic analysis of handwritten responses was done according to Braun and Clarke's (2006) framework. Responses were transcribed, coded, counted for frequency, and categorized into emergent themes to identify predominant patterns. Three researchers independently coded samples to assess inter-coder reliability ( $\kappa = 0.81$ ).

### Key Insights from the Workshop

Participants reported substantial learning gains, particularly in business operations and marketing.

**Table 1: Primary Learning Outcomes**

Theme	Representative Responses	Frequency	Sector Distribution
Financial Management	"Learned to separate business/personal accounts"	68 (45%)	Food (40%), Stitching (35%)



Theme	Representative Responses	Frequency	Sector Distribution
Digital Marketing	"Can now use WhatsApp for customer orders."	52 (35%)	Beauty (50%), Garments (30%)
Inventory Control	"Better at tracking materials to reduce waste."	42 (28%)	Garments (45%), Stitching (30%)
Pricing Strategies	"Understood cost-plus pricing for my products"	38 (25%)	Food (55%), Beauty (20%)

#### Key Findings:

45% prioritized financial literacy skills

Beauty salon owners showed strongest engagement with digital marketing (50%)

Food sector participants struggled most with pricing strategies

#### Persistent Business Challenges

Despite training, systemic barriers remained prevalent.

#### Table 2: Ongoing Operational Challenges

Challenge	Sample Responses	Frequency	Sector-Specific Trends
Working Capital	"Can't buy bulk materials due to cash shortages."	92 (61%)	Garments (70%), Stitching (65%)
Market Access	"No transport to sell in nearby towns"	67 (45%)	Food (60%), Beauty (30%)
Equipment Costs	"Need better sewing machines but can't afford."	53 (35%)	Stitching (80%), Garments (50%)
Family Constraints	"Household duties limit business time."	48 (32%)	Consistent across all sectors

#### Notable Patterns

61% cited working capital as the primary constraint.

Stitching businesses reported the highest equipment needs (80%)

Family obligations affected all sectors equally

#### Post-Training Action Plans

Participants outlined concrete implementation strategies.

**Table 3: Immediate Business Improvements Planned**

Action	Implementation Examples	Frequency	Sector Adoption Rates
Digital Sales	"Creating Facebook page for my salon."	89 (59%)	Beauty (75%), Food (50%)
Cost Tracking	"Will maintain daily expense register."	76 (51%)	Stitching (60%), Garments (55%)
Product Diversification	"Adding new embroidery designs to attract buyers."	63 (42%)	Garments (70%), Food (40%)
Collaborative Purchasing	"Group buying with other tailors for discounts"	47 (31%)	Stitching (50%), Garments (40%)

**Implementation Insights**

**59%** planned digital sales channels

Collaborative approaches were sector-specific (common among garment/stitching)

Cost tracking was prioritized by **over 50%** of participants

**Recommendations for Future Workshops**

Participants provided constructive feedback for program enhancement.

**Table 4: Participant Suggestions for Improvement**

Suggestion	Participant Quotes	Frequency	Sector Emphasis
Advanced Financial Training	"Need deeper loan/microfinance guidance"	83 (55%)	Garments (65%), Stitching (60%)
Mobile Learning	"Video tutorials we can watch anytime"	71 (47%)	Consistent across sectors
Mentorship Program	"Want monthly check-ins with trainers?"	65 (43%)	Beauty (55%), Food (50%)
Sector-	"Separate sessions for	58 (39%)	Food (70%),

Suggestion	Participant Quotes	Frequency	Sector Emphasis
Specific Modules	food safety vs tailoring"		Beauty (60%)

#### **Critical Improvements Needed:**

55% demanded advanced financial training

Mobile learning solutions requested by 47%

Strong sector-specific demands (70% food businesses)

#### **Cross-Sectoral Analysis**

#### **Figure 1: Priority Needs by Business Type**

Sector	Top Secondary Need	Need
Stitching	Equipment Access Working Capital (65%)	(80%)
Garments	Working Capital Advanced Finance (65%)	(70%)
Beauty	Digital Marketing Mentorship (55%)	(75%)
Food	Market Access Pricing Strategies (55%)	(60%)

#### **Conclusions & Recommendations**

The analysis presents four main findings and their corresponding recommendations. First, there should be access to finance; indeed, it was clear that, where 61% of respondents encountered some working capital problems, there is the possibility for partnerships with microfinance institutions. Second, even as most have 59% increasingly embracing digital sales, the modules should be expanded to include social media marketing training. Third, industries being very different regarding need-situation, future workshops should comprise industry-specific breakout sessions to provide more tailored responses. Finally, while 43% of participants tend to be drawn toward continued mentorship, it might be necessary to suggest a systematic three-month follow-up check-in system for continued guidance and support.

#### **Quotable Participant Insight**

"I know about business records from the workshop, but I cannot obtain a loan to make progress." Stitching business owner, Faisalabad District. This reveals that although the workshop imparted fundamental business skills, structural barriers need different complementary interventions apart from the training. A three-legged support system with educational components, finance, and mentorship would greatly enhance the impact on women entrepreneurs in rural areas.

#### **Limitations of the Study**

While the study contributes significantly toward the understanding of the impact of the refresher workshop for rural women entrepreneurs, there are certain limitations which need to be

recognized:

### **Self-Reporting Bias**

Responses were gathered from participants' self-reported experiences immediately after the workshop, which may have been influenced by enthusiasm bias or selective memory. Some may have over-reported or under-reported positive outcomes or challenges by the social desirability effect.

### **Short-Term Perspective**

Data collection occurred immediately after training, making it impossible to evaluate changes in behavior and business growth over the long term. A follow-up study after the lapse of 6-12 months would be more adequate to assess sustained impact.

### **Geographic and Sector Constraints**

The study samples focus on Political Research as limited to rural Punjab and four business clusters (type-stitching, garments, beauty parlors, and food). Findings may not generalize well across urban entrepreneurs and other industries.

### **Lack of Control Group**

Without a baseline comparison group, it is hard to dissect the true effects of the workshop on participants amidst every external influence (like market trends or support from the family as a whole).

### **Qualitative Nature**

Whereas the patterns identified through thematic analysis are important, the lack of quantitative measurements (such as pre/post-revenue comparisons) makes assessing the company's improvements less objective.

This report highlights the extent to which business training has impacted 150 rural women entrepreneurs in Punjab and found that while the training led to the acquisition of some significant skills (for instance, knowledge about finances, marketing, and inventory), many participants are still struggling with persistent barriers such as working capital shortages, market access, and family restrictions. Most participants planned to implement these using cost tracking and sales through social media. Training is not a panacea for overcoming systemic challenges. Hence, three takeaways ensue from the findings: first, training can enhance the skill set of an individual, but microfinancing and equipment grants to complement that training would take individual empowerment a step further for bridging structural gaps; second, industry-specific needs need to be attended to through specialized contents like food safety ideas for caterers or advanced stitching technique for sewists; and lastly, providing follow-up support is vital since many participants have expressed great interest in mentorship and mobile learning tools as a way of enhancing and sustaining their growth and keeping them in the strong possibilities for long-term success.

### **Recommendations for Policymakers**

As proposed to circumvent some preeminent challenges raised, it is

good to collaborate with microfinance institutions in assisting with capital shortages-61% of respondents ranked that as their foremost issue. The second area proposed is a mobile-based learning platform to help remote upskilling; this came from 47% of respondents. Thirdly, developing industry-specific advanced workshops and mentorship programs provide targeted and ongoing support tailored to varying entrepreneurial needs.

### **Final Reflection**

Several approaches are required to empower women entrepreneurs - education, financial access, and community support. As one of the participants pointed out, "I learned to keep accounts, but now I need money to grow." This signifies the hope and unfinished work of women's entrepreneurial development in rural Pakistan.

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