ISSN (Print): 2959-4391 ISSN (Online): 2959-4405

JOURNAL OF SOCIAL SCIENCES DEVELOPMENT

www.jssd.org.pk editor@jssd.org.pk

QUALITATIVE ANALYSIS OF THE EFFECTIVENESS AND THE SUITABILITY OF THE ENTREPRENEURSHIP, A VIABLE STRATEGY FOR FAMILY WELLBEING

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KEYWORDS

Effectiveness, Suitability, Entrepreneurship, Strategy, Family wellbeing, Punjab, Pakistan.

ARTICLE HISTORY

Date of Submission: 02-08-2026

Date of Acceptance: 04-09-2026

Date of Publication: 09-09-2026

ABSTRACT

Wellbeing of families is more than household income. While finance is one of the factors which contribute to wellbeing, other factors include access to education, healthcare, a sustainable diet, housing, social security, labour markets, future possibilities for children, social relationships and the ability to manage unforeseen financial challenges. Entrepreneurship can bear these aspects either positive or negative. A prosperous business can lead to a higher household income, employment opportunities for family members, better education and health services, better housing situation, and better financial independence. A qualitative study has been planned to investigate the seven themes related to entrepreneurship and family wellbeing such as Entrepreneurship as a strategy for household economic security, Family support as a foundation of entrepreneurial success, Financial capital, credit and household wellbeing, Social networks, trust and business opportunities, Risk, failure and entrepreneurial resilience, Entrepreneurship, social status and male identity and Government support and the entrepreneurial ecosystem. The study has been conducted in the three cities Faisalabad, Lahore and Rawalpindi of the Punjab, Province of Pakistan. In this study in-dept interviews from 24 entrepreneurs from each city has been conducted along with a focus group discussion consisting 12 participants from each city for having in-dept information in the light of seven themes. The thematic analysis demonstrates that these seven themes are primarily important for the effectiveness and suitability of the entrepreneurship which are also linked to the individual's entrepreneurs and their families' wellbeing. It is suggested that focus needs to be placed on family support. Family supports and the role of family are the strongest variables associated with family well-being and among the strongest variables associated with firm performance, respectively, and should encourage entrepreneurial family members and families to establish mutually supportive relationships, shared decision-making, and a joint understanding of family responsibilities. Entrepreneurship awareness and counselling programs targeting the family may serve to educate families on the opportunities and challenges of entrepreneurship.

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DOI	https://doi.org/10.59075/jssd.v5i7.278
Volume/Issue	5(7), 2026, 168-189

Introduction

Entrepreneurship has become an important instrument of economic development and job creation, to combat poverty and to enhance the living standard of the household. In developing societies, entrepreneurship is linked to business formation and individual economic fortunes as well as to family security, social mobility, household resiliency and wellbeing. Entrepreneurship is a way of earning income and supporting families in Pakistan where employment opportunities are still not enough to cater the needs of the growing population (Bellavitis et al., 2022). A significant number of households depend on small businesses, self-employment, family businesses, trading operations, manufacturing, service-based businesses, agriculture-based businesses, and informal commercial activities. Therefore, it is imperative to consider the effectiveness and appropriateness of entrepreneurship as a tool for family well-being in this context (Honjo et al., 2022). This study's key focus is to explore male entrepreneurs in Punjab, Pakistan and to find out whether entrepreneurship can ever offer a sustainable and viable way to alleviate the economic and social condition of households.

Wellbeing of families is more than household income. While finance is one of the factors which contribute to wellbeing, other factors include access to education, healthcare, a sustainable diet, housing, social security, labour markets, future possibilities for children, social relationships and the ability to manage unforeseen financial challenges (Jennings et al., 2013). Entrepreneurship can bear these aspects either positive or negative. A prosperous business can lead to a higher household income, employment opportunities for family members, better education and health services, better housing situation, and better financial independence. However, entrepreneurship can also come with risks, such as financial risk, irregular income, long working hours, debt, market uncertainty, and psychological stress (Aldrich & Cliff, 2003). Thus, entrepreneurship alone cannot be equated with the effective intervention for family wellbeing. It is dependent on the type of enterprise, the skills of the entrepreneur, financial and institutional backings, market conditions, family situation, and the broader socio-economic context.

The study thus takes a more comprehensive view of entrepreneurship. Entrepreneurship is not just the creation of a business, but entrepreneurship as a means of livelihood that may help shape the economic, social and general well-being of the entrepreneur's family (De Groot et al., 2022). In Pakistan, this is especially significant as numerous businesses are intricately linked to familial dynamics. Families can contribute capital, labour, expertise, connections, management support, or emotional support. Meanwhile, family resources can run the risk of business. Thus, entrepreneurship and family wellbeing can be interdependent families can affect the entrepreneurial outcome and the entrepreneurial outcome can affect family life (Chaudhary et al., 2025).

Background

Entrepreneurial activities are more important in Pakistan context because of the problems like population growth, unemployment, under-employment, inflation, poverty and inadequate opportunities for formal job creation. Often there are not enough options with traditional jobs to support the financial needs that many people have for pursuing a career in self-employment or for starting a small business (Sharma et al., 2020). Millions of people survive from various types of small business and self-employment, such as retail trade, manufacturing, transport, agricultural related business, services, construction and others. In many homes they are looking at other jobs like they're just a secondary or tertiary source of income, but they are their primary income for the family members in many homes. So, from that perspective, entrepreneurship is considered as a campaign to livelihood in the socioeconomic domain of Pakistan.

This relationship can be observed with larger magnanimity in the province of Punjab as it is the most populous province of Pakistan with diversified economic structure. The province is home to large urban centers, emerging cities, small towns and rural communities each with varying types of entrepreneurial activities (Moreno-Menendez et al., 2022). In the realm of entrepreneurship, there are a number of businesses which fall in the category of agricultural, livestock based, manufacturing, retail, wholesale trading, transport, construction, professional services, information technology and informal ones in Punjab. This multiplicity also opens up possibilities and difficulties for entrepreneurs. The profile of the male entrepreneurs involved in these cutscenes may vary in terms of their education, financial capital, business experience, skills and knowledge, social networks, and financial and institutional assistance. The differences can impact on the effectiveness of entrepreneurship as a family wellbeing strategy.

Rising household income, however, does not necessarily equate to an increase in wellbeing of the family. There is an important link to economic wellbeing as good income is essential to support families' living needs and their investment in the future. Wellbeing also covers the area of education, healthcare, housing and living conditions, social relationships, financial security, psychological wellbeing and coping with unforeseen challenges of life. Entrepreneurship is a possibility of contributing to all these dimensions (Radu-Lefebvre et al., 2022). A profitable and sustainable business can boost household income, help parents to be able to offer children better education, better access to health, housing improvement, and help families to build productive assets and save. Economic security of the broader family may also be augmented by letting successful entrepreneurs use their businesses to provide employment opportunities for other household members.

All the advantages of entrepreneurship come with a lot of risks. Entrepreneurial income is not always stable like the income from regular jobs, or from an established business, as it is variable and subject to competition, market demand, inflation, business costs, seasonal conditions and other economic considerations. Entrepreneurs can also be investing their own or their family's money in their own businesses, or take out loans that impose re-payment requirements (Sanchez et al., 2024). Failure to survive in business can thus have dire consequences for household wellbeing. Families may find their consumption is lower, debt load is higher, and they struggle to afford education and medical bills, may lose their property. Improving the welfare of the family cannot be equated with "entrepreneurship" without any hesitation. The appropriateness is dependent on the range of resources, capabilities, scale of the business environment, and risk management abilities of the entrepreneur.

A key additional factor is the link between entrepreneurship and work-family-life balance. If you're a business owner, you might have a lot of pressure to keep your company running and growing, and you may have to work long hours. Men businessmen who are catering for spouses, children, parent(s) and relatives can encounter significant monetary and emotional obligations. Entrepreneurship can be a more independent and flexible career than others, but the demands of business can also limit the time that is available for family activities (Usai et al., 2020). The economic squeeze and business uncertainty can impact on family dynamics and emotional health. Thus, an accurate assessment of entrepreneurial productivity can not only take the economic effects of entrepreneurship into account, but also the social and personal effects of entrepreneurship.

The impact of entrepreneurship initiatives on family wellbeing is also linked to wider issues of poverty alleviation and social mobility. A successful business can enable a household to transition from low-income to an improved financial situation (Said et al., 2022). Having more money can help them and their families own home, save for their kids' education, save up for a nest egg and better their social standing. This benefit may last over generations. The children of successful entrepreneurs can enjoy better educational and economic benefits; family businesses and assets may be carried forward to the next generation. Low-productivity enterprises, though, can failure to generate meaningful improvements in livelihoods and may only generate subsistence income.

In this context it is important to focus on entrepreneurship as an option for enhancing family living and not just business formation, or profitability. The present study is however restricted to male entrepreneurs residing in Punjab, Pakistan and aspires to investigate if entrepreneurship is an effective and appropriate tool for enhancing economic and social conditions of the entrepreneurs' families (Shahzadi et al., 2025). The study is significantly applicable as often in Pakistan, men bear the major financial burden of households. This entrepreneurial trajectory might thus directly affect dependents and the life of the household.

This study is set against the backdrop of the acknowledgment that entrepreneurship has the potential of being a key opportunity for improving family wellbeing in this province, but whether this is the case is not assumed. The success of enterprise is sustainable if optimal financial resources, skills, market opportunities, institutional supports, risk-management capacity, and family cooperation are provided (Sanders, 2022). Considering the experiences of male entrepreneurs can assist in building up a broader profile of the impact of entrepreneurship on the wellbeing of the household, and if it can deliver sustainable economic and social outcomes. The results can also assist policy makers, financial institutions, entrepreneurship development agencies and others to build entrepreneurship as an instrument of enhancing household welfare and socioeconomic development in Punjab, Pakistan.

Objectives

In qualitative study seven themes regarding effectiveness and suitability of the entrepreneurship in relation to family wellness are explored such as Entrepreneurship as a Strategy for Household Economic Security, Family Support as a Foundation of Entrepreneurial Success, Financial Capital, Credit and Household Wellbeing, Social Networks, Trust and Business Opportunities, Risk, Failure and Entrepreneurial Resilience, Entrepreneurship, Social Status and Male Identity and Government Support and the Entrepreneurial Ecosystem.

Methodology

The sample size for the qualitative component was different because in this part of the study, depth and richness of information were important as opposed to the sample size. Data saturation was also considered an important tool for determining the adequacy of sample in the qualitative portion. A criterion for data saturation was set as the point at which additional interviews and discussions did not yield significantly new data, experiences or themes. Therefore, the purpose sampling method was used in targeting the male entrepreneurs who possessed a significant entrepreneurial experience and gave detailed information about the effectiveness and appropriateness of entrepreneurship as a family wellbeing strategy (Kandade et al., 2021). They came from a variety of business settings and from across the country to provide different points of view.

The qualitative participants made use of in-depth interviews 24 from each city Faisalabad, Lahore, Rawalpindi and Focus group discussion was consisting of 12 male entrepreneurs from each city. When the same themes and patterns started to emerge again and again in the analysis of the data it was deemed that a selected number of participants was adequate. Given a small and practical qualitative sample size, a detailed examination of participants experiences, perceptions and motivations; as well as challenges; coping strategies; business outcomes and family related experiences were possible (Essers et al., 2021). An important additional benefit was that inter-sectoral entrepreneurs had the opportunity to highlight similarities and differences in how entrepreneurship impacted household income and on other aspects of wellbeing, such as supporting children to participate in education and school, healthcare and overall living standards.

Thematic Analysis

For the qualitative analysis, thematic analysis was used and this gave a systematic framework to develop a comprehensive and meaningful understanding of content gained from the male entrepreneurs. This method was very appropriate for this study as it gave the researcher an insight into the knowledge and experiences of participants on entrepreneurship as an effective and appropriate means of family wellbeing. Through thematic analysis the perspectives, experiences, and barriers of the participants were both analysed systemically and in a manner that maintained the diversity of entrepreneurial and family experiences (Vershinina et al., 2022). The thematic analysis process started with familiarization with the data. The researcher read and reread the transcripts of the in-depth interviews and focus group discussions to immerse himself in the information collected.

This phase enabled the researcher to gain an in-depth knowledge about the participants' perspectives, comments, accounts, and meanings about entrepreneurship and its impact on family wellbeing (Sorenson & Milbrandt, 2023). Special consideration was extended to positive and negative experiences such as increase in income of the family, levels of living, success of businesses, financial needs, and problems to the markets, to risks associated with businesses and to difficulties and challenges associated with work and family life. Initial coding was preceded by familiarization of the data. These codes were the meaningful data that was collected based on answers given by the participants. These ranged from entrepreneurial motivation, income generation, financial constraint, business risks, children's education, family support, economic security, institutional support and market competition, to health services and institutional quality.

The coding process guided in finding common themes among the themes found in the interviews and in the focus group discussions. For the subsequent stage, codes were coded into overarching groups related to conceptual similarities and relationships. These have then been clustered together into 'super' themes that broadly summarise the key aspects of the participants' entrepreneurship experiences and their views on family wellbeing (Xu et al., 2021). The themes that emerged indicated key issues like entrepreneurial opportunities and motivations, business challenges and constraints, financial and institutional support, economic contribution of entrepreneurship, work-family relationships and improvements in the well-being of households.

Themes were then critically examined, edited and established to ensure that they truly represented the information of the qualitative data. Some themes were repeated, overlapping or ambiguous were revised and combined to enhance clarity and coherence. The themes ended in very clear conclusions and were labelled in meaningful and understandable terms that would allow interpretations to be drawn. The researcher further contrasted the themes that arose among each of the participants and their varied backgrounds and socioeconomic statuses to discover similarities as well as differences in their experiences (Sherlock et al., 2023).

Result and Discussions

Theme 1: Entrepreneurship as a Strategy for Household Economic Security

The results from the 72 interviews carried out among the three study cities 72 entrepreneurs out of 24 male entrepreneurs from each city Faisalabad, Lahore and Rawalpindi show that entrepreneurship is considered as a significant solution to the economic security of the households and their wellbeing (Bau et al., 2020). Major reasons cited for engaging in entrepreneurship were to meet family needs such as income, paying the bills, educating the children, improving housing, and providing for family health needs, among others, by most of the respondents. One Faisalabad businessman said, "My business is my fundamental income and it enables me to pay my bills."

Another said, "When the business flourishes I can offer a better education and facilities to the children."

In cases regarding Faisalabad, 24 out of all of the respondents associated with this section were entrepreneurs, where entrepreneurship was primarily perceived as a way to obtain monetary independence and meet household needs. There was a high level of satisfaction from respondents for the opportunity to work more than just as an employee, with some also noting issues with the risk of running a business (Gil et al., 2024). One said that he decided on business due to the fact that a fixed salary did not seem sufficient for my family's requirements. Another said, "For business to yield an increase my income, you must plan and watch your business carefully." High costs, customer debts, and a lack in business experience mentioned some of the loss reasons for the entrepreneurs. While some mentioned that they hadn't received their payments; one explained: "When customers fail to pay on time, my whole family feels the financial burden."

The 24 entrepreneurs of Lahore placed an equal importance on economic gains of entrepreneurship. Some of the participants saw that owning businesses would help them improve the standard of living of their families, and help them attain greater financial independence. A user felt that he was earning better due to entrepreneurship and enabling his family to have better facilities. Another one said, "I have more control over the income that I earn in a business compared to a paid position." But competitors, inflation, market uncertainty and a shortage of funding were also cited as significant challenges. "A business can make a difference to the quality of family life but when the market falters, the family also takes the hit," said one entrepreneur.

In 24 respondents from Rawalpindi, family support, was also a strong predictor of entrepreneurship, as was improvement in economic conditions. Participants said that the business was the source of their income used to pay their domestic responsibilities and to save for their children's education. The first thing I have to do is to spend my business for my family's needs," one entrepreneur said, "It has created conditions that I have financial independence and have allowed me to raise my family's standard living because of business. However, some respondents recognised that debt and business failure may have a negative impact on their wellbeing. One of the participants noted, "When the business loses money, it is hard to pay the bills and pay the loans.

The overall views shown by 72 male entrepreneurs indicate entrepreneurship is considered a viable as well as a possible effective alternative to create family well-being in Punjab. Throughout Faisalabad, Lahore and Rawalpindi, country lift was cited as a key benefit of their lives as they sought to identify these benefits. Throughout the survey areas, income generation, financial independence, children's education and enhanced living standards, and meeting family responsibilities were highlighted as some of the big benefits of their lives. Engaging in entrepreneurship, however, is also a situation of risk and uncertainty, as the interviews also show. Thus, it relies on the business knowledge, market wisdom, cutting edge financial management, adequate capital, and strategic arrangement. Entrepreneurship can put the family on financial ground as one respondent concluded, “Success in entrepreneurship comes about throughout the proper disposal of the business.”

Focus group discussion was consisting of 12 male entrepreneurs from each city. For the participants of Faisalabad this approach seemed to be a good way of sustaining income of the household. Some said owning a business enabled them to have more control over their income, pay the bills, buy their assets, and save for the future. Lahore individuals pointed out that entrepreneurship brought higher income than certain days' work jobs. Successful businesses were deemed to be especially useful in the context of an inflationary period and improving expenditure by the household. Business owners from Rawalpindi men said that if a person starts it up, he/she becomes financially independent and does not need to rely on relatives, fixed jobs. The entrepreneurs of Rawalpindi stated that their business made them independent financially and did not rely on their relatives, fixed jobs, etc. Some also said that the profits generated in the business served as an avenue to improve housing and other household facilities.

Theme 2: Family Support as a Foundation of Entrepreneurial Success

The results of the 72 interviews (24 of male entrepreneurs from Faisalabad, Lahore and Rawalpindi each) reveal that family support is a critical key to entrepreneurial success and family wellbeing (Schickinger et al., 2023). Parents, brothers or spouses or other relatives may be able to offer money, labour, advice and business connections, emotional support and encouragement, and other resources, as explained by respondents. This support can help entrepreneurs with starting and running their businesses. Several respondents commented: “My family supported me when I was starting my business and if not they would be difficult.”

For entrepreneurs in Faisalabad, family support is primarily reported as providing material and financial support (24). Some respondents mentioned that they had taken loans and labour from family members and were provided with advice and some during the initial days of their enterprises. “The others guys in business who invested in me included my brothers.” explained one entrepreneur. Another said, “When I had problems, my family kept me on my feet, and didn't let me quit.” These experiences suggest that family support can alleviate the family financial and emotional demands of the new entrepreneur (Walsh & Martin, 2023).

The 24 Lahore entrepreneurs also trained the importance of the family networks in putting up and running the businesses. Members stated that family members gave them capital, networking contacts and physical advice. The diarist said: “My family worked out capital and introduced me to significant customers.” Another said, "My family provided financial and emotional assistance when the business was struggling. This type of support was seen to be especially helpful in the context of entrepreneurs' challenges in obtaining formal finance or access to business networks.

Family support was also perceived as a key resource of entrepreneurship strength among the 24 entrepreneurs of Rawalpindi. I believe that I started getting my business off the ground because my family believed in my business when others did not,” said one of the respondents. Another remarked, "My family had provided me with financial support, guidance and connections, which made it easier to get the business going." Also noted was the fact that family members might be able to supply the labour and help run the enterprise thus minimizing the problems associated with operation.

But business owners across the three cities admitted family involvement can sometimes be a challenge. Possible issues were excessive interference, disagreement regarding business decisions, pressure to conform to traditional business practices, and disagreements regarding profits and responsibilities. "Family support is never bad, but too many hands on the wheel can make tough decisions more challenging," one entrepreneur said. Another said, "I thank my family's advice, however I want to have the freedom to make decisions regarding the business professionally."

The results of the total interviews substantiate that family support is one of the significant social and economic capitals among male entrepreneurs in Punjab as a whole. It can also offer the financial resources, labor, collateral, and business know-how and emotional support necessary to build and maintain a business. Meanwhile, its success relies on balance between family-centredness to entrepreneurial independence. In the words of one respondent, "family support is best when it backs you up and yet it still people trust you to make your own decisions about your business." Thus, family support is critical for the efficacy and appropriateness of enterprise as a response for the family's welfare. Positive family engagement could support business sustainability, farm profitability and farm security and negatively affect business independence, if too deep.

Emotional and monetary assistance and practical support from family members were areas of strong concern by the participants' of Faisalabad. Others reported that other relatives helped with business activities during difficult periods. Relatives besides spouses were reported to help with business activities during difficult period. Lahore participants noted that support from the family was a pivotal and major source of motivation in the early experience of owning or establishing a business. Rawalpindi entrepreneurs said that, in some cases, their family members loaned them money, provided them with labour services, counselled them in business and arranged contacts for the business.

Theme 3: Financial Capital, Credit and Household Wellbeing

The results of a random sampling of 72 interviews (including 24 male entrepreneurs in Faisalabad, 24 entrepreneurs in Lahore and 24 entrepreneurs in Rawalpindi) indicate that financial capital is one of the essentials for initiating, running and expanding your business (Peake & Eddleston, 2021). The respondents named a variety of sources entrepreneurs typically rely upon, such as personal savings, family loans, friends, and formal financial institutions, as they are available. Capital as one of the basic inputs for equipment purchase, premises, stock, payment of employees and overheads was seen as a crucial factor. "It's hard to start a business and build it without good capital," said one entrepreneur.

The 24 entrepreneurs from Faisalabad highlighted the challenges associated with accessing formal loans from banks as their most significant concern. Some of the participants acknowledged that they used personal savings and bank loans from relatives and friends as banks were not prepared to grant loans without putting up any collateral (Schjoedt, 2021). One entrepreneur said, "I went to the bank for a business loan but failed to be able to give them their property guarantee. Others said, "Somebody supported me "financially" when I landed at no financial sources which were willing to give me a loan." The learnings from these experiences are that informal financial support networks are vital to small business ventures.

The same challenge was observed in the 24 other Lahore entrepreneurs, as they also pointed out that access to finance is one of the key constraints for business to be successful and also for the families to be well off. The latter used savings resources and loans from family members and other informal lending for start-up and/or growth. A participant said: "I began my line of work with my personal funds given that it was hard to obtain a bank loan. Another said, "My family members lent me money if I was lacking funds to grow the company." Participants felt that it was easier to secure financing from family members, but they did noted there could be pressure brought in by family if the business was unsuccessful.

Even for the 24 entrepreneurs of Rawalpindi access to finance was looked as indispensable to sustaining business activities and to meet household needs. "Capital is the lifeline of business, business without capital cannot grow even if the business idea is good", said one entrepreneur. Yet another said, "I borrowed from family members since saving that much was difficult for me. The participants noted that loans could have the potential to help their businesses grow and the eventual resulting increase in family income but too much borrowing can put strain on the family financial situation.

Financial management and the give and take of business investment with residential consumption were also stressed, in all the three cities. Business profits have to be carefully managed in order to ensure that adequate funds are always available for reinvestment in the business as well as also for the families. One respondent reported, "The income of my business is not enough for the household expenses as I do require money to run the business." One spoke about, "With proper financial management, I can be able to support my family and the future of this business as well.

The results of the 72 face-to-face interviews are overall reflective of financial capital's direct influence on the effectiveness and sustainability of entrepreneurship as a tool towards family wellbeing. Entrepreneurs may face certain barriers to formal credit, these can be overcome with the support of personal savings and informal family financing, and they may also improve their household security and income through successfully using capital. However, families can run themselves into debt and financial stress due to excessive borrowing and a lack of good financial-living skills or improper use of business funds. It was pointed out that "Entrepreneurship promotes family wellbeing if used wisely and income is managed carefully by the entrepreneurs," summarized one of the respondents.

Thus availability of finance, financial awareness and skillful borrowing along with planning and proper reinvestment are very important for sustaining entrepreneurship among male entrepreneurs in Punjab to remain as a viable and sustainable source of family wellbeing.

Capital was found as one of the most important constraints to starting and growing businesses in Faisalabad FGD. Improved business capacity to access finance was linked with higher household income. Lahore FGD: Entrepreneurs highlighted the issue of capital investment required for machinery, inventory, property etc of the business. Rawalpindi FGD: Participants agreed the credit may facilitate the growth of businesses, but pointed out that the credit must be available at a reasonable rate of interest and the repayment cycle must be affordable.

Theme 4: Social Networks, Trust and Business Opportunities

The responses from both interviews with 72 entrepreneurs showed that social networks, trust and business relations are considered to be important entrepreneurial resources for entrepreneurial success and family wellbeing with both Faisalabad, Lahore and Rawalpindi entrepreneurs (Tognazzo & Neubaum, 2020). Participants described how they use relationships with family members, friends, suppliers, customers and other entrepreneurs as sources to get business information, to recognise business opportunities, finance and to hire employees or to resolve issues. One businessman said that the building of good relationships is very important as he said, “You cannot be a successful businessman if you don't work together with other people.”

In relation to the 24 entrepreneurs of Faisalabad, some responded that family and personal networks are essential in ensuring the success of the business and their business stability. Some participants said they were provided information, financial support and labour and business contacts by relatives and friends. “When I got started, I was able to get suppliers and customers through my contacts,” one entrepreneur stated. Other said, “If I am having a business issue, I consult with people that are more experienced than myself.” This was not the case for the respondents who had little experience in the family business, who found it more difficult to seek advice and make useful contacts (Staniewski & Awruk, 2021).

The 24 Lahore entrepreneurs also found networking as an important source of business opportunities. The business linkages with customers, suppliers and other entrepreneurs enabled respondents to sense the market trends and increase their businesses. When prompted, one participant said that they had developed good relationships with their customers and suppliers which had helped their business expand. Another said: “You might find opportunities and information through a trusted business contact you don't find through self. The perspectives mentioned above imply that social capital can ease business issues and enhance market information.

Similarly, among the 24 Rawalpindi entrepreneurs, respondents also talked about trust and personal relationship as factors which contribute to the success of business. A businessman said, “Trust’s the key to business, people respond to what you do if they know who you are and trust you." Another said, "My friends and family have been of service to me in getting me customers, employees and financial assistance when I wanted to have them. Among the other responses cited were strong social networks that offer emotional encouragement when experiences periods of business stress and uncertainty.

All three cities had entrepreneurs reporting that low social network strength can pose great challenges. First time or newer entrepreneurs might not have access to knowledgeable businessmen or dependable suppliers or customers. According to one of them, "If there are no business contacts to learn from, you just have to find everything out the hard way. "Without getting a first-hand network in place, it becomes difficult to find opportunities and solve problems fast," explained another.

The overall results of the 72 interviews support that social networks and trust play an important role as a social capital asset which can reinforce entrepreneurship and family wellbeing. Good networking can lead to having knowledge, funding, labour, customers and emotional support close at hand, while poor networking can result in isolation and uncertainty in business. In fact, relationships are a huge factor in business, as one entrepreneur states, "Support from trusted people can help you make it through a difficult period in business." Thus, the power and appropriateness of entrepreneurship as a means of family wellbeing go beyond financing capital; it is also about the ability to build and sustain socially and/or professionally trustworthy networks. A strong social network can enhance business performance and create greater opportunities and societal support for the entrepreneur and his family.

Faisalabad FGD: Participants mentioned their own relationships are significant in order to get to know customers, suppliers, business partners and market information. Lahore FGD: Entrepreneurs also pointed out that trust/reputation aided business dealings and brought repeat business. Rawalpindi FGD: They shared information that social networking could be a great asset for new entrepreneurs to access some opportunities that they might not be able to without social networks.

Theme 5: Risk, Failure and Entrepreneurial Resilience

The results from 72 interviews from 24 male entrepreneurs from Faisalabad, Lahore, and Rawalpindi show that factors such as the fear of risk, failure and entrepreneurial resilience have an impact on the sustainability of entrepreneurship as a way of enhancing family wellbeing (Thakur & Sinha, 2026). Business owners understand that when starting a business, there can be an element of uncertainty, risk associated with investment, competition, and the potential of a business failure. Concurrently, they saw failure as a potential learning landmine to be improved on future business decisions. "There's always a risk in business, but a failure shows one what not to do again," said one entrepreneur.

Financial and emotional implications of business failure were highlighted by respondents particularly from the 24 entrepreneurs in Faisalabad. Losing its profits, losing its customers, debts owed by customers with high costs and lack of knowledge in the market were reported as experiences. An entrepreneur explained, "I bought expensive stocks not looking into the market and when there was less sale, my family too suffered with it. Others said, "If some people are paying on credit, and then they don't pay on time, it leaves my business in such devastating financial shape (Wang et al., 2026). These experiences illustrate how a lack of planning and inadequate risk management can impact a family's economic well-being.

The 24 Lahore businessmen/entrepreneurs also pinpointed that failure in business can lead to financial and psychological crisis. The sectors identified correspond to the common risks, which are also considered in the answers received: changing markets, competition, inflation, debt and poor investments. "Of course you are losing the amounts of money, but if a business fails you then you are having to deal with pressure with family because there went your money factor," said one participant. The other said, "I am aware of all of my failures, and I have been more cautious in my investment and in my research into the market. These are perspectives based on what resilience is built in response to experience and adaptability to adjusting to circumstances.

The respondents also among 24 entrepreneurs of Rawalpindi also screened the factors of being resilient in the adverse situation of business. "After the losses in my business, I applied my experiences to help improve my business choices in the future," said one entrepreneur. One of them, he said that, "A business man should never be afraid to lose a business as the family is depending on him." Patience, learning, financial discipline and family encouragement were considered important qualities for recuperating from business difficulties by respondents.

Additionally, across the 3 cities, participants highlighted the importance of family support for entrepreneurs' resilience. Help and support from the family, both emotionally and in some instances also financially, during periods of difficulty. But respondents reported that the demise of the business can also lead to breakdowns within the family, especially if family savings or borrowing have been impaired. One participant said, "Being supported by family make it easier, after loss, but you have to take responsibility for your mistakes."

From this point of view, the results of the 72 interviews show that entrepreneurship is a very risky business but, on the other hand, not bearing this out necessarily translates into economic insecurity forever. The entrepreneur who learns from mistakes, makes better plans, faces risk and adjusts his/her business strategy is more likely to overcome the downfall to improve and create a sustainable enterprise. "Failure sucks, but if you learn from it, then it can build you up as an entrepreneur," said one respondent.

Thus, entrepreneurial resilience and risk management come into play to safeguard the wellbeing of the family. When male entrepreneurs can manage to predict risks, minimize unnecessary risk exposure to their finances, learn their lesson and adjust their business from the changes in the market, entrepreneurship becomes a viable manner. Appropriate use of risk management would not only safeguard the loss of household income in the event of business failure, but also enhance the sustainability of business activity in the longer run in Punjab.

Faisalabad FGD: Risk was identified as being an inevitable part of entrepreneurship and when trouble hit the business, to persevere. Lahore FGD: Entrepreneurs said a failure would be a learning experience and inspire them to make improvements to their business plans. The participants discussed the need for adaptability and resilience in facing market fluctuations and unexpected challenges at the Rawalpindi FGD.

Theme 6: Entrepreneurship, Social Status and Male Identity

The findings from the 72 interviews (24 male entrepreneurs from Faisalabad, Lahore and Rawalpindi each) clearly showed that entrepreneurship plays a role in raising family wellbeing (Brieger et al., 2025). It also created independence, social recognition, self-confidence and sense of men, which led to higher well beings in the family. Participants said that successful entrepreneurship is related to being financially responsible, self-sufficient and independent in the support of their families. "It instills confidence in me to run a business because I feel I can support my family or take care of the family myself," said one entrepreneur.

From a group of 24 entrepreneurs in Faisalabad, most respondents used the term entrepreneurship with notions of independence and respect within his/her families and communities. "People respect me that I have built my own business and I can support my family," explained one participant. Ones said "As a businessman I have gained confidence and I am more independent. Incorporating business success with a sense of achievement, respondents found business successful to have a feeling that they can make money for themselves instead on relying on other people (Dwyer et al., 2026).

The 24 entrepreneurs from Lahore also felt that entrepreneurship was a means of social acceptance and self fulfilment. Respondents described how becoming successful business owners may improve their self-position in the relationship with relatives and friends, and the citizens. Another businessman said that "Now, when that business is successful, people start giving him credit and value for effort. Another said, "My business has shown me money independence and empowered me in my family. The economic and symbolic aspects of entrepreneurship are reflected in these views.

Meanwhile among the 24 such entrepreneurs whose data was collected in Rawalpindi it was observed that Entrepreneurship's relationship with self-confidence and social status was also mentioned. "Running my very own business has given me the ability to feel independent and self-reliant for my own future, while being responsible for my family's.", one participant said. Another gave a definition as follows: "A successful entrepreneur is the one who has created something on his own efforts. Those taking part considered financial independence and their personal satisfaction in being able to care for family members as significant factors.

Respondents in all three cities also agreed that there can be pressure from the social expectation. Sometimes male entrepreneurs are pressurized to keep their business running well in order to show their success and their capacity to support their families. The one said, "Business failure is very difficult, as citizens may not just deem that you have failed as a businessman but they might also feel that you failed as a provider." Another said, "The confidence of success emanates from that success, but if that is too much pressure, because he or she has to look successful, it can be stressful.

The overall results of the 72 interviews confirms that entrepreneurship has an important social or psychological dimension apart from its role economic. A good business enterprise can increase men's independence, self-esteem, family-respect and social-recognition. Meanwhile, too much focus on status and wealth can lead to pressure during lulls in the businesses. As mentioned by one of the respondents, "A successful business confers confidence and respect upon a man, but the value of a man should be no less derogatory then to that of earning money".

So, it can support the family in a few ways that enhance wellbeing, but the increased family wellbeing should be broadened to include family bonding, financial independence, personal achievement and social recognition. Entrepreneurs need to develop well-being and self-assurance while keeping realistic expectations of how well their businesses are going, as well as nurturing healthy family relationships to ensure sustainable family wellbeing.

Faisalabad FGD: Participants related entrepreneurship to independence and responsibility, giving for family. Lahore FGD: Entrepreneurs who were successful were considered financially sound and socially accepted. Characterization of business ownership, too, was linked to personal achievement. Rawalpindi FGD: Participants correlated entrepreneurship to the general notion of 'Men's responsibilities' which is to provide economic security to his family.

Theme 7: Government Support and the Entrepreneurial Ecosystem

Results of 72 interviews of individuals, 24 male entrepreneurs each, who are working in the sectors of Faisalabad, Lahore and Rawalpindi respectively, suggests that the role of Government in making entrepreneurship as a tool for improved family wellbeing effective and suitable is important (Jaufenthaler et al., 2025). Access to finance, training, business registration, infrastructure, market opportunities and supportive policies are seen as being important in establishing and maintaining businesses explained respondents. One businessman said, "The government aid can make the initiation of small businessman's enterprise and their growth easier.

Respondents felt that the financing and availability of training and other business related services are the key areas that need improvement in the entrepreneurship sector in Faisalabad. The participants noted that the complex procedures and limited availability of affordable credit may affect the growth of business. A businessman has said, "Government should simplify the process of availing a loan for the businesses, because not every small entrepreneur can avail it because of the required guarantee." Another said: "Certain guidance and training ensure that new entrepreneurs make no mistakes and manage businesses better. In view of this, those who responded also felt that institutional support was crucial in order to minimize the risks of the business and the economic security of the households (Khan, 2025).

The attitude of Director-General towards 24 Lahore entrepreneurs was comparatively favorable with regard to the initiatives taken by government to support entrepreneurship and startups. Top business facilitation services and technology-related initiatives and incubation opportunities were cited as helpful tools for entrepreneurs. The average response was that "government programs focusing initiatives on startups have created better opportunities for young entrepreneurs in Lahore." Another said, "A business incubator or technology centre can help the entrepreneurs transfer their ideas into market." While respondents also highlighted the ongoing need for greater simplicity of procedure, access to funding and hard-to-believe support for small businesses, they pointed to ongoing issues as well.

The same was found from 24 entrepreneurs in Rawalpindi, in their views government support in sustaining the business is most important. An entrepreneur said "the government can share some of the costs of financing small enterprises and eliminate unessential hassles for registration. Another contributed, "Entrepreneurs should not be given money, they should be groomed through trainings, infrastructures and market facilitation." Participants stated that the support from the governments should not end with the establishment of a business and should help the business grow and sustain itself.

Of all these, "bureaucratic procedures", "unavailable access to capital", "regulatory requirements", and "unadequate infrastructure" are the most respondents cited as challenges in each of the three cities. Whether it was due to kits or due to their other documents, bureaucracy was mentioned as a major obstacle by respondents in all three cities, as was access to finance, regulatory requirements and the availability of infrastructure. "Starting up a business is just the beginning," said one entrepreneur, "and it's just as important that they get support from the government so they can survive and thrive." Most participants felt that robust institutional assistance would help address financial and operational risk potentially leading to family welfare.

In conclusion, the results taken from 72 interviews reveal that the government plays an integral part in a thriving entrepreneurial ecosystem in Punjab. Support services such as financial assistance, training, incubation, business facilitation, digital infrastructure and market support can enhance the viability of enterprises & household's economic security. "Providing an enabling environment, the government can lead to entrepreneurs creating businesses that are able to generate income for their families and jobs for others" said one respondent.

Entrepreneurship, therefore, is more likely to be a viable and sustainable option for family wellbeing if policies are better targeted to the broader concerns of entrepreneurs and less to simply promote the startup of businesses. Easier rules, available capital, skills building and infrastructure along with ongoing business assistance can empower male entrepreneurs to create more solid businesses and enhance the overall wellbeing of their families going forward.

Faisalabad FGD participants said that if entrepreneurship is to be encouraged then the government should provide funding, training, infrastructure and have simplified procedure. Lahore FGD: Entrepreneurs discussed the importance of financial schemes, business training and supportive regulatory policies. Rawalpindi FGD: Participants especially emphasized the critical role of government support for small businesses and new Startups as they have restricted financial means.

Conclusion

The first theme, entrepreneurship as a means of enhancing economic security of the household, reflects the generality of its perception as a means of enhancing household incomes and household financial independence. Participants stated the benefits of being in business were that they were able to cover household needs, pay bills, send their children to school, build houses, pay health bills and save for the future. A business venture offered advantages to many entrepreneurs over fixed improper employment where they could not control their income and opportunities for growth. The results, however, also showed that there is not always a stable income to businesses. Major threats to household economic security included inflation, customer debts, strong competition, high operating costs, absence of proper planning and market uncertainty. Entrepreneurship can therefore enhance the standard of living of the family provided it could be managed well and business conditions are propitious.

The second theme is about the crucial role of family support in entrepreneurial success. The findings illustrate that parents and spouses, siblings and other relatives are likely to provide money, labour, information, encouragement and references in business. Entrepreneurs with fewer opportunities to develop entrepreneurship skills, and access to formal finance and network, rely on family networks to do so. The participants across all three cities were able to highlight how encouraging a family does this helps in increasing their motivation and helping them to continue during bad times. However, the challenges of too much family involvement, disagreements about the direction of the business, how profits are shared and responsibilities shared were also reported. Thus, implications from the findings here indicate that family support is most effective when combined with a degree of autonomy in exercising choices, decisions, and practices for the entrepreneur.

The third theme is related to financial capital, credit and wellbeing of household. The availability of sufficient finance was mentioned as an important factor in initiating, operating and growth a business. Equipment, premises, stock, payment of employees and other operating costs were provided to entrepreneurs from their own funds and their families and from sources of friends and formal financial institutions. A significant number of respondents, though, found that their credit facilities from banks were hard to come by due to the condition of collateral and the challenging process of obtaining credit facilities. Friends and family was often easiest form of financing, although there was a potential to pressure and debt if too much was borrowed from a relative. The findings highlight extensive financial education, prudent borrowing, effective budgeting and reinvestment in keeping the businesses in business and the families happy.

One of these themes is fourth, where social networks, trust and business opportunities get a special focus. Participants have reported relationships with family members, friends, suppliers, customers and other entrepreneurs have been useful in sharing information and financial support, labour, market information and business expansion. Building trust and reputation was crucially significant when it comes to building customer relationships, gaining suppliers and benefits when uncertain. On the other hand, small network entrepreneurs would have trouble finding reliable information and identifying opportunities. The results validate the link between social capital and entrepreneurial results, entrepreneurial confidence and household security; and between social capital and their other sources of finance.

The fifth theme has an entrepreneurship focus on risk, failure and entrepreneurial resilience. Entrepreneurship can bring about economic advancement, yet there is uncertainty involved, investment dangers, competition, obligation and perhaps the failure of the business. Those who took part in the discussion expressed their view on the negative impact of lack of knowledge about the markets, weak planning, customers' defaults, and unsuitable investments on businesses and families. Concurrently, some participants considered failure to be a learning opportunity and a call to make better decisions and adapt. Having patience, financial discipline, constant education, parental support and good risk management were found to be key to overcoming failures. The results also suggest that resilience plays a key role in maintaining the wellbeing of households and future viability of enterprises.

Theme Six focuses on entrepreneurship, social status and male identity. Business success was linked to independence, self-confidence, respect, personal achievement and fulfilling family responsibilities. For the many male business owners, business success reinforced a sense of provider and enhanced their social status in their families and communities. A job for a man was also expected to always be successful, and to always fill the pockets of a family as a consequence of this psychological pressure. Losing a business could be seen as an economic loss, but might also be considered as a missed opportunity to meet social and domestic duties. The findings extend the definition of family wellbeing to emotional satisfaction, self-esteem, respect in the community and healthy family relationships.

The seventh theme is about government support and entrepreneurial ecosystem. Access to finance, training, infrastructure, business registration, technology, incubation services, and market opportunities are key to entrepreneurial success, participants said. Major obstacles that were identified include significant items of bureaucracy, lack of access to affordable credit, regulations and poor infrastructure. Simplified procedures, accessible financing, business training, digital facilities and on-going institutional assistance after business establishment were some of the recommendations given by the respondents on the way forward. The results indicate that not only entrepreneurship creation should government policies target, but also enterprise survival and growth as well as adding value to the welfare of the household.

Recommendations

The study identified some recommendations to make the contribution of entrepreneurship to the overall performance of the firms and family level of entrepreneurial individuals stronger within the context of entrepreneurship in Punjab, Pakistan.

First, more focus needs to be placed on family support, first off. Family supports and the role of family were the strongest variables associated with family well-being and among the strongest variables associated with firm performance, respectively, and should encourage entrepreneurial family members and families to establish mutually supportive relationships, shared decision-making, and a joint understanding of family responsibilities. Entrepreneurship awareness and counselling programs targeting the family may serve to educate families on the opportunities and challenges of entrepreneurship.

Second, it is important to secure income of certainty. The results show that income stability is one of the most robust determinants of firm performance as well as family well-being. We should therefore encourage entrepreneurs to build sustainable business models, keeping sufficient financial buffers, diversifying sources if suitable and financial planning. Conducting budget training, cash flow management, risk management and business continuity training can be a factor in achieving financial stability.

Third, there should be access to finance improved. There is a need for financial institutions to create convenient financing awards for small and emerging entrepreneurs from its side and as on the part of the relevant government agencies. Loan mechanisms should be clear, low cost, and suitable to the needs of small business. Programmes in financial literacy should also be undertaken such that the entrepreneurs can be able to take informed decisions on borrowing, investment, saving and repayment.

Note: The paper has been derived from Ph.D. research work entitled "Examining the effectiveness and suitability of entrepreneurship, A viable strategy for family wellbeing: a case study of male entrepreneurs in Punjab, Pakistan".

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