

## THE BARRIERS, OPPORTUNITIES, AND POLICY IMPLICATIONS FOR WOMEN ENTREPRENEURS IN PAKISTAN

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### ABSTRACT

This study examines how Pakistani women entrepreneurs impact the economy by assessing their limitations and possibilities, while identifying policy implications based on peer-reviewed academic articles between 2020 and 2024. Through thematic and comparative research, the author established five connected obstacles that prevent women entrepreneurs from participating and succeeding in business: limited financial access and insufficient training support, digital exclusion, societal restrictions, and weak institutional services. Research findings demonstrate that these obstacles maintain a self-perpetuating relationship, which leads to greater unequal treatment of rural-based women located in underdeveloped areas. The successful experiences in India and Bangladesh demonstrate how precise microfinance programs, together with digital skill enhancement and unified business centers, help women entrepreneurs overcome their barriers. The recommended policy strategy includes gender responsive financial tools, unified digital education and vocational training programs, updated laws, and National Women's Entrepreneurship Authority to restructure institutions. This study presents a multi-stage implementation approach to secure universal accessibility and sustain the growth of results. National economic development alongside long-term prosperity in Pakistan depends strategically on women entrepreneurs' access to empowerment, because it ensures gender equity.

**KEYWORDS:** *Women Entrepreneurship, Pakistan, Gender Barriers, Financial Inclusion, Digital Divide, Socio-Cultural Norms, Vocational Training, Institutional Support, Policy Recommendations, Comparative Analysis, Sustainable Development, Inclusive Economy, Microfinance, Empowerment*

## **INTRODUCTION**

Emerging economies benefit from women's entrepreneurship, as they function as a vital power for developing inclusive economics. Feminine-led business ventures worldwide generate essential job opportunities and innovations, and increase household income while reducing poverty rates (Sajjad et al., 2020). Ventures create resilient communities, particularly when economic stability or when the state lacks sufficient capacity. Pakistan has the potential for economic expansion and social advancement because it has a female population of nearly 50% but is strongly underrepresented in business activity (Ahmad et al., 2021). The rate of female entrepreneurial participation in Pakistan is the lowest among South Asian countries. Statistics indicate that female ownership in small and medium enterprises reaches only below 10%, whereas Bangladesh and India demonstrate better outcomes because of their specialized initiatives for female entrepreneurs (Nawaz et al., 2023). Various elements contribute to the gender gap in Pakistan's female entrepreneurship level. Multiple complexities across sociocultural elements, institutional obstacles, financial challenges, and technical constraints limit women from starting new business ventures and managing existing ones for growth.

Several studies have investigated these restrictive factors. Financial exclusion is the leading hurdle preventing women from participating in business activities. Female entrepreneurs encounter multiple barriers in their attempts to launch new businesses because they lack startup capital, experience discrimination in lending practices, and cannot provide sufficient collateral to meet requirements (Raza et al., 2024; Khan & Tüürç, 2024). The presence of technical financial services does not guarantee that women obtain them because traditional cultural beliefs prevent them from taking credit management into their own hands (Farooq and Salam, 2024). Women encounter additional restrictions in pursuing entrepreneurship because of major deficiencies in education and skill development programs. According to research findings from both Noor and Isa (2020) and Khan et al. (2021), women experience limited business success because they lack formal education, business training, and mentoring programs. Women face major obstacles because of inadequate digital access. Pakistani women sustain digital exclusion in the modern transition toward e-commerce, fintech, and digital marketplaces, because they lack digital tools and minimum ICT proficiency (Rizvi et al., 2023; Umar et al., 2022). The combination of infrastructure obstacles and strong cultural gender roles restricts women from using technology in areas that lack appropriate development. The failure to implement specific programs will expand the existing gaps between men and women concerning their participation in business, as well as their income levels.

Societal traditions, together with traditional male dominance patterns, work as intensifying influences. Women across many regions of Pakistan must place household duties above their career goals and face limitations that prevent them from participating in market activities and business networks. According to Soomro et al. (2024), family members, together with societal groups, frequently work against women pursuing their entrepreneurial ambitions, particularly within traditional

societies (Farooq and Radovic-Markovic, 2017). Forbidding factors worsen due to insufficient institutional systems. The existence of gender-responsive policies is hindered by implementation challenges that fail to address the current circumstances on the ground (Ahmad et al., 2021). Pakistani women entrepreneurs have proven their strong ability to support ecosystems that provide them with supportive environments. Research based on real-world business examples demonstrates that female business owners establish jobs and produce original ideas that help minimize poverty levels (Shah et al., 2021; Nawaz et al., 2023). International examples support this case. Women in Bangladesh use microfinance, together with digital training and market accessibility, to advance their businesses from informal to formal status and boost both their economic independence and social rank (Moral et al., 2024).

The COVID-19 pandemic has exposed various weaknesses along with the strength factors observed among female entrepreneurial activities. A substantial number of entrepreneurial businesses operated by women thrived worse because of lightning limitations and diminishing customer interests, mainly in the service-based and retail sectors (Ma et al., 2025). Various businesses have adjusted their operations through online platforms for sales promotions and e-commerce activities, as well as remote service provision. The shift of Pakistani women towards digital entrepreneurship showed their ability to innovate during challenges while saving their livelihoods, according to Afshan et al. (2021). The events from the past year have provided valuable insights into developing stronger entrepreneurial ecosystems based on technology for future development (Farooq and Salam, 2025). This study examines the economic influence of female entrepreneurship in Pakistan. The research objectives involving the four main objectives guide this investigation. An analysis of barriers operates on three main levels: financial obstacles and limited education alongside digital technology, sociocultural rules, and insufficient institutional backing, which create roadblocks for women in entrepreneurial activities (Farooq and Radovic-Markovic, 2017). A thorough examination must be conducted to determine how these obstacles affect business performance metrics, including expansion, profitability, sustainability, and economic benefits, at a general level.

A comprehensive comparison between our target developing countries and India and Bangladesh will reveal policy and program success patterns. The team should develop measurable policy solutions grounded in research to promote inclusive business patterns in different environments. The research draws its foundation from a complete assessment of academic peer-reviewed papers published between 2020 and 2024, while featuring theoretical and experimental content. The research collects findings across economic, social, and institutional areas to develop a comprehensive understanding of women entrepreneurs' issues in Pakistan. This research recognizes an important gap in the academic literature because there are insufficient complete approaches to explore how structural elements, together with cultural components and technological conditions, shape women's entrepreneurship outcomes. The analysis shows that economic transformation occurs when women entrepreneurs receive empowerment because they build economic strength beyond simple gender-equality concerns. Pakistan can develop sustainable economic growth through the

implementation of gender sensitive policies while improving financial access and training availability, along with digital connectivity and cultural stereotype change initiatives, which will activate a strong force for inclusive economic development. Women entrepreneurs function as fundamental pillars of national advancement serving to boost women both individually and through their families while directing Pakistan toward greater strength, inventive outcomes, and collective wealth building.

### **LITERATURE REVIEW**

The research review evaluates peer-reviewed studies on women entrepreneurs' economic effects in Pakistan published between 2020 and 2024. The report follows five key elements: access to financing, education, and skill development alongside digital competency training and assessments of social traditions and institutional backing mechanisms. The analysis includes supporting third-country examples, when relevant. All utilized sources stem from Google Scholar and credible academic publishers, and come from validated and trustworthy research articles.

### **ACCESS TO FINANCE**

Financial accessibility continues to represent the main recurring problem that impairs women entrepreneurs in Pakistan. According to Nawaz et al. (2023), discriminatory lending practices, insufficient collateral, and minimal or non-existent credit histories keep women from accessing the formal financial systems in Pakistan. Women must rely on their personal funds along with informal funding networks because these methods prevent them from growing their businesses effectively. The authors argue that entrepreneurship policies should include financial instruments designed to accommodate female business entry into standard business frameworks (Raza et al., 2024). The exclusion of financial systems by Khan and Türlüç (2024) leads to the marginalization of female entrepreneurs in situations where women struggle to maintain control over their financial resources (2024). Policymakers find vital information through cross-border analysis (Farooq and Radovic-Markovic, 2017). The Grameen Bank and MUDRA loans demonstrated in Bangladesh and India how low-collateral small loans help enable women to start businesses according to Moral et al. (2024). The examples presented indicate that Pakistan could achieve financial success through locally adapted models that unite public and private entities to provide mobile banking and peer lending alongside community supported loan guarantees.

### **EDUCATION AND HUMAN CAPITAL**

Multiple research findings show that education, together with human capital development, plays a vital role in entrepreneurs' success. According to Noor and Isa (2020), women experience hurdles in regulatory procedures and sustainable business development because they lack business management skills due to restricted access to quality education and vocational training. Khan et al. (2021) show that marketing, digital platforms, and financial management education directly lead to entrepreneurship sustainability. Recent research by Inayat et al. (2022) shows how Sindh is experiencing different levels of access to entrepreneurial education in rural

and urban areas. Women in rural areas suffer from restricted access to mentoring programs, which limits their opportunities to view entrepreneurial figures, as well as training programs and business incubation facilities. During their study Sajjad et al. (2020) unveiled how women who obtain formal education cannot initiate their business ventures because they lack targeted entrepreneurial training. cping the integration of entrepreneurship teaching within formal education systems remains vital because Pakistani women require better access to technical training across the nation.

#### **DIGITAL LITERACY AND TECHNOLOGY ACCESS**

Pakistan's growing technology-driven economy is an essential obstacle to digital exclusion among its population. Rizvi et al. (2023) and Hasan (2020) confirmed that women face two challenges in online business development: inadequate digital literacy skills, limited smartphone availability, and unstable internet service quality. Women entrepreneurs show minimal involvement in the digital economy sectors that consist of e-commerce and fintech platforms, as well as virtual marketplaces (Salam et al., 2025). According to Umar et al. (2022), the integration of women into the digital economy requires investment in ICT training, together with infrastructure. Moral et al. (2024) demonstrated successful Bangladeshi digital micro-enterprise models through the mobile training of women who launched their own small businesses online. Pakistan should establish similar programs by linking telecom operators, nonprofit organizations, and governmental bodies to achieve universal digital connectivity for communities (Salam et al., 2025).

#### **SOCIO-CULTURAL NORMS AND GENDER ROLES**

Father and daughter organizations encounter sturdy challenges from sociocultural traditions, along with established gender propagation systems. According to Soomro, Abdelwahed, and Shah (2024), women must overcome resistance from both societal groups and family members, who try to prevent their business participation. According to Khan and Türiç (2024), active public resistance from society toward female economic participation strips away their business investment initiative and erodes their confidence (Farooq and Radovic-Markovic, 2017). The embedded social rules that dictate male/female roles are input from various cultural sources, including television programs alongside educational institutions and public conversations. According to Shah et al. (2021) women who adapt community social expectations develop decreased entrepreneurial drive and avoid risks which leads them to operate their businesses from home and establish informal operations. Salahuddin et al. (2021) state that breaking down the second glass ceiling requires women to undergo inner changes and receive external support through media programs showcasing entrepreneurial success stories and mentoring programs and peer resource groups (Farooq and Radovic-Markovic, 2016). Public awareness efforts need to combine social attitude education programs with economic initiatives to advance gender equality in the economy for cultural transformation to happen.



### **INSTITUTIONAL AND POLICY SUPPORT**

The combined effect of institutional behavior with current policies presents a major obstacle for women who want to establish businesses. Existing policy structures lose gender sensitivity although supportive guidelines exist since their implementation results in inconsistent outcomes according to Ahmad et al. (2021). Belief for business incorporation faces three main obstacles due to complex bureaucratic registration requirements and unclear legal regulations and inadequate operational assistance services. According to Raza et al. (2024) the institution requires better tax systems and business support centers and secure female property rights to better enable funding opportunities and financial growth. The analysis of Al-Qahtani et al. (2022) between India and Qatar establishes women entrepreneurship hubs as essential centers connecting their members to vital resources through mentorship and financing and market relations (Farooq and Radovic-Markovic, 2016). Women entrepreneurs across Pakistan should have streamlined access to government support through the establishment of female entrepreneur registry linked to service delivery portals.

### **INTERSECTIONAL FACTORS AND EMERGING THEMES**

The combination of marital status with age and social class and geographical region has revealed novel insights regarding this field according to research findings. Shah et al. (2021) joined Nawaz et al. (2023) in revealing that problems beyond family support exist for unmarried women and the widowed and young females. Because of their location in rural areas and gender status, women entrepreneurs face heightened marginalization in two ways. The COVID-19 pandemic has triggered sweeping changes in entrepreneurial business operations worldwide. According to Afshan et al. (2021), the pandemic has resulted in both economic losses and prompted digital reforms that motivated many women to start online businesses (Farooq and Radovic-Markovic, 2016). Women demonstrated remarkable courage and flexibility during the crisis because they had institutions supporting them, along with digital platforms at their disposal.

### **RESEARCH GAP**

Few studies have investigated the combined effects of barriers on women's entrepreneurship in Pakistan using integrated frameworks. Existing research examines barriers mostly in isolation from one another by studying cultural, educational, or financial aspects while neglecting their combined effects (Ikram et al., 2025). Few empirical studies have shown how particular policies designed for women entrepreneurs lead to confirmed outcomes (Farooq, 2018). This work fills the research gaps by using comparative synthesis to examine various obstacles for female entrepreneurs while providing policies that are both evidence-based and specific to the Pakistani context (Farooq, 2018).

## **METHODOLOGY**

This section describes how the authors studied the women entrepreneur economy in Pakistan by identifying obstacles and their impact on business success in relation to the findings of developing nations. A qualitative research method based on secondary data analysis was selected to thoroughly examine the complex subject because it fits the specific research needs.

## **RESEARCH DESIGN**

An exploratory qualitative design was the basis of this research. The research design selection occurred because it allowed researchers to analyze complex social phenomena, including gendered barriers in entrepreneurship within their natural environments. The methodology of qualitative research serves perfectly for studies that aim to understand actual human experiences, together with behavioral responses and institutional patterns, according to Creswell (2014). This research analyzes recent academic peer-reviewed documents, development organization reports, and relevant government policy documents. The analytical design combined thematic analysis with comparative analysis as an effective method for integrating data from multiple sources. Through thematic analysis, the research finds regular patterns in the collected literature, while a comparative approach allows for the study of policy effectiveness between countries, including India and Bangladesh.

## **DATA COLLECTION**

The research relies entirely on secondary data collected from the scholarly databases Google Scholar and Scopus, along with Springer-Link, in addition to official reports from the International Labour Organization and Government of Pakistan. The data includes: This research relies on academic articles published as peer-reviewed materials between 2020 and 2024. Reports from reputable international organizations (e.g., UNDP, World Bank, and ILO). Public policy materials and white papers created by the Government of Pakistan, together with regional governing bodies, served as sources for this review (Farooq and Radovic-Markovic, 2016). The inclusion criteria were: Studies about women entrepreneurship in Pakistan along with similar regional contexts fit the criteria. Studies published in English. Empirical, theoretical, or mixed-methods studies. Studies that failed to analyze gender-specific obstacles and did not pertain to entrepreneurship were excluded from the review.

## **DATA ANALYSIS**

A thematic analysis approach was used to analyze the literature. The research analysis process adhered to Braun and Clarke's (2006) methodology, using the following steps: The selected materials were reviewed in detail, and researchers began observing important themes alongside research findings. The research team assigned coding patterns that grouped essential concepts into frameworks such as access to finance, digital literacy, education and skills, sociocultural norms, and institutional frameworks (Rehman et al., 2018). The codes organized into wider categories evolved

into the main sections of the literature review in separate section. The analysis of these themes revealed how barriers interact with each other to affect women entrepreneurs in Pakistan. The research method allowed researchers to synthesize diverse approaches from economics, sociology, public policy, and gender studies to understand the factors that hinder women.

### **COMPARATIVE ANALYSIS**

This study examines policy frameworks in combination with the entrepreneurial conditions of developing countries through a comparative analysis to understand Pakistani results. The study focused on India and Bangladesh because they have similar socio-economic features and reside near each other. Many countries have established gender-responsive programs to enhance female business ventures (Rehman et al., 2020). For example: The MUDRA scheme operated by India offers free loan opportunities through MUDRA, specifically for micro-entrepreneurs who are women. The microfinance programs at Grameen Bank, together with the rural women-targeted digital skills development initiatives in Bangladesh, have resulted in program success (Moral et al., 2024). The analysis reviewed the operational designs, implementation success, and program mobility potential in Pakistan.

### **ETHICAL CONSIDERATIONS**

Since the study exclusively used public secondary data, it did not necessitate the analysis of human subject ethics. Research integrity and academic honesty standards received extensive rigorous adherence to this study (Farooq and Radovic-Markovic, 2016). All references received proper citations, and the research included only trusted, peer-reviewed, institutionally published, and credible literature. Both text-based and conceptual intellectual property rights receive complete respect, while this study maintains the avoidance of plagiarism.

### **TRUSTWORTHINESS AND VALIDITY**

Various studies, such as empirical research, policy reports, and comparative evaluations, served as trusted sources to establish reliability and credibility through the triangulation method. The study obtained validity by combining different scholarly perspectives, coupled with the analysis of comparative findings between geographic areas. Academic rigor has reached a high standard because peer-reviewed literature served as a reference.

### **LIMITATIONS**

The methodology possesses several important drawbacks which should be noted by researchers as follows: The research did not conduct original data collection methods through a primary investigation with women entrepreneurs. Data collection from initial sources and emotions within social relationships remains limited because of methodological limitations. Most research on women entrepreneurs examines urban populations but fails to adequately consider women in rural areas. The current research only included publications from the last five years due to relevance needs,



yet this approach might exclude significant findings from older studies. India and Bangladesh provide relevant research data; however, governmental differences and market operations along with cultural specificities prevent researchers from applying all findings to Pakistan.

### **JUSTIFICATION FOR METHODOLOGY**

The researcher selected only secondary sources because they wanted to merge existing discoveries with gap evaluation to create a research groundwork for future empirical investigations (Farooq and Radovic-Markovic, 2016). The broad research question combined with international comparison ambitions makes this method provide comprehensive coverage during a limited period and resource constraints. This study obtains value for further primary research work or policy interventions through thematic and comparative investigative techniques.

### **RESULTS AND ANALYSIS**

This section reveals the main barriers that hinder women from entrepreneurship in Pakistan by conducting thematic and comparative evaluations of secondary data sources, which also assess the business performance implications. The research investigates financial accessibility and educational capability together with digital maturity and cultural barriers and institutional support by using five analytic fields. A comparative examination of India and Bangladesh helps this study understand Pakistan's problems through cross-country analysis for reform opportunity assessment.

### **ACCESS TO FINANCE**

The lack of sufficient funding choices stands as a major obstacle which prevents Pakistani women from pursuing entrepreneurial ventures. Women face barriers to bank loans because bank collateral values are restricted and both the lending process and credit systems fail to accommodate gender diversity, Nawaz et al. (2023) and Raza et al. (2024) report. Women in Pakistan prefer using their personal assets coupled with familial assistance and informal borrowing because these funding sources oppose business expansion. Businesses operated by women face resistance from financial institutions because of unestablished business data and systematic denial of investment support resulting in negative assessment of their business ventures as high-risk. Khan and Türiç (2024) discovered that women who fulfill financial requirements frequently experience application delays and reluctance throughout the application process (Majid and Farooq, 2024). Women entrepreneurs in India received early support through the MUDRA scheme, which provides free microloans. Microfinance institutions, including the Grameen Bank, establish Bangladesh as an example that demonstrates the effectiveness of strategic financial tools for development (Moral et al., 2024). These programs supply funds and training programs together with financial education, which helps women build strong credit records while developing their businesses (Radović-Marković et al., 2017).

### **EDUCATION AND HUMAN CAPITAL DEVELOPMENT**

The ability of women to become entrepreneurs is significantly affected by their educational level and vocational training. According to Noor and Isa (2020), educational constraints negatively affect business understanding, so women struggle to create business proposals while operating within legal systems and managing monetary resources. According to Khan et al. (2021), women entrepreneurs who receive training in business management and digital skills demonstrate better profitability along with a longer operational lifetime. Rural areas face the most severe educational challenges as residents lack proper school education. According to Inayat et al. (2022), women show limited readiness toward business participation because they lack both formal business education and entrepreneurial mentors. Educational programs tailored for women in India and Bangladesh have created substantial changes within their communities. Nonprofit organizations and public authorities support innovation programs which equip women with vocational education and financial management skills along with necessary interpersonal competencies for their transition into formal business enterprise.

### **DIGITAL LITERACY AND TECHNOLOGICAL ACCESS**

The fundamental capabilities required for being an entrepreneur rest fundamentally on digital technology in present times. Digital challenges experienced by Pakistani women produce substantial barriers to their market competition in technology-oriented business sectors (Kabir et al., 2024). Rizvi et al. (2023) and Hasan (2020) demonstrated that female business owners must operate without smartphones as well as digital banking platforms and internet connectivity. Lacking access to technology denies women from accessing e-commerce platforms, social media marketing tools as well as internet payment systems. The communities located in rural districts and poor locations encounter distinct problems because of digital exclusion. According to Umar et al. (2022) urban women maintain digital access however rural women do not have access to any digital platform. Moral et al. (2024) demonstrated how mobile-based training equipped with fintech solutions allowed Bangladeshi women to launch their business operations as well as escalate their growth through digital channels. The programs utilize these benefits to reach more markets while decreasing men's traditional control structures.

### **SOCIO-CULTURAL BARRIERS AND GENDER NORMS**

The historical beliefs of patriarchy impose limitations on women who want to establish their own businesses in Pakistan. Traditional reports about women home duties form obstacles for economic participation which diminishes their market participation opportunities. Tradition based gender beliefs lead women business founders to face continuous opposition from their family and community members and probable customers as reported by Soomro et al. (2024). Women face confidence loss from socio-cultural limitations which simultaneously limits their business potential and keeps their enterprise operations in the home (Shah et al. 2021). The

paper by Salahuddin et al. (2021) investigates women's challenges to secure authority which they face even after entering the entrepreneurial world. The combination of political promotions for women's empowerment programs and Beti Bachao Beti Padhao programs began dismantling society's longstanding discrimination against women in India. Several media educational reforms alongside legal protections must be implemented by Pakistan to create an environment that will support business ventures for women.

### **INSTITUTIONAL AND POLICY SUPPORT**

The Pakistani government released various policies to help gender inclusion but its official organizations provide few resources to support female business owners. Gender-sensitive policies and implementation methods get criticized by Ahmad et al. (2021) as lacking consistent approaches. Women face substantial challenges when attempting business registration and networking with regulating institutions to obtain permissions and use public assistance programs (Radović-Marković et al., 2024). The process of finishing enterprise registration proves difficult for women mainly because of complicated document requirements and little awareness about the process. Women-oriented policies that are simple to understand produce meaningful improvements toward business growth outcomes. Specific women entrepreneurship hubs located in Qatar and India experience success based on their implementation of combined assistance programs through mentorship along with funding development services and legal counseling and network support networks according to Al-Qahtani et al. (2022). Raza et al. (2024) advocate for Pakistan to establish one consolidated program which gives particular assistance to women entrepreneurs.

### **CROSS-CUTTING THEMES AND INTERSECTIONALITY**

Expert analysis shows that the business environment becomes more complicated through evaluation of entrepreneurs using location-based methods combined with age demographics and marital and economic status criteria. Nawaz et al. (2023) described that single women and widows must deal with distinct obstacles in their business operations because of societal discrimination. Rural business owners experience two primary obstacles when they must navigate traditional gender-related beliefs which exist alongside insufficient basic organizational structures. The pandemic caused female business owners to shift their operations online according to Afshan et al. (2021) despite insufficient organizational backing. Multiple solutions should be considered because women entrepreneurs experience unique circumstances that prevent their success in business. Various operational circumstances among Pakistani female business owners make uniform solutions inadequate for addressing their needs.

### **SUMMARY OF FINDINGS**

Research shows a total of five main factors that stop women from starting businesses in Pakistan. Financial Exclusion impacts women who must handle obstacles in securing loans as well as obtaining collateral while accessing exclusive financial products made for their gender. Lack of formal and vocational training, especially in

rural areas. Poor access to and knowledge of technology. Understanding that the traditional male superior power system creates gender-specific challenges which prevents community liberation and places cultural expectations on people according to gender. Weak institutional support, poor policy implementation, and complex bureaucratic processes. A sequence of reactions then proves the presence of every new barrier. Inadequate educational achievements together with social traditions prevented individuals from accessing electronic resources and establishing both economic independence and professional positions. Research shows that specific programs that target women and men demonstrate substantial improvements in results across intervention and policy structures, alongside awareness development efforts.

### **DISCUSSION**

The following section examines the key discoveries, while emphasizing their societal and economic impacts on Pakistan. This provides support for the policy recommendations. This research draws thematic and comparative evidence to describe the multiple barriers that confront women entrepreneurs before recommending gender-sensitive integrated targeted interventions. The proposed recommendations are derived from models that successfully work in India and Bangladesh, together with other suitable contexts that specifically apply to rural and urban Pakistani women.

### **INTERPRETATION OF KEY FINDINGS**

This study demonstrates that Pakistani women entrepreneurs encounter five interconnected barriers that encompass financial obstacles, educational deficiencies, technical limitations, cultural resistance, and institutional inadequacies. These boundaries act as obstacles that block women's journey to entrepreneurship initiation and impede the establishment and expansion of their businesses. Access to finance is the primary obstacle women entrepreneurs experience in Pakistan (Majid and Farooq, 2024). Research data demonstrates that formal lending institutions reject women applicants mostly because they lack collateral built-up and are perceived as riskier investments. The combination of sociocultural barriers and limited financial knowledge prevents women from obtaining financing for business activities. MUDRA loans in India alongside microfinance programs in Bangladesh establish the effectiveness of financial schemes that extend access to low-collateral loans, specifically for women (Moral et al., 2024). Learning and professional instruction constitute essential determining factors. Women with no formal education or vocational training commonly fail to properly execute business management or act on market trends because they lack essential abilities. The shortage of quality educational opportunities worsens, as rural areas have insufficient access to such opportunities. Bangladesh's educational initiatives have taught market skills to women with limited literacy through community-based programs (Inayat et al., 2022).

An increasingly modern boundary exists because of the digital divide. Women in Pakistan face difficulties in accessing digital tools that could help them overcome mobility and social limitations, although such tools exist for them to bypass these barriers. Limited access to Internet infrastructure and smartphones and insufficient

digital training prevent women from engaging in vital business markets that would sustain them after the pandemic. According to Rizvi et al. (2023), the Bangladeshi government utilizes mobile-based digital skills education in its development initiatives, resulting in improved market participation by women. Traditional social beliefs regarding gender and culture remain major barriers in the formation of female business ventures. Women's economic choices conform to patriarchal systems that force them toward informal or home-based business options. Women's self-confidence declines, as these norms block access to markets and restrict their movement (Soomro et al., 2024). The Beti Bachao Beti Padhao program represents one of India's attempts to battle gender stereotypes, but Pakistan continues without nationwide strategies to address such stereotypes and behavior consistently. The current state of government strengthens the process of keeping women out of prominent positions. Gender inclusion policies at the national level fail to reach women properly because bureaucratic obstacles interact with limited outreach and implementation gaps to block their support. The centralized women entrepreneurship hubs found in India and Qatar are absent in Pakistan since the nation does not have a consistent framework to scale up support for female entrepreneurship (Al-Qahtani et al., 2022).

#### **POLICY RECOMMENDATIONS**

These recommendations integrate a solution to overcome barriers which were previously detected:

##### **STRENGTHEN FINANCIAL INCLUSION FOR WOMEN**

Gender-sensitive financial products consisting of microloans with low interest rates as well as collateral-free credit and savings accounts specific to women should be introduced. The government should enforce banking organizations, including both public and private facilities, to distribute predetermined percentages of their loan portfolios to female business owners. The expansion of microfinance institutions into new remote territories is essential to providing women with mobile-based financial services that can be supported through techno-financial platforms. The implementation of credit-focused financial literacy training programs at loan management points enables borrowers to achieve the maximum benefits from their credit usage.

##### **EXPAND ENTREPRENEURSHIP EDUCATION AND VOCATIONAL TRAINING**

Government institutions should establish educational programs on entrepreneurship that specifically include gender-sensitive curricula at both educational levels. The government needs to start vocational training sessions for the female population that focus on marketing skills, budget management, and customer service within rural centers. The initiative teams up with international humanitarian organizations and NGOs to create educational institutions where women can obtain certification, in addition to receiving mentorship sessions.



### **BRIDGE THE DIGITAL GENDER DIVIDE**

The program should offer reduced smartphone prices combined with Internet service plans for rural and underprivileged urban businesswomen. The organization should create digital literacy centers that provide instruction on ecommerce, together with online banking and social media marketing skills. The government should forge public-private technology partnerships to supply largescale and area-specific training resources. Digital financial services need to maintain both ease of use and cultural compatibility for female customers who reside in traditional communities.

### **CHALLENGE PATRIARCHAL NORMS THROUGH SOCIAL CAMPAIGNS AND LEGAL REFORMS**

Large-scale media initiatives must be developed to broadcast positive messages about business opportunities for women throughout the country. Training sessions on gender sensitivity should be implemented for leaders at the community level, as well as religious individuals and local governance officials. Businesses should work to expand protective laws that shield female employees from workplace gender discrimination. Establish employment networks between women while creating women-led cooperative businesses and community-centered enterprises to promote collective economic growth.

### **REFORM INSTITUTIONAL FRAMEWORKS AND IMPROVE POLICY IMPLEMENTATION**

The National Women's Entrepreneurship Authority should function as a central authority in managing policy coordination and implementation oversight while maintaining accountability standards. The development of an online portal with one stop-shop function must simplify all operations related to business start-up, funding, and tax paperwork submissions for female-owned businesses. Every entrepreneurship program aimed at the public should use gender-separated targets and tracking indicators for assessment. The training of government officers must include gender-responsive support methods to assist women entrepreneurs, particularly in district locations.

### **COMPARATIVE LESSONS AND ADAPTABILITY**

The success of India and Bangladesh offers valuable lessons. Research from India and Bangladesh proves that long-term focused interventions that match local requirements result in the noticeable growth of female business owners. Such models require specific adjustments to be suitable for implementation in Pakistan. Pakistan-specific regulatory systems alongside cultural traditions together with religious rule compliance must guide the evaluation of microfinance initiatives. One comprehensive service delivery model proves better than separate programs because it integrates financial support with training and digital connectivity and mentoring services to generate superior results according to international cases. The development of an integrated program by Pakistan should unite ministry administration with

development partners and private sector organizations alongside civil society organizations.

### **STRATEGIC IMPLEMENTATION ROADMAP**

A multiple-step strategy should be developed to execute these suggested strategies. One to two-year plans will achieve their goals through pilot tests of urban and peri-urban zones alongside broad national awareness programs that build NGO relationships. The initial phase requires expanding demonstrated pilot projects together with entrepreneurship courses across three to five years by transforming institutional systems. The strategy has established both national business platforms for women and economic frameworks integration of gender equity in addition to extensive data collection about female economic participation during a five-to-ten-year period.

### **CONCLUSION**

The study shows Pakistani women encounter multiple complex barriers which need thorough intervention solutions for their dissolution. The obstacles facing female business owners persist at high levels even though they show signs of being manageable. National development targets can be reached through multidimensional support from Pakistan's government institutions alongside political mandate along with multi-sector collaboration aimed at setting conditions for women to lead economic development. The economic potential of Pakistan's half of its population can be unlocked through adaptations of international practices to suit the nation's distinctive situation. Enhancing women entrepreneurs' development stands between a policy choice and a national necessity that sustains development and delivers social equity as well as long-term economic prosperity.

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