

Challenges of Women Entrepreneurs in Peshawar, Pakistan

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Abstract

This study explores the lived experiences of women entrepreneurs in Peshawar, focusing on the challenges they face and the factors that contribute to their success. Using a qualitative research approach and Interpretative Phenomenological Analysis (IPA), data were collected through in-depth interviews with women entrepreneurs from diverse backgrounds. The findings reveal that women entrepreneurs encounter multiple interconnected challenges, including financial constraints, socio-cultural barriers, institutional difficulties, market limitations, and personal pressures. Limited access to finance, family restrictions, societal expectations, lack of institutional support, and restricted market exposure significantly affect their ability to start and grow businesses. The study also identifies key success factors such as family support, access to financial resources, training, digital connectivity, and personal qualities like creativity, leadership, and hard work. These factors play an important role in helping women overcome challenges and sustain their businesses. Overall, the study highlights the need for a supportive environment that includes easier access to finance, simplified institutional processes, improved training opportunities, and positive societal attitudes. The findings contribute to a deeper understanding of women's entrepreneurship in Peshawar and provide practical recommendations for policymakers and stakeholders to promote women's economic participation.

1. Introduction

The term "entrepreneur" is used to describe individuals who assume risks between buyers and sellers or embark on ventures. An entrepreneur is characterized as someone who initiates or organizes a commercial enterprise, particularly one involving financial risk. The act of establishing a business enterprise is termed entrepreneurship (Charantimath, 2013).

Historically regarded as a subject of economic inquiry, entrepreneurship has evolved into a multifaceted domain recognized for its critical contributions to economic growth. Early references to the concept can be traced back to economists such as Richard Cantillon (1730), Adam Smith (1776), and Jean-Baptiste Say (1803). Frederic Howley (1907) defined the

entrepreneur as a risk-bearer and motivator, while Frank Knight (1921) emphasized the importance of risk-taking. Joseph Schumpeter (1928) further expanded this definition to incorporate innovation and profit generation (Cherukara & Manalel, 2011).

Entrepreneurs are seen as key drivers of economic growth. Entrepreneurship is a vital force in shaping economic growth, and In classical economics, Adam Smith views entrepreneurs as vital to the efficient allocation of resources in the market. He describes entrepreneurs as individuals who utilized land, labor, and capital to produce goods and services. Smith emphasizes the "*invisible hand*", which leads to benefits for society by driving economic growth, increasing competition, and fostering innovation.

Entrepreneurs are the agents of "creative destruction." They innovate by introducing new products, processes, or business models that disrupt existing market structures, replacing old technologies and fostering economic development. However, Frank Knight distinguishes between risk (measurable uncertainty) and uncertainty (unmeasurable outcomes). In Risk-Bearing Theory, entrepreneur is someone who takes on uninsurable risks and is compensated for doing so through profit. The entrepreneur's role is to make decisions under uncertainty, and in Knight's view, profit is the reward for bearing uncertainty and making these difficult decisions (Arrow, 1951).

In the same domain, Gary Becker's Human Capital Theory (1962) extends to entrepreneurship by viewing it as an investment in human skills and knowledge. Entrepreneurs with more education, experience, or training are seen as having higher levels of human capital, which increases their chances of successfully creating and growing businesses. This theory focuses on how entrepreneurial success is related to the skills and education of the entrepreneur.

Entrepreneurship is a dynamic and essential factor of production that not only influences investment and output in an economy but also shapes the formal structure and contours of economic systems. It fosters the creation of "new combinations" of production factors, leading to the development of new industries and the efficient utilization of un-utilized resources.

Entrepreneurs identify market opportunities, invest resources, and manage operations to foster economic growth. They are often viewed as catalysts for economic activity, utilizing land, labor, and capital in innovative ways to generate value. Feminist economists provide a framework for understanding women's economic experiences, particularly in entrepreneurship, advocating for policies that promote gender equality and enhance women's economic empowerment. Integrating women entrepreneurs into economic theory is essential for comprehending the full spectrum of economic activities and formulating policies that encourage inclusive and sustainable growth (Greer & Greene, 2003).

Entrepreneurship has a leading role in economic development worldwide and, although it has usually been considered as a male dominated activity, recent studies emphasize how significant the contribution of women

today is in 2010, almost 42% of entrepreneurs in the world were, indeed, women (GEM, 2010).

Individuals in both developed and developing countries often regard entrepreneurship or securing satisfactory job as the most viable means of improving living standards. While entrepreneurship is typically innovation-driven in developed economies due to ample resources, it is often necessity-driven in developing economies, where formal employment opportunities are limited. However, Significant differences in female entrepreneurship rates exist, influenced by economic conditions.

Despite representing approximately half of the global population, women face numerous barriers to autonomy and decision-making. Women continue to earn less than men globally (World Bank, 2012). The extent of women's contribution to economic and social development is contingent upon promoting gender equality and ensuring gender-neutral institutional support (Revenge & Shetty, 2012; Hasan & Sadat, 2023). Entrepreneurship is crucial for economic prosperity, especially in developing nations grappling with unemployment. Unemployment can provide individuals with the time and motivation to recognize entrepreneurial opportunities. Entrepreneurship can drive innovation and economic growth, leading to increased employment opportunities and reduced unemployment rates. A reciprocal relationship exists between entrepreneurship and unemployment; high unemployment can catalyze individuals to start businesses, while entrepreneurship serves as a vital mechanism for job creation and economic growth.

Historical data indicates that rising unemployment correlates with an increase in the number of startups. Following the COVID-19 pandemic, online services gained traction, prompting many women in Pakistan to establish online businesses and work from home. This trend is reflected in the surge in internet usage, which reached 35.9% in 2022. Consequently, the unemployment rate began to decline, decreasing to 5.6% and 5.5% in both 2022 and 2023, attributed to job creation fostered by entrepreneurial initiatives (World Bank, 2024).

1.1. Challenges and Opportunities for Women Entrepreneurs in Pakistan

According to the Pakistan Labour Force Survey (2020-2021), there were 16.84 million women in the labor force, comprising 21.3% of the working-age female population. Approximately 3.22 million of these women are entrepreneurs, including 3.2 million own-account workers and around 17,000 employers (Asian Development Bank, 2023). There exists substantial potential for women entrepreneurs to engage in diverse sectors, including light manufacturing, home textiles, home decor, food processing, education, and services etc. However, many businesswomen face challenges such as limited access to capital, educational resources, social pressures, family responsibilities and insufficient training (Roomi & Parrott, 2008; Zhengzheng, 2019; Kongmanila, 2023).

Despite the upward trend in women entrepreneurship in Pakistan, they encounter numerous challenges across various domains. This study aims to

explore the factors contributing to the success of women entrepreneurs in Pakistan and the challenges they confront. While previous research has predominantly employed quantitative methodologies (Soomro et al., 2024; Maity & Sahu, 2020; Ali et al., 2019; Siddiqui, 2012), there is a conspicuous lack of qualitative studies that investigate into the lived experiences of women entrepreneurs in this context (Rehman & Roomi, 2012; Panda, 2018; Ashraf & Ali, 2018; Roomi & Parrott 2008; Owusu & Noyignon, 2021). Previous studies were based on preconceived questionnaire, but this study is based on individuals live experiences. Through in-depth interviews with women entrepreneurs who have five years' experience, this research will yield valuable insights into the determinants of their success and the obstacles they have overcome.

1.2. Significance of the Study

Entrepreneurs acting as catalysts for industrialization by organizing capital, labor, and technology. Economic expansion is contingent upon entrepreneurial activity, which stimulates growth. Gender equality across every aspect of society is a fundamental human right and essential for our societies to be safe, prosperous and rising. Yet across the world, women are still being held back and denied these human rights. Women's participation in the workforce in Pakistan is alarmingly low (21.4% female vs. 67.9% male), with women entrepreneurs similarly underrepresented (19.0% female vs. 40.4% male). Enhancing women's entrepreneurship has the potential to boost GDP, lower female unemployment, reduce social welfare expenditures, and promote social and financial inclusion (Asian Development Report, 2023).

Globally, women entrepreneurs significantly impact economic growth, as their ventures create employment opportunities, thereby alleviating unemployment. Although women-owned businesses are among the fastest-growing segments, they remain concentrated in low-growth sectors, exacerbating the gender gap in business ownership. Promoting women entrepreneurs contributes to poverty alleviation, promotes equitable wealth distribution, and encourages innovation (Kelley et al., 2015; Sun & Wernar, 2021).

Women entrepreneurs play a vital role in society by driving economic growth, promoting social change, and fostering innovation. Women-led businesses create jobs and contribute to economic growth. By running successful enterprises, they also boost their financial independence and help support their families and communities. Women entrepreneurs often create opportunities for other women, fostering a diverse and inclusive workforce. This helps reduce the gender gap in employment and promotes equitable economic opportunities. Women bring unique perspectives to business, which fosters innovation. Their insights often lead to products and services that address gaps in the market, including those tailored to women's needs.

Women entrepreneurs inspire other women and girls to pursue business, breaking stereotypes and challenging societal norms. They mentor and encourage younger generations, promoting confidence and resilience. Many women-led businesses focus on social issues, such as healthcare,

education, and community well-being. By addressing these areas, they contribute to societal improvements and help address systemic issues.

Women entrepreneurship promotes gender diversity within business leadership, which has been linked to better decision-making and improved business performance. This diversity helps organizations connect better with a wider range of customers. Through these impacts, women entrepreneurs help shape a more inclusive, equitable, and dynamic society.

In Pakistan, there is a pressing need for comprehensive research addressing the unique challenges faced by women entrepreneurs, which can subsequently advise government policy maker and program development and guide women entrepreneurs to overcome challenges.

2. Literature Review

Over the past three decades, there has been a significant increase in investigate of female entrepreneurship. Literature is rich about the attributes of successful women entrepreneurs and challenges they face globally. Researches highlight the barriers confronting women entrepreneurs across various regions related to limited access to finance, markets, technology, and networks.

Female entrepreneur reveals different barriers like inadequate resources, cultural constraints, and lack of support mechanisms as primary obstacles. Other barriers include legal constraints, familial responsibilities, and societal norms that reinforce traditional gender roles (Kumar & Singh, 2021; Nguyen, 2020; Marc & Ali, 2018).

Women are motivated to start businesses due to a combination of pull factors (such as personal satisfaction or social status) and push factors (including personal life events like divorce, job redundancy, or high unemployment rates). These motivations often coexist; for example, women may pursue entrepreneurship due to both job dissatisfaction and market opportunities (Cho et al., 2021). Carter et al. (2003) found that female leaders can offer crucial support, advice, and mentorship to women entrepreneurs. Similarly, Diaz et al. (2015) found that women in leadership positions are more likely to promote gender equality within their organizations, which can help to increase the representation of female entrepreneurs. Additionally, female leaders are more likely to prioritize social responsibility and ethical behavior, which can enhance the reputation of their organizations and promote long-term sustainability (Ali et al., 2023). Overall, these studies suggest that the leadership of educated females can play a critical role in addressing the challenges faced by women entrepreneurs and promoting their success in the entrepreneurial process.

Itani et al. (2011) identified three key factors contributing to the success of women entrepreneurs: family support, self-confidence, and increased profits. Family support is essential for women throughout their lives and plays a significant role in their entrepreneurial ventures. Many women rely on family and peers to start and grow their businesses; without this support, managing daily business operations would be challenging. Although self-motivation is crucial, full family support is often necessary for success, as

women typically balance responsibilities at work and home (Alam et al., 2021). Many women-owned businesses are family-based, with relatives and close friends forming part of the workforce. Family members frequently provide financial, informational, and emotional support, especially during the initial stages of the business. Family support is crucial for business sustainability. Additionally, internal motivation and creativity help attract customers and compete in the market (Mustapha, 2016).

Female entrepreneurs often encounter numerous obstacles when starting and developing their businesses (Davidson and Burke, 2012). Qadri & Yan (2023) highlighted barriers such as a lack of confidence, low education, limited market awareness, dual roles, poor negotiation skills, and restrictions. Despite these challenges, Pakistani women successfully manage and balance innovative businesses along with their personal and familial obligations. Soomro et.al. (2019) found the economic factors such as lack of access to the market; competition in the market; poor infrastructure; lack of business training; lack of capital or finance; lack of access to raw material; inadequate power supply; deficiency regarding marketing awareness, lack of social acceptability; relations with the workforce; attitude of other employees are the stronger social challenges to opt entrepreneurship by women.

In the same domain, Gemechis (2007) and Hisrich (2017) strongly recommended factors such as access to technology; cultural and social acceptability to youth entrepreneurship; entrepreneurship education; and business support and maintenance are critical factors that distress entrepreneurial success of the women entrepreneurs.

Successful women entrepreneurs play a model role for the future entrepreneurs of the world. women entrepreneurs can mark their contribution as a significant tool to the economic growth, social development and to the sustainable development of the world's future. This contribution is in the terms of education, better health for societies and in all other areas in which people are able to groom themselves. In order to achieve success, every entrepreneur will face pressure, challenges and worries. Some individuals will consider the challenges they faced as a test for them to prove that there are advantages in themselves and strive to achieve success.

3. Methodology

A qualitative research methodology is employed to gather in-depth insights into the experiences of women entrepreneurs in Peshawar, Pakistan. A sample of 12 female's entrepreneurs are selected in this study by using a convenient sampling framework, utilizing information source through the Women Chambers of Commerce and Industry (WCCI) and Small and Medium Enterprise Development Authority (SMEDA). The respondents worked in areas, including manufacturing, retailing and the services sector.

Data collection is taking place in Peshawar, the capital city of Khyber Pakhtunkhwa, due to its distinct socio-economic and cultural significance in Pakistan. Unlike highly industrialized cities, Peshawar represents a unique blend of traditional business practices and emerging entrepreneurial activities.

The city serves as a key commercial hub for trade with bordering regions, particularly due to its strategic location near Afghanistan.

Although Peshawar contributes a smaller share to the national GDP compared to major metropolitan cities, it plays a vital role in regional economic development. Its economy is largely driven by sectors such as small and medium enterprises (SMEs), local trade, handicrafts, and informal markets. The presence of traditional bazaars and family-owned businesses highlights the importance of cultural norms and social structures in shaping entrepreneurial activities.

This context makes Peshawar particularly relevant for understanding the lived experiences of women entrepreneurs, as they navigate not only economic challenges but also deeply rooted cultural and societal expectations within a semi-urban and conservative environment. It also significant concentration of small and medium enterprises and support organizations for women entrepreneurs. Data will be analyzed using Interpretive Phenomenological Analysis (IPA) in NVivo 15 software.

4. Data Analysis Results of Peshawar

In the present study, 12 in-depth interviews were conducted with women entrepreneurs in Peshawar. The data was analysis using the Interpretive Phenomenological Analysis (IPA) approach with the assistance of NVivo 15 software. The analysis resulted in five major themes and several sub-themes that illustrate the lived experiences of women entrepreneurs, highlighting the financial Challenges, socio-cultural Challenges, institutional Challenges, market Challenges, and personal challenges they encounter in their entrepreneurial journey.

4.1. Theme Explanation with Participant Quotes

Theme 1: Financial Challenges

One participant shared, “Banks ask for guarantees and property documents or guarantees of their male relatives, which most women do not have.”

Another said, “I wanted to expand my business, but I could not get a loan from the bank.”

A participant further added, “Banks usually refuse our applications because we cannot provide proper guarantees, so we rely on what savings we have at home.”

These responses highlight the significant financial barriers faced by women entrepreneurs. Limited access to formal credit systems, due to strict collateral requirements and dependency on male guarantors, restricts women’s financial autonomy. Even when women possess viable business ideas, their inability to secure funding limits expansion opportunities. Consequently, reliance on personal savings and informal sources becomes a necessary coping strategy, though insufficient for long-term growth.

Beyond financial constraints, women’s entrepreneurial journeys are further shaped by deeply rooted socio-cultural norms that influence their mobility and decision-making.

Theme 2: Socio-Cultural Challenges

One participant explained, “The family members don't give permission... people say all sorts of things... she becomes insulted and humiliated... no one lets her move forward.”

Another participant shared, “Many women choose home-based businesses such as tailoring, handicrafts, or small online shops to manage these issues.” An additional participant stated, “When a woman steps out, people talk... even respectable girls are judged and criticized.”

The responses reflect the strong influence of societal expectations and cultural norms on women's entrepreneurial participation. Restrictions imposed by family and fear of social criticism limit women's mobility and confidence. As a result, many women opt for home-based businesses as a socially acceptable alternative. However, such choices often restrict market exposure, networking opportunities, and business growth.

In addition to socio-cultural pressures, institutional barriers further complicate women's ability to establish and expand their businesses.

Theme 3: Institutional Challenges

One participant mentioned,

“There is simply no support from the government... on one side they encourage women, but on the other side the system discourages them.”

Another participant said,

“When we try to register businesses or get NTN, we face many problems... there should be a single-window system.”

These responses indicate a clear disconnect between policy initiatives and their practical implementation. Although support programs exist, bureaucratic complexities and lack of streamlined processes make them difficult to access. Women often face delays, confusion, and insufficient guidance when interacting with formal institutions. This discourages them from registering or scaling their businesses, highlighting the need for more accessible and user-friendly systems.

Even when women manage to navigate institutional barriers, they continue to face challenges in accessing markets and expanding their business reach.

Theme 4: Market-Related Challenges

One participant said, “When I started working from home, it was very difficult... we all shared one space and I could not focus... so I decided to rent a small place in the market to gain experience.”

This response illustrates the environmental and practical challenges faced by women entrepreneurs. Working from home often involves distractions, lack of space, and limited professional exposure. The participant's decision to move into a market setting reflects resilience and a proactive approach to overcoming these barriers. However, limited access to broader markets and networking opportunities continues to restrict business growth and development.

Alongside external challenges, women entrepreneurs also face internal and personal pressures that affect their overall well-being and business performance.

Theme 5: Personal Challenges

One participant said, “Even if someone gives you a large amount of money, earning even a small amount through your own hard work gives more self-respect.”

Another shared, “Women have to manage home, family, social life, and business all at once... and people still complain that we don’t give them time.” These responses highlight the dual reality of women’s entrepreneurial experiences. On one hand, women derive a strong sense of dignity, independence, and self-worth from earning their own income. On the other hand, they face immense pressure in balancing multiple roles without adequate support. Social expectations and criticism further add to their emotional burden. This reflects the need for greater societal recognition and support systems to ease the challenges faced by women entrepreneurs.

Overall, the findings suggest that women entrepreneurs in Peshawar operate in a highly constrained socio-cultural environment. Despite these limitations, they demonstrate resilience by adopting flexible, home-based business models and leveraging personal networks to sustain entrepreneurial activities.

4.2. Hierarchy Chart

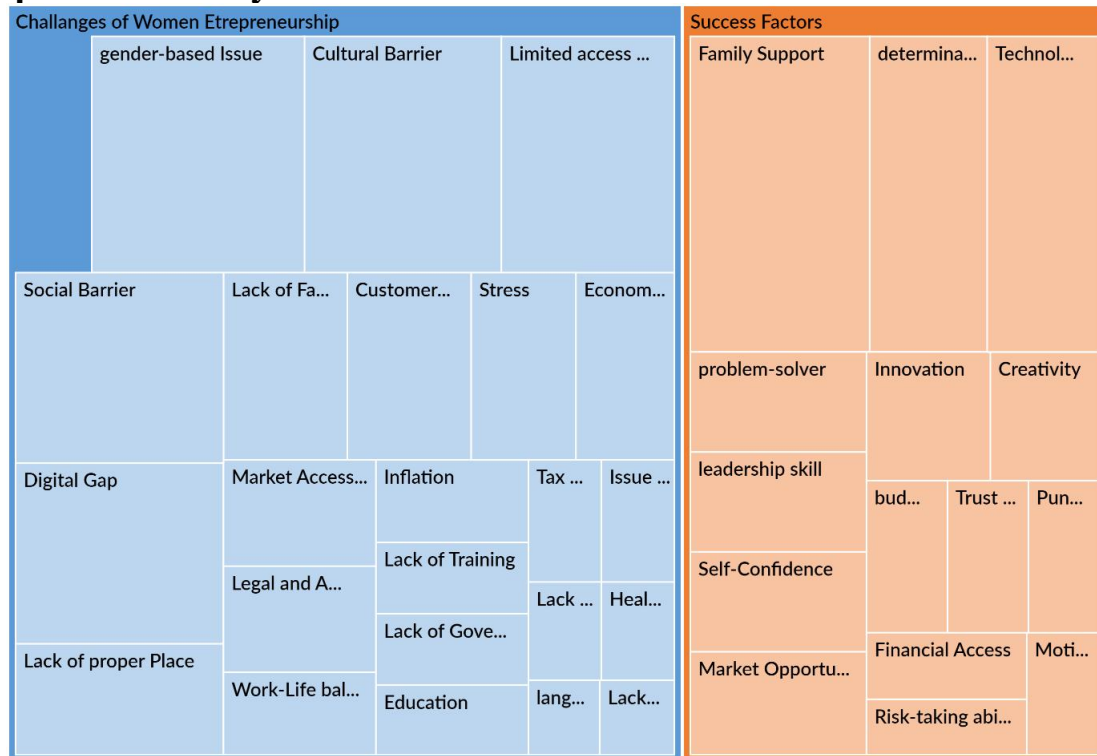


Figure 1: Hierarchy Chart (Peshawar)

A hierarchy chart is a useful visual tool that helps present the structure of themes and sub-themes identified during qualitative data analysis. In NVivo,

this chart clearly shows the relationship between main themes (parent nodes) and their related sub-themes (child nodes) in an organized way. Each box in the chart represents a coded theme, and its size reflects how frequently that theme appears in the data. Larger boxes indicate themes that were discussed more often by participants, while smaller boxes represent less frequently mentioned issues. This makes it easier for the researcher to quickly understand which challenges are more prominent and how different themes are interconnected.

In this study, the hierarchy chart highlights the major challenges faced by women entrepreneurs in Peshawar, including financial, socio-cultural, institutional, market, and personal challenges. Each of these main themes is further supported by several sub-themes identified through NVivo analysis. These include issues such as gender-based barriers, social and cultural restrictions, mobility limitations, safety concerns, and the influence of pardah. In addition, participants pointed out challenges related to digital access, such as internet connectivity issues, lack of digital knowledge, and limited exposure to technology.

Other important sub-themes include lack of experience, insufficient training opportunities, limited business knowledge, inflation, low investment capacity, and poor infrastructure. Institutional barriers such as lack of credit facilities and complex business registration procedures were also highlighted. Moreover, personal-level challenges like difficulty in managing time and budget, as well as lack of confidence or determination, were evident in participants' experiences.

At the same time, the analysis also identified several key success factors that support women entrepreneurs in overcoming these challenges. These include family support, access to financial resources, training opportunities, and the use of technology. Personal qualities such as innovation, problem-solving ability, leadership, creativity, risk-taking, and strong determination also play a vital role. Additionally, guidance, mentorship, digital connectivity, and effective time and budget management were found to contribute significantly to women's entrepreneurial success.

Overall, the hierarchy chart provides a clear and comprehensive picture of both the challenges and success factors, helping to better understand the real experiences of women entrepreneurs and the factors that influence their growth and sustainability.

4.3. Word Cloud Map

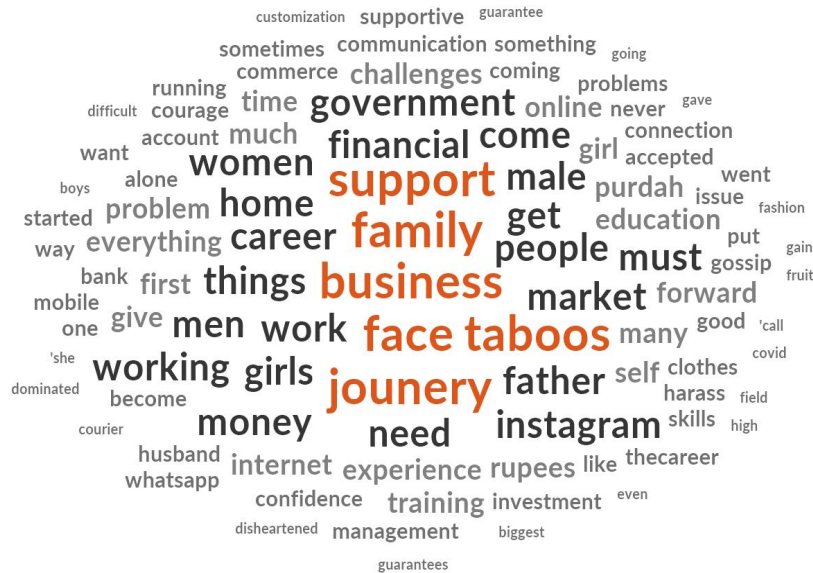


Figure 2 Word Cloud (Peshawar)

A word cloud map is a simple yet effective visual tool used in qualitative data analysis to highlight the most frequently used words in the collected data. In NVivo, it is created from interview transcripts or textual responses to capture the key terms and ideas shared by participants. In this visualization, the size of each word represents how often it appears in the dataset—words that are mentioned more frequently are shown in larger fonts, while less common words appear smaller. This makes it easier for the researcher to quickly identify dominant themes, repeated concerns, and important concepts within the data.

In the present study, the word cloud map reflects the most commonly used words related to the experiences of women entrepreneurs in Peshawar. Frequently appearing terms such as family, support, business, taboos, government, male, internet, experience, pardah, harassment, education, communication, courage, training, and investment provide an initial overview of the key issues discussed during the interviews. Overall, the word cloud offers a quick and clear snapshot of participants' concerns and priorities, helping to highlight the central topics that shape women's entrepreneurial experiences. It also serves as a useful starting point for deeper thematic analysis by drawing attention to the most prominent words emerging from the data.

4.4. Mind Map of Themes

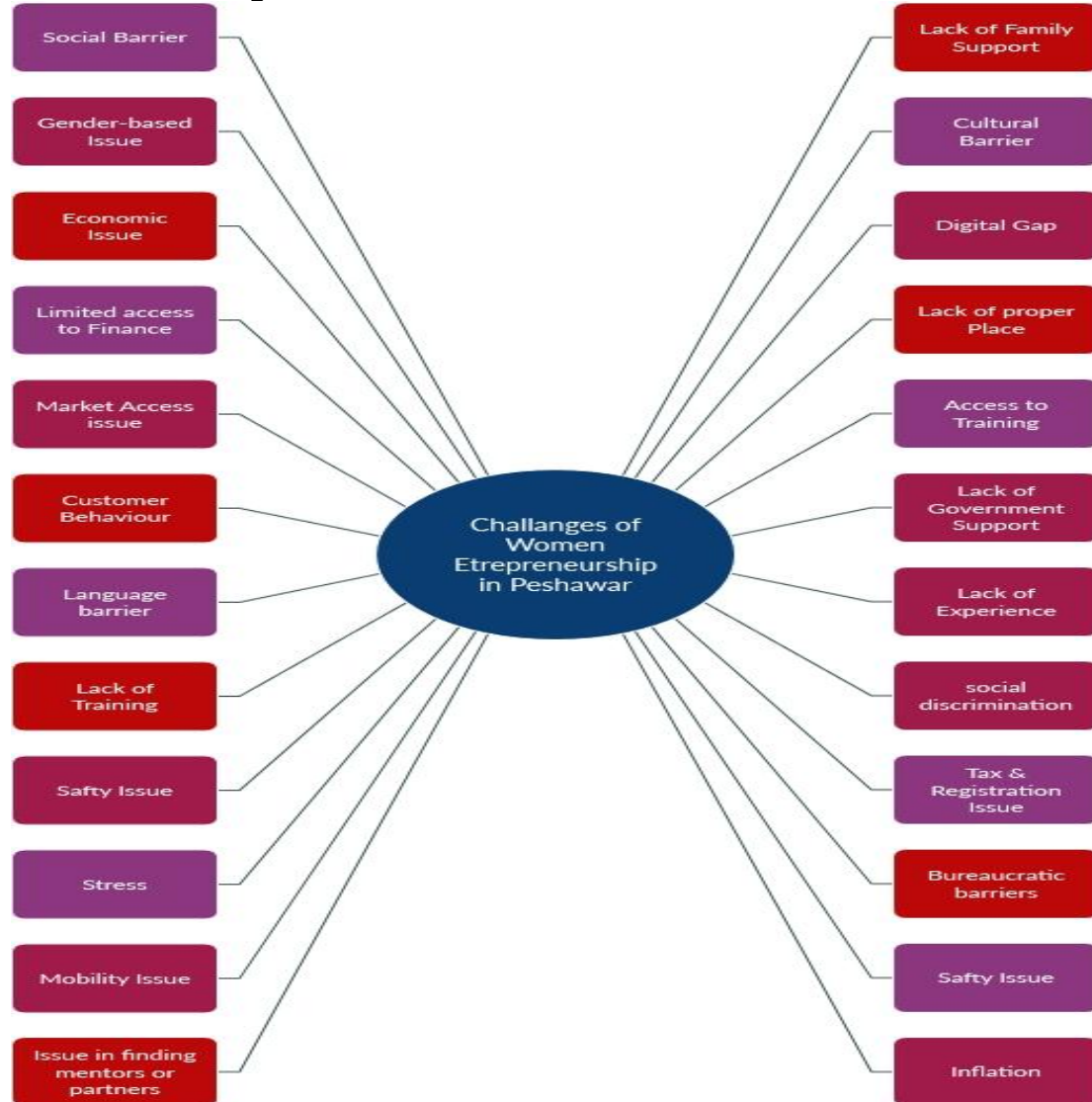


Figure 3: Mind Map for Challenges of Women Entrepreneurship (Peshawar)

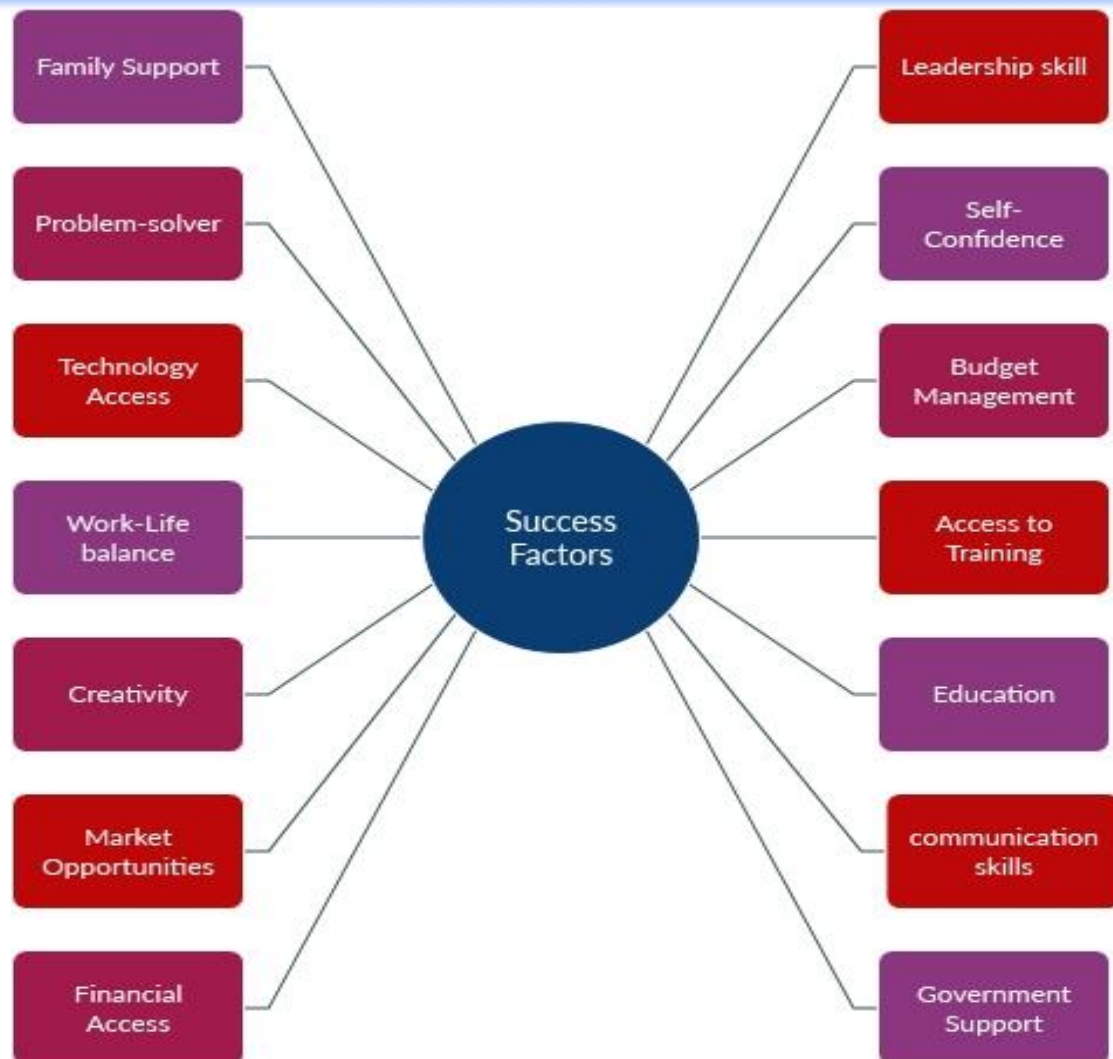


Figure 4: Mind Map for Success Factor (Peshawar)

A mind map is a helpful visual tool used in qualitative data analysis to organize and present the relationships between different themes and ideas identified in the data. In NVivo, a mind map allows researchers to clearly show how main themes, sub-themes, and concepts are connected with each other. Usually, the central topic is placed at the center, and related themes branch out in different directions. These branches are further divided into sub-themes, creating a clear and structured picture of participants' experiences and perspectives.

In this study, the mind map was used to visually represent the key challenges faced by women entrepreneurs in Peshawar along with their related sub-themes. This visualization makes it easier to understand how different challenges are interconnected and how they collectively shape women's entrepreneurial experiences. The main themes identified include financial, socio-cultural, institutional, market, and personal challenges, all of which are linked to multiple underlying factors.

The sub-themes highlighted in the mind map include gender-based issues, social and cultural barriers, mobility restrictions, safety concerns, and the influence of *pardah*. It also captures digital-related challenges such as internet connectivity issues, lack of digital knowledge, and limited access to technology. Other important issues include lack of experience, insufficient knowledge and training, inflation, low investment capacity, and poor infrastructure. Institutional barriers such as lack of credit facilities and complex business registration processes are also reflected. Additionally, personal challenges like difficulties in managing time and budget, along with lack of confidence or determination, are part of the overall structure.

Alongside these challenges, the mind map also highlights key success factors that support women entrepreneurs. These include family support, access to finance, training opportunities, and use of technology. Personal strengths such as innovation, problem-solving skills, leadership, creativity, risk-taking ability, determination, and hard work also play a crucial role. Furthermore, guidance, mentorship, digital connectivity, and effective time and budget management contribute to their success. Overall, the mind map provides a clear and comprehensive visualization of both the challenges and success factors, helping to better understand the complex realities of women entrepreneurs and how different factors are interconnected in shaping their business journeys.

5. Conclusion

This study explored the lived experiences of women entrepreneurs in Peshawar and highlighted the multiple challenges they face in their entrepreneurial journey. The findings show that women do not deal with a single issue; instead, they navigate a combination of financial, social, institutional, market, and personal challenges at the same time. Financially, women struggle to access loans due to strict banking requirements and lack of collateral. Many depend on personal savings or family support, which limits their ability to grow their businesses. Socially, cultural norms and family expectations continue to restrict women's mobility and participation in business activities. Fear of criticism and social judgment often discourages women from fully engaging in the market. At the institutional level, although support programs exist, complicated procedures and lack of awareness make them difficult to access. Women often feel discouraged when dealing with formal systems such as business registration and documentation. In terms of the market, limited exposure, lack of networking opportunities, and unsuitable working environments further restrict business growth. Despite all these challenges, women entrepreneurs in Peshawar show remarkable strength and determination. They value financial independence and take pride in earning through their own efforts. However, balancing business with household responsibilities places a heavy burden on them, both emotionally and physically. Overall, the study highlights that women's entrepreneurship in Peshawar is shaped by deeply rooted structural and cultural factors. Addressing these challenges requires not only policy-level changes but also shifts in societal attitudes and support systems.

5.1. Recommendations

This study shows that women in Peshawar have strong potential and determination, but they need the right support, opportunities, and understanding from society to truly succeed and grow. Based on the findings, the following recommendations are suggested to improve the situation of women entrepreneurs in Peshawar:

1. Easier Access to Finance

Banks and financial institutions should make loan processes simpler and more flexible for women. Small loans, microfinance, and interest-free schemes can help women start and expand their businesses without heavy financial pressure.

2. Awareness and Skill Development

Many women are unaware of existing support programs. There should be more local training sessions, workshops, and awareness campaigns to guide women about business skills, funding opportunities, and digital tools.

3. Simple and Friendly Procedures

Government processes like business registration and NTN should be made easier. A single-window system can save time and reduce confusion, making it more convenient for women to formalize their businesses.

4. Safe Working Spaces

In a city like Peshawar, creating women-only business centers or shared workspaces can help women feel more comfortable and confident while working outside their homes.

5. Better Market Access

Women should be encouraged and trained to use online platforms such as social media and e-commerce to reach more customers. This can help them grow beyond their local areas.

6. Family and Community Support

Changing mindsets is very important. Awareness programs should involve families and communities so that women receive encouragement instead of criticism.

7. Mentorship and Networking

Connecting women with mentors and other entrepreneurs can boost their confidence and help them learn from real experiences. Support networks can make a big difference.

8. Support for Work-Life Balance

Facilities like childcare support and flexible work options can reduce the pressure on women who are managing both home and business responsibilities.

5.2. Limitations of the Study

This study has some limitations that should be considered. First, the research was limited to Peshawar, so the findings may not fully represent the experiences of women entrepreneurs in other cities of Pakistan. Second, the sample size was relatively small, which may limit the generalizability of the results. Additionally, the study relied on qualitative data based on personal experiences, which may be influenced by individual perspectives and social

desirability. Time and resource constraints also limited the scope of data collection.

5.3. Future Research Directions

Future studies can expand this research by including a larger sample size and covering multiple cities for comparison. Comparative studies between urban and rural areas can provide deeper insights into regional differences.

Researchers can also use mixed-method approaches to combine qualitative insights with quantitative data for stronger analysis. Furthermore, future research can focus on specific sectors, digital entrepreneurship, or the long-term impact of government policies on women entrepreneurs.

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