



GENDER BARRIER AS A HURDLE TO WOMEN ENTREPRENEURSHIP IN PAKISTAN

PAKİSTAN'DA KADIN GİRİŞİMCİLİĞİNİN ÖNÜNDEKİ BİR ENGEL OLARAK CİNSİYET

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ABSTRACT

In today's competitive era, countries aiming for growth must prioritize entrepreneurship as a key component of economic development and income generation. In Pakistan, men have historically dominated entrepreneurial activities. However, with technological advances and increased access to higher education, women are increasingly entering this traditionally male-dominated field.

This article explores the challenges faced by Pakistani women entrepreneurs, particularly those stemming from entrenched gender inequality in society. It highlights key barriers such as patriarchal norms, limited access to financial resources, and limited social and institutional support. These barriers impact women's ability to launch and grow their enterprises, especially during critical stages such as start-up and business expansion. The article further highlights how these challenges hinder access to key resources such as markets, networks, and mentoring opportunities.

The findings suggest that gender-based barriers significantly limit the economic contributions of women entrepreneurs in Pakistan. Overcoming these barriers requires policy interventions and support systems to promote gender equality in entrepreneurship. Addressing these issues can enable women to participate in the economy with greater confidence, independence, and self-direction.

Keywords: Gender discrimination, Women, Entrepreneurship, Gender specific barriers, Pakistan.

ÖZET

Günümüzün rekabetçi çağında, büyümeyi hedefleyen ülkeler, ekonomik kalkınmanın ve gelir elde etmenin temel bir bileşeni olarak girişimciliğe öncelik vermelidir. Pakistan'da, erkekler tarihsel olarak girişimcilik faaliyetlerinde baskın bir konuma sahip olmuştur. Ancak, teknolojik gelişmelerin ve yükseköğrenime erişimin artmasıyla birlikte kadınlar, bu geleneksel erkek egemen alana giderek daha fazla girmektedir.

Bu makale, özellikle toplumdaki yerleşik cinsiyet eşitsizliğinden kaynaklanan Pakistanlı kadın girişimcilerin karşılaştığı zorlukları araştırmaktadır. Ataerkil normlar, finansal kaynaklara kısıtlı erişim ve sınırlı sosyal ve kurumsal destek gibi temel engelleri vurgulamaktadır. Bu engeller, özellikle başlangıç ve işletme genişlemesi gibi kritik aşamalarda kadınların girişimlerini başlatma ve büyütme yeteneklerini etkilemektedir. Makale, bu zorlukların pazarlar, ağlar ve mentorluk fırsatları gibi temel kaynaklara erişimi nasıl engellediğini daha da vurgulamaktadır.

Bulgular, cinsiyete dayalı engellerin Pakistan'daki kadın girişimcilerin ekonomik katkılarını önemli ölçüde sınırladığını göstermektedir. Bu engellerin üstesinden gelmek, girişimcilikte cinsiyet eşitliğini teşvik etmek için politika müdahaleleri ve destek sistemleri gerektirir. Bu sorunların ele alınması, kadınların ekonomiye daha fazla güven, bağımsızlık ve özyönetimle katılmalarını sağlayabilir.

Anahtar Kelimeler: Cinsiyet ayrımcılığı, Kadın, Girişimcilik, Cinsiyete özgü engeller, Pakistan.

1. INTRODUCTION

Creating a mindset of entrepreneurship within a country's economy is essential to reduce unemployment and increase economic progress. Eleanor Schwartz (1976) is credited as being a pioneering scholar to coin the term "women entrepreneurship." Existing research recognizes that entrepreneurship is fundamentally influenced by gender, attributing specific masculine traits to men and feminine traits to women as a social construct of sex (Ahl, 2004; Oakley, 1973). Nevertheless, ascribing traits to women considered typical of their gender can be a significant obstacle to their career paths, such as their choice to pursue entrepreneurship (Roomi et al., 2018). Additionally, assigning stereotypical behaviors to either masculinity or femininity typically favors masculinity, reinforcing a hierarchical value system for traits and characteristics (Marlow & Patton, 2005). In the recent years due to industrialization and urbanization, women entrepreneurs have played a significant role in the social advancements. By starting a new business, women can create their own identity that helps them to be self-assured and independent and, in this way, they empower other women and encourage them to become financially solvent and independent. Although with the rising interest in women entrepreneurship and the fact that the number of women entrepreneurs have increased in the recent years, women face hurdles in pursuing their careers in male-dominant society because of gender biases and discriminations prevailing in the society. Transitioning from a global perspective, it is crucial to examine the specific challenges faced by women entrepreneurs in Pakistan.

The population of Pakistan that was recorded when the last completed census was conducted was 207 million in 2017. Around 49% population of Pakistan comprises of women but unfortunately only 28.85% women receive formal education, that is, enrolling and finishing school. Pakistani women only make to 22% of the labor force both rural and urban (*Pakistan Social and Living Standards Measurement | Pakistan Bureau of Statistics*, n.d.). In Pakistan, women's literacy rate is 43% in urban regions, but drops significantly to 18% in rural areas. In Pakistani society, the patriarchal system deems the education of women as an inefficient use of resources (Rana et al., 2024). Education opens employment opportunities and facilitates understanding of one's rights and responsibilities. Individuals with extensive qualifications receive more favorable chances in both public and private industries. In Pakistani society, women's education is significantly lacking and participation in activities outside the home is greatly reduced (Bhat, 2022). In Pakistan's cultural setting, male ego is seen as being at risk when women engage in wage work, leading to women being confined to their homes (Noorani & Shakir, 2021). Men are depicted as smart and industrious, while women are viewed as bothersome, and a limitation within the home. (Boutyline et al., 2023). This discrimination based on gender leads to higher stress levels and lower job motivation (Samina et al., 1984, p. 14).

Nonetheless, statistics from the World Bank indicates that the share of Pakistani women participating in the labor force climbed from 14% in 1990 to 25% in 2018 (The Global Economy, 2010). Pakistan's overall labor participation rate, including both male and women laborers, is 54.51%. This demonstrates that the unemployment issue exists in Pakistan. Women across Pakistan experience higher rates of joblessness than men, primarily owing to the difficult business environment that numerous cultural and social variables present for them (ul ain Rana et al., 2022). Male dominance is the main source of their struggles, while factors related to culture and religion also prevent them from being economically secure (Nasir et al., 2019).

Gender-related limitations hinder women's financial viability as entrepreneurs, negatively impacting business expansion, profitability, and productivity. They also diminish the country's growth in general. Women's empowerment and entrepreneurship across the country experience challenges due to cultural constraints, low literacy rates, and the absence of governmental focus in rural regions, resulting in social and economic disadvantages restricting contributions of women to economic development (Shaheen et al., 2021). Eliminating discrimination based on gender in the corporate spaces and encouraging equality is crucial for improving the nation's productive capacity and boosting the region's GDP.

This article seeks to explore the significant challenges and barriers faced by women entrepreneurs in Pakistan, rooted in deeply ingrained gender biases and societal constraints. Additionally, the study aims to contribute to the existing literature by highlighting both the cultural and systemic issues impacting women's participation in entrepreneurship, while proposing actionable interventions. By addressing these themes, the research emphasizes the urgent need for gender equality within the entrepreneurial ecosystem and lays the foundation for a thorough review of existing literature on the subject.

2. LITERATURE REVIEW

Studies have identified women's entrepreneurship as a key driver of economic growth (Yadav & Unni, 2016). Women's entrepreneurship, like other types of entrepreneurs, promotes creativity, job creation, and efficiency, guiding people and communities toward positive outcomes. Sustainable Development Goals (SDGs) emphasize the significance of the economic aspect in development. Women are highlighted and focus is placed on the concept of not leaving anyone behind (Wani & Khanday, 2024).

The conventional gender role in Pakistan is defined as such that women are expected to be situated in the domestic sphere, as opposed to the personal arena, while men are characterized as providers of the household (Sathar et al., 2000). Hence, the number of women involved in social investing is significantly lower compared to men. Consequently, women invest much less in social matters (Li et al., 2019). In Pakistan's patriarchal society, men are not expected to partake in domestic responsibilities (Hadi, 2019). This is also since men and women are raised with different social expectations from a young age. Socialization variance practices result in gender imbalance and unequal distribution of work, shaping societal expectations for men and women's behavior in families and society (Rehman & Azam Roomi, 2012).

Women in Pakistan have a Gender Development Index (GDI) underachievement of 0.742, ranking them 147th among 188 nations on the Human Development Index (HDI) (Human Development Report, 2016). Pakistan, a developing nation, has severe disparities in gender, reflected in the Gender Inequality Index putting it 133rd out of 160 countries. Women entrepreneurs are generally self-employed, with economic activities restricted to domestic businesses, with lower success rates than men (Oladipo et al., 2023). Although women in Pakistan develop skills in childhood and adolescence, women are still incapable of turning their talents into economic endeavors owing to societal and traditional limitations (Sinha, 2005).

In Pakistan, women are expected to maintain modesty and seclusion, often wearing burqas. They are responsible for their families' honor and image. However, traditional banks' bias towards informal economy SME owners in Pakistan creates barriers for women, making them risky consumers lacking the necessary guarantees for loans for financing their businesses (Khan, 2014). Pakistan's legislation is based on Islamic principles; however, its social setting is

frequently affected by pre-Islamic tribal customs that support a patriarchal mindset, keeping women fundamentally inferior to men. Such cultural standards allow men to direct women's life, establishing gender as a driving force in Pakistani society. The disparities in gender have a detrimental effect on women, restricting them and the business initiatives limiting development and advancement (Zehra & Achtenhagen, 2018). The interior limits on references hinder women's ability to obtain education, capital, and employment opportunities, opportunities for training, as well as assistance with social services (Li et al., 2019). Custom and traditional beliefs shape gender roles, with reproduction and production being viewed as feminine masculine attributes. This split has positioned women in responsibilities of the houses, where males are regarded wage earners in the public sector. This societal judgment disadvantages Pakistani women, reducing their responsibilities as producers and providers (Ali et al., 2011).

Women make up around 50% of the total population in many nations contribute to both the economy's productivity and social unity (Hussain et al., 2018). Pakistan's population is mainly Muslim at 96.4%, with women making up 49.2% of the total population. However, women are frequently afraid to utilize their rights, seek jobs, or work independently, displaying a strong adherence to customs of religion. Women are frequently confined to their homes and prevented from participating in decision-making. Radical religious groups create gender standards that limit women to household duties (Yunis et al., 2019). This internalized norm is exacerbated by persistent gender disparities, with Pakistan's overall literacy rate being 36% for women and 72% for men according to the Pakistan Bureau of Statistics. Women face obstacles such as lack of education, gender inequality, & inadequate availability of knowledge as well as jobs (Yunis et al., 2019).

The barriers and severity of societal bias have hindered women's freedom and growth throughout Pakistan. Although urban women have begun to ascend as specialists and entrepreneurs, their chances for advancement remain restricted as comparison to men. Rural women confront societal isolation and bias, with fundamental privileges like schooling, medical care, & finances being denied by society as a whole and their respective families (Afza & Amir Rashid, 2009).

About 15.34 million women hold jobs, compared to nearly 52 million men. Men get jobs at over fourfold the rate of women in KPK while the rate is sixfold in Baluchistan. Women employment ratio between urban and rural regions is lower in Khyber Pakhtunkhwa and Baluchistan as compared to Sindh and Punjab, primarily due to scarce opportunities in urban regions and cultural obstacles to employment (Drg Learning, Evaluation, and Research (DRG-LER) II Activity Women's Entrepreneurship in Pakistan: A Review of the Literature, 2023).

Women in significant positions in Baluchistan continue to face hurdles while working. Male dominance in offices, institutions, and organization affect the ability and guts to execute their jobs. Similarly, male subordinates and junior staff refuse to embrace or tolerate women in such positions. Baluchistan has the least rate of employment for women relative to other regions of Pakistan and globally.

In urban areas of Pakistan, the level of gender discrimination differs, with people from better education and economic backgrounds usually not discriminating against women (Delavande & Zafar, 2019). Gender bias is mostly seen in the lower socioeconomic stratum and among individuals with limited educational attainment (Li et al., 2019). The Pakistani society, especially in urban areas, is undergoing changes, and women are now more empowered. Both spouses

work to support their family (Jabeen & Ahmed, 2018). Urban women entrepreneurs flourish and achieve success, exhibiting elevated levels of individual entrepreneurial orientation (Soomro et al., 2023). Women in urban settings often have to bear the triple burden of caring for their families providing a source of income to the household while also caring for children and their parents or parents-in-law (Hussain & Jullandhry, 2020). City women have greater job options in formal and informal sectors, which can lead to higher earnings, though these impacts vary (Khan & Khan, 2009). In contrast, rural women also have increased societal and cultural limitations, decreased job prospects, reduced education levels, and restricted market and financial access inhibit home-based entrepreneurship (Makhdoom & Shah, 2016). These obstacles widen the divide between women entrepreneurs in urban and rural areas too. (Muhammad & Ximei, 2022).

The intensity of cultural prejudice has restricted women's liberty throughout Pakistan. Urban women have begun to emerge yet their opportunities for promotion remain limited as contrasted with men. Rural women confront societal biases where they are deprived of their basic rights such as education, medical treatment, and financial support from their own families (Ali et al., 2022). Government and policy makers should do their part in reducing the gap and provide women with same opportunities especially in rural areas of Pakistan (ul ain Rana et al., 2022).

In a nutshell, women's entrepreneurship is an important engine of economic progress, but it encounters barriers due to lower social position and cultural constraints in Pakistan, especially in rural areas. Traditional systems highlight women's responsibilities as mothers and wives, with men earning a living and women handling household chores.

Women entrepreneurs in rural areas of Pakistan face barriers in accessing the same opportunities as men due to the prejudiced cultural system (Hussain et al., 2019). The society's patriarchal mindset dictates that women are primarily responsible for homemaking (Habiba et al., 2016) yet fails to establish any alternative financial support for women in need, families, single women, and widows. The societal mindset rooted in feudal culture, in which women are considered inferior to men, is the primary reason for women's low status in society (Bhat, 2022).

Qualitative research identifies correlations in ideas and attitudes, while quantitative research measures issues through statistical information. Qualitative studies often ask how, what, and the reason queries to gather qualitative data instead of statistical information. Quantitative studies use statistical models to generate objective analytical data. Qualitative research identifies associations as suitable, good, or great, but does not quantify them (Shaheen et al., 2021). Several studies have been carried out using qualitative and quantitative approaches to assess the level of gender inequality across various regions in Pakistan. The findings have been compiled and presented in the following text:

Ahmad et al., 2018, studied the opportunities availed and challenges faced by women entrepreneurs in Pakistan. They conducted qualitative interviews and surveys among a diverse sample of 300 women business owners from rural and urban areas across Pakistan. Thereafter, they presented findings that emphasized the main constraints facing them: gender discrimination, inability to access factors of production, and socio-cultural barriers.

Khan et al. (2021) have investigated how rural and urban contexts influence women entrepreneurs within the setting of Pakistan. The sample size was 150 female entrepreneurs for both rural and urban areas. A mixed-method approach was adopted, whereby a survey method was combined with case studies. Ranging from significant differences within the challenges

between rural and urban entrepreneurs to the higher degree of resource accessibility issues in rural zones, there were marked variations.

Sultana& Fattah (2019) reviewed the issue of gender bias in financial support to women-owned enterprises. Evidence from their literature review and case studies indicated lending biases, limited access to formal finances, institutional barriers, and very high interest rates for women.

Rashid& Ratten (2021) studied factors which determine how gender influences women entrepreneurs in the rural areas of Pakistan. In this research, 100 female entrepreneurs were interviewed through interviews and focus groups, and they mentioned a few major impediments that included social norms, resource constraints, and a scarcity of education.

Shaheen et al. (2021) carried out research on the issues and avenues which exist for the women entrepreneurs of Rawalkot, Azad Kashmir. The overall interview, survey, and focused groups were done with a sample size of 200 women entrepreneurs. The main obstacles of gender discrimination and poor market access were reported as being central.

Delavande& Zafar (2019). studied the determinants of success concerning women entrepreneurs of SMEs in Pakistan. Quantitative surveys and qualitative interviews were held among 250 women entrepreneurs. From their results, the parameters most drastically affecting success came out to be gender bias, traditional customs, financial access, training, family support, and government policy.

In fact, in identifying the specific factor that brought about an increase in the number of women entrepreneurs in Pakistan, Nasir et al. (2019) adopted a mixed-method approach and issued questionnaires, interviews, and case studies amongst 200 women entrepreneurs. Whereas inhibitors are social norms and gender discrimination, better access to finances and improvement in education are facilitating factors.

Khan (2014) estimated the effect of the Women Chamber of Commerce and Industry on enhancing women entrepreneurial opportunities within Pakistan. The authors made use of case studies, discussions, and questionnaires among 80 business owners who are WCCI members. The result indicated that WCCI supports female entrepreneurs by linking and representing them toward financial independence.

Khan et al. (2021) studied facilitating and hindering factors characterizing female entrepreneurship in the KPK region of Pakistan. In this regard, their research was based on in-depth interviews with 120 women owners of enterprises. They highlighted institution-based impediments, a lack of access to finance, and socio-cultural pressures that deter business growth among women entrepreneurs.

Nasir et al. (2019), undertook the study to establish the status of women's empowerment within the entrepreneurial framework of urban Pakistan. Surveys, interviews, and focus groups were administered to 200 urban women across a metropolitan city. The results showed that cultural norms and gender discrimination remained paramount and the success of businesses established by the women was pegged on family support.

Zeb et al. (2021) studied drivers and barriers to business performance by women entrepreneurs of Pakistan. Quantitative questionnaires and financial statements were collected from a random sample of 300 women entrepreneurs in various businesses. Findings presented that facilitation financially, access to markets, mentorship, and entrepreneurial skill act as drivers of success,

while discrimination based on gender and constraints of resources impede business performance.

Soomro et al. (2023) discussed the issues that hinder entrepreneurship growth among women in rural and semi-urban Sindh. The authors analyzed a case study and conducted interviews and questionnaires amongst 150 rural and 150 semi-urban Sindh women. Resource disparity, cultural norms, and unequal opportunity are part of the major issues women entrepreneurs face in the rural and semi-urban areas.

Shah et al. (2021) explored emergent trends in women's entrepreneurship against the backdrop of Pakistan. The authors presented a qualitative work that featured a survey, analyzed the trend, and interviewed 400 women entrepreneurs, which revealed that societal shift, improved education, and government programs are the major drivers of emergent trends.

Therefore, the issue of unequal gender contribution resulting from poor access to financial resources, poor mobility, or even entrenched cultural norms tends to be an overall, common, and more persistent problem in these studies. Ahmad et al. (2018), Shaheen et al. (2021), and Nasir et al. (2019) have, in different ways, underlined cultural and social expectations shutting women into traditional positions hence constraining their inclusion in entrepreneurship venture activities. It is further exacerbated by gender-based prejudice, with works such as Zeb et al. (2021) and Sultana& Fattah (2019) pointing to discriminatory lending behavior and institutional barriers that impede women's access to formal sources of finance. This systemic bias also cuts across rural and semi-urban contexts, as revealed by Rashid& Ratten (2021) and Soomro et al. (2023), hence increasing the social pressures and gendered constraints on business operations for women.

But besides that, women entrepreneurs face certain economic barriers, as many studies also indicate that they face challenges such as inaccessibility of loans, grants, and other economic instruments. Sultana& Fattah (2019) note that gender bias does exist in the formal financial sector; here, women are charged with a higher interest rate and are placed under closer scrutiny. This view is also shared by such authors as Delavande& Zafar (2019) and Nasir et al. (2019), who state that women's enterprises lack the ability for further expansion because of limited access to financial facilities. In addition, the inequality of access is more serious in rural settings, as Khan et al. (2021), Soomro et al. (2023) report that women living in the countryside are at a point of much higher barriers compared to women living in urban areas. On the other hand, Zeb et al. (2021) identify the facilitator role of financial support, which might be taken to imply that an increased level of access to finance could be documented as actually improving enterprise performance or growth.

Another important discussant dimension relates to differences between rural and urban women entrepreneurs. Regarding this, Khan et al. (2021); Rashid et al. (2017), report that rural women are confronted by an additional infertile research landscape, marked by thin market accessibility, deficits in infrastructural facilities, and general education and skill deficits. In this regard, urban women are more likely to benefit from business networks, training, and facilitation extended by the government, as identified by Nasir et al. (2019). Soomro et al. (2023) further affirm that semi-urban areas present a mix of both urban and rural conditions and hence demand contextualized interventions. These findings bring into focus the need for supportive mechanisms designed for women entrepreneurs in different geographical contexts.

The necessary institutional support, mainly concerning government initiatives on the role of chambers in setting up the base of women entrepreneurial activities, is very important. Khan (2014) present evidence concerning the role that WCCI plays in the enhancement of women entrepreneurial opportunities, acting towards their economic empowerment and facilitating business linkages. Alongside, Shah et al. (2021) have identified the emergent trends in women's entrepreneurship and linked these to changing societal norms, better education, and government-supported policies. Overall, the findings indicate that the institutional support mechanisms can substantially unleash the entrepreneurial potential among women by overcoming some of the key structural barriers.

Other enabling factors refer to access to education and, hence, skill development among women. In fact, studies by Nasir et al. (2019) and Delavande& Zafar (2019) identified education and training in particular skills as enabling women to get into high-value entrepreneurial activities that enhance their business performance. This is particularly relevant for rural areas, since, referring to Rashid& Ratten (2021) and Khan& Khan's work (2020), it is there where main barriers in education and lack of trainings exist. Capacity-building programs that could help women enhance their financial literacy and business and technical skills may become transformational for women entrepreneurs.

Despite all these various challenges, several success factors have been revealed that enable women's entrepreneurial success. First, family support, as reported by Nasir (2019) and Delavande& Zafar (2019) is one that encourages and supports family members and thus greatly enhances the possibility of successful women's entrepreneurship. Mentorship, training programs, and support associated with business chambers were also identified as enabling. Furthermore, at a global level, the development of technology and online platforms has been promoted as a means for women entrepreneurs to overcome traditional bottlenecks.

3. CONCLUSION AND DISCUSSION

Evidence shows that women entrepreneurs in Pakistan face specific barriers to gender that affect the start, growth, and survival of the business venture. It includes deeply set traditional patriarchal norms, limited access to financial resources, inadequate social support, and institutional constraints that are a serious challenge to enterprising by women who want to venture into an entrepreneurial environment. Such barriers not only act as obstacles to economic empowerment at an individual level but also obstruct economic contribution and development of the economy at large.

Indeed, the data showed a significant gap between the entrepreneurial opportunities available for rural and urban women. Rural women face much stronger constraints since they have fewer opportunities for education, poor market access, and cultural norms that restrain them from economic activity. In corresponding relation, urban women have relatively better access to various resources, networks that could facilitate doing business, and relatively higher business opportunities, though they, too, suffer from gender bias and unequal treatment.

In addition, such barriers require multi-layered approaches. Others may be policy interventions, institutional support mechanisms in the shape and form of dedicated financial programs, capacity-building initiatives that might have a pivotal role in bridging the entrepreneurial gender gap. The WCCI can also play a notable role in providing women entrepreneurs with a stimulating environment where even mentors, training, and exposure to networking opportunities are provided.

Better education and more relevant skills development among women would have them contributing much more through entrepreneurship. In fact, better education and training in improving their level of financial literacy, business awareness, and capability would enable them to choose and access much better value entrepreneurial activities. Where education and resource disparities are more marked, capacitization programs are particularly urgent.

Similarly, cultural and social norms that promote gender inequality need to be challenged. Mass media campaigns, combined with outreach to the communities, may change societal attitudes toward the role of women and encourage the families and society to support the women around them to become entrepreneurs. The government, NGOs, and the private sector should, therefore, work in concert to promote gender equality in enterprise and enhance the role of women in economic activities.

Though the last couple of years have seen an increase in women coming into the job market, with more cases of women-initiated businesses, much remains to be achieved on the path to an inclusive entrepreneurial ecosystem. Narrower gaps in male-female entrepreneurship would, therefore, help not only reduce disadvantages to which women per se are subjected but also lead to higher economic growth and more significant social progress for Pakistan. Equally importantly, this would be an enabling culture of gender equality and support for allowing Pakistan to tap into the hitherto underutilized entrepreneurial potential and mold them into agents of growth.

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