

An Inquiry into the Socio-Political and Economic Challenges of Women Entrepreneurs in Pakistan through the Lens of Feminist and Achievement Theories

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Abstract: The role of women's entrepreneurship in achieving a gender-inclusive society and economic growth is undeniable. However, women entrepreneurs in Pakistan, despite several supporting initiatives by the government and NGOs, continue to face numerous socio-political and economic challenges, hindering their participation in business activities. This study aims to uncover these multifaceted challenges and the strategies to overcome them. Drawing on Liberal Feminist Theory and McClelland's Need for Achievement Theory, this qualitative, phenomenological study captures the voices of 36 women entrepreneurs across major metropolitan cities in Pakistan. Findings reveal that participants struggle with entrenched patriarchal norms, gender discrimination, limited mobility, restricted access to finance, and other barriers. Despite these constraints, they demonstrate resilience through networking, mentoring, skill enhancement strategies, social media engagement, and innovative business practices. This study sheds light on how women entrepreneurs transform adversity into opportunity, offering valuable insights for policymakers and scholars seeking to promote gender equity and entrepreneurial inclusivity in emerging economies.

Keywords: Women entrepreneurs, Social barriers, Political barriers, Economic barriers, SDGs

1. Introduction

Women entrepreneurship is one of the drivers for economic progress that opens avenues for sustainable development by offering inclusivity, gender equality, and wellbeing (GEM, 2023). However, despite having an evenly distributed population of women and men in the South-East Asia, a significant gender disparity hinders women participation due to various constraints and challenges imposed by society (Agarwal and Lenka, 2018). Specifically, in Pakistan, where women are already marginalized, several socio-political and economic barriers make more difficult for women to step into entrepreneurship as a career (Umar, Ali and Sial, 2022). Consequently, the entrepreneurial potential of women remains underutilized (Jehan *et al.*, 2024).

In addition to limited women's participation in business, it is alarming to note that more than ninety percent of new businesses startups in Pakistan fail each year, including those established by women entrepreneurs. Notably, only five out of three hundred (<1%) new businesses initiated by women in Pakistan achieve success (Mir, 2022). In a broader context, social conventions, cultural expectations, and numerous other factors limit participation of women in business activities (Nawaz, 2018; Yunis, Hashim and Anderson, 2018). However, there remains limited understanding of the specific socio-economic and political factors shaping these outcomes, and make it a researchable topic.

In addressing this gap, this study aims to answer the following research question by looking the pressing issue through the theoretical lenses of Gilligan's *liberal feminist theory*, positing that there is no inherent difference between men and women and norms, institutions, and discriminatory laws limit women's participation in society, and McClelland' *need for achievement theory*, suggesting that human motivation, irrespective of gender, is derived from three needs, namely achievement, power and affiliation. By integrating these theoretical perspectives, this study aims to make a theoretical contribution by offering novel insights from a framework that has rarely been applied in qualitative research (Lagrasta, Scozzi and Pontrandolfo, 2024).

RQ: What are the socio-political and economic barriers impeding women in Pakistan to become entrepreneurs and how these barriers can be overcome?

2. Literature Review

The concept of "entrepreneurship", a process of starting or managing a new enterprise, underwent significant evolution throughout the nineteenth century. Nevertheless, it was not until the final decade of the twentieth century that the phenomenon of women's entrepreneurship began to get considerable attention and recognition (Diandra and Azmy, 2020; Picciaia, Terzani and Mari, 2024) and the contribution of women entrepreneurs to economic development, through their entrepreneurial endeavors alongside their male

counterparts, is indispensable (Claire, Lefebvre and Ronteau, 2021). The 1970s marked a significant shift in scholarly attention toward the importance of female entrepreneurship. Indeed, entrepreneurship has been mostly considered a male phenomenon globally (Jennings and Brush, 2013). Although research on female entrepreneurs is still in its infancy, most studies carried out in Western context, highlighting the need for significant progress in this field (Deng *et al.*, 2021). Additionally, the unique economic, cultural, institutional, and social conditions in Asia demand more academic attention (Katharina *et al.*, 2022). Women entrepreneurs in Asia continue to face several obstacles that are potentially unique to their social and cultural context as are not yet widely understood (Baral *et al.*, 2022). Nonetheless, the motivations that drive female entrepreneurs in Asian countries are somewhat different from those that drive them in the West (Wu, Si, and Wu, 2016). They have limited financial autonomy and usually do not make financial decisions independently. This situation negatively impacts their progress in society (Field, Jayachandran and Pande, 2010).

Article 25 of the Constitution of Pakistan ensures equal rights for all people, irrespective of sex, ethnicity, or class (Khan, 2018). Government of Pakistan initiates many projects to support women's participation, In doing so, government developed the National Financial Inclusion Strategy in 2015 to offering significant opportunities to women entrepreneurs (Government of Pakistan, 2022). Nonetheless, a highly conservative and exclusionary environment impedes women from enjoying liberty and freedom (Noreen *et al.*, 2026). Despite constitutional provisions, women in Pakistan are deprived of their fundamental rights, including social, political, economic, and legal rights (Batoool *et al.*, 2018). Numerous socio-religious factors impede women's participation in society (Zada, 2018). For example, women receive limited access to education and career opportunities (Mahsud and Ali, 2020); consequently, their engagement in socio-economic activities is significantly restricted (Ali, Topping and Tariq, 2010). In addition, the male-dominance in society is instrumental in restricting women's activities beyond their domestic role (Safdar and Yasmin, 2020).

Women in Pakistan predominantly rely on male figures, such as fathers or husbands or brothers, who are also responsible for making significant life decisions regarding education, health, economic participation, and marriage. According to a united nation's report, most men leading a traditional family, influenced by normative standards that restrict women to domestic roles, prevent them from working outside (UN, 2023). Although Islam, as the state-religion, does not prohibit women from pursuing business as a career (Zeb and Kakakhe, 2018), Pakistan's deeply embedded discriminatory socio-cultural norms surpass the religious teachings (Roomi and Parrott, 2008). Even if some of the women are able to start a business, they encounter several challenges (Goheer, 2003). Therefore, it can be concluded that the robust patriarchal structure of Pakistan is shaped by cultural norms and incorrect interpretation of the religious doctrine. Women's confinement to a subordinate domestic role under strict cultural traditions is one of the hurdles to encouraging women entrepreneurship (Nasir, Iqbal and Akhtar, 2019), making the achievement of the UN Agenda 2030 more difficult. The paucity of literature regarding the specific socio-cultural and economic factors shaping pathways for women entrepreneurs demand more focussed research (Hossain *et al.*, 2025). Specifically, in Pakistan, addressing these barriers could enable policymakers to devise strategies making the entrepreneurial journey easier for aspiring business women (Qamar and Tanveer, 2025).

3. Research Methodology

This study follows the qualitative, interpretivist research design that allows to seek the answer for research questions or to understand the reality that individuals perceive or apprehend in their social context (Barbour, 2014). Following qualitative method, this study utilizes a phenomenology, a paradigm that seeks to get a complete comprehension of a phenomenon (Alsaigh and Coyne, 2021), positing that individuals' perceptions and lived-experiences are the principal resources for comprehending social events (Mack *et al.*, 2005; Chang and Wang, 2021), making it the most appropriate method to analyze the lived experience of women entrepreneurship.

The target population for this study are women entrepreneurs (owners/CEO) in the service sector of Pakistan, which accounts for 58% of Pakistan's GDP (Hassan, 2024). The sampling technique employed is purposive sampling, which is the most often utilized sampling technique in qualitative research (Ahmad and Wilkins, 2025). Regardless of the lack of consensus on what constitutes a perfect sample size, there is almost an agreement on the data collection till saturation in a qualitative research (Fugard and Potts, 2015). Data saturation refers to reiteration of responses (Fusch and Ness, 2015). For this study, thirty-six women entrepreneurs (data have reached a level of satiation to this point) were interviewed, and each session took 40 to 60 minutes on average, during which open-ended questions were presented in the English language. The

questions have been approved by the ethics committee. The data were analyzed using NVivo that allows thematic coding and visualization of qualitative data (Phillips and Lu, 2018).

4. Results

Women entrepreneurs were asked to relate their experiences to identify the primary social, political, and social challenges they encountered during their entrepreneurial endeavours, and the tactics they used to overcome them. The primary theme Socio-political and Economic Barriers was derived from the sub-themes, as seen in Figure twenty, and are elaborated below.

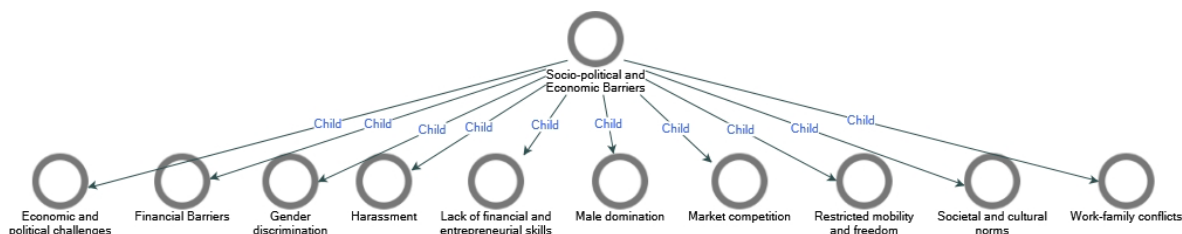


Figure 1: Socio-political and Economic Barriers and its child-themes

4.1 Socio-Political and Economic Challenges

4.1.1 Male domination

About one-third of respondents considered the society as patriarchal, male-dominant and characterizing males as narrow-minded. This prevalence is quite extensive. Males not only intervene in business-related issues but also considerably in personal matters. They exhibit intricate conduct aimed at surpassing women in many aspects of life, including business. This position is directly aligned with the Liberal Feminist Theory's focus on challenging patriarchal systems and supporting equal treatment (R4, R5, R10, R11, R18, R19, R20, R24, R32, R33, R35).

4.1.2 Societal and cultural norms

Just over half of the study participants reported experiencing social pressure. The unsupportive culture constrain them in several ways. People exhibit negativity and jealousy towards their advancement. They articulated that the familial culture is exclusive and oppressive towards women, making them feel disheartened. They are obliged to conform to societal norms, culture and religion. This observation reinforces the perspective of Liberal Feminist Theory that questions the societal norms that restrict women to fully participate in the workforce and supporting women's autonomy in choosing paths without societal restraints (R1, R2, R7, R8, R9, R11, R12, R13, R14, R15, R16, R17, R19, R20, R21, R22, R23, R25, R26).

4.1.3 Gender discrimination

One-quarter of the female participants in the study asserted that they experience gender-based discrimination in society. They complained about the restricted access to markets, financial resources and trade prospects. They said that trust on them is precarious. Individuals often disregard their opinions and underestimate the significance of their role in society (R2, R4, R6, R14, R15, R23, R27, R35).

4.1.4 Restricted mobility and freedom

The respondents indicated that they experience constrained mobility and limited freedom. They encounter limitations in choosing careers, traveling, and experiencing liberty. They also expressed their concerns regarding insufficient transit infrastructure and travel safety (R8, R9, R12, R13, R14, R22, R23, R31).

4.1.5 Financial barriers

The financial barrier was the primary obstacle encountered by two-thirds of the research participants. They said that their access to finances is restricted. The processes for obtaining loans from governmental and private institutions are long and complicated. They said that institutions are reluctant to provide funding owing to a lack of confidence in women. (R1, R2, R3, R6, R7, R8, R10, R12, R13, R16, R18, R19, R21, R23, R24, R25, R27, R28, R29, R31, R32, R33, R34, R35). Linking these findings with the McClelland's Need for Achievement Theory, it can be argued that the aspiring women entrepreneurs with a high need for achievement may overcome these financial challenges through perseverance, resourcefulness and risk-taking behaviors.

diminishes obstacles. Networks provide a platform for collaboratively addressing issues and discovering numerous solutions to challenges (R1, R2, R7, R9, R12, R23, R25, R32).

4.2.2 Perusing mentoring

Five respondents revealed that they pursue mentorship when they face any challenging situation. One respondent shared that “I seek mentorship in difficult situations” (R1). Respondent then disclosed that “soliciting mentoring from experts” (R10) further one respondent added that “Acquiring mentoring and assistance has been essential in navigating these obstacles” (R13) finally one interviewee added that “I prioritize to establish connections with networks that empower women (R18).

4.2.3 Social media

Five participants added that they take help from social media to overcome some barriers to their business one participant revealed that “social media enables you to amplify your voice. I regularly engage in social media by posting every day about my business, which has increased my visibility and profitability” (R1). One other respondent unfolded that “I enhance my sales using social media as well as addressing challenges in business” (R8). One more interviewee underlined “I use social media to redress my grievances” (R9) One participant spotlighted “I engaged in social media marketing to flourish business” (R18) finally one responder added “I have created social media pages to post reviews to highlight challenges, enhancing business and taking feedback from clients of my services” (R29).

4.2.4 Strategies to mitigate harassment

One-quarter of the respondents in the research said that they had used different techniques to reduce harassment. They wear Hijab/Abaya and exhibit professionalism. They own personal mobile phones, other than from those used for business purposes, to maintain their tranquillity after working hours. They are attentive to their attire and are vocal when encounter any challenging situation. They deter malicious intents with their vocal behavior, gestures, and postures. They prohibit individuals to intervein in their personal space and refrain them from any unnecessary talks (R4, R5, R6, R7, R8, R14, R33, R35, R36).

4.2.5 Overcoming competition

Two participants shared that to stay competitive in the market, they rely heavily on innovation. They explained that continuously improving and refreshing their ideas helps them stand out. By focusing on enhancing the quality of their services, they aim to meet evolving customer expectations. For them, innovation isn’t just a trend; it is a core strategy to survive and grow in a competitive environment. They believe that staying ahead requires constant effort to do things better and differently. This proactive approach helps them maintain relevance and attract loyal clients (R9, R13).

4.2.6 Overcoming financial barriers

To overcome financial obstacles, Forty-one percent of respondents said that they had engaged with overseas customers to make money in foreign currency. They use funds efficiently and effectively to manage their working capital. They allocate their funds and reinvest their earnings. They use economical methods. They outsource their tasks to achieve cost efficiency. They find investors within and outside the family. They use inventive cost-reduction strategies and dispose of personal assets, including gold and jewelry, as necessary (R2, R6, R7, R8, R10, R16, R17, R19, R28, R31, R33, R35, R36).



Figure 4: The most frequent words used in response to answer the strategies to encounter socio-political and economic barriers

5. Discussion

This study's findings are in line with and extend prior findings on the structural barriers that women entrepreneurs face in developing countries (Musaigwa and Nojiyeza, 2025). Consistent with previous studies, the results reveal how deeply embedded socio-cultural expectations limit women's autonomy, restrict their access to resources, and cause entrepreneurial failure (Rita, Rabiah and Fahlevi, 2019; Parveen *et al.*, 2020; Guelich *et al.*, 2021; Badghish *et al.*, 2023). However, this study adds novelty by highlighting how these barriers intersect with broader political, social and cultural factors in Pakistan, including regulatory inefficiencies and governance challenges. This intersectional perspective advances existing discussions by demonstrating that women's entrepreneurial constraints are not only gender-specific but also embedded within fragile institutional environment. Consequently, the study stresses the need for policy responses that simultaneously address gender inequality and institutional inefficiencies, particularly through reforms that simplify financial access to resources, improve regulatory effectiveness and strengthen legal protection against harassment in business environments.

Furthermore, the findings contribute to the existing literature by highlighting the adaptive strategies women entrepreneurs employ to sustain and grow their businesses despite structural constraints. The reliance on support networks, mentoring relationships, and digital platforms resonates with prior findings that social capital and entrepreneurial ecosystems are critical for women's business survival and growth (Neumeyer *et al.*, 2019; Chowdhary *et al.*, 2025; Van der Westhuizen and Mdlalose, 2025). Specifically, the emphasis on social media as a mechanism for voicing concerns reflects an emerging dimension of digital empowerment in the given context.

Findings of this study offer practical implications for governments, such as streamlining licensing, registration, access to credit through one-stop digital platform to reduce bureaucratic barriers. Additionally, facilitating access to social media and online platforms support through encouraging digital literacy and e-commerce training can extend the women entrepreneurs' reach to the market. Last but not the least, women-focused incubation centres and collaboration between universities and financial institutions can create sustainable entrepreneurial ecosystems (Salamzadeh, Salamzadeh and Hadizadeh, 2025). For scholars, the results suggest that future research should further explore the interplay between gender, institutional environments, and digital entrepreneurship in emerging economies through the lens of mixed-method research. Additionally, comparative study between South Asian countries can help understanding cultural and institutional variations.

The findings of this study also offer important theoretical implications by reinforcing the central tenet of liberal feminist theory that gender inequality is the product of discriminatory social structures rather than differences in capabilities (Ahl and Marlow, 2012). Recent literature on how institutional and cultural biases systematically limit women entrepreneurs reinforce feminist theoretical perspectives (Vuciterna *et al.*, 2024; Nguyen *et al.*, 2025). Similarly, the strategies adopted by women entrepreneurs, for example building support networks,

seeking mentorship and leveraging social media, illustrate a strong orientation toward achievement and self-improvement. This behavior resonates with McClelland's argument that individuals with a high need for achievement are motivated to overcome obstacles, pursue challenging goals and continuously improve their performance in spite of environmental constraints (Collins, Hanges and Locke, 2004). In this sense, the findings extend the theoretical debate by illustrating how gendered institutional constraints and achievement motivation interact in shaping women's entrepreneurial journeys, particularly in the context of Pakistan, where socio-cultural restrictions coexist with growing opportunities for entrepreneurial activities.

5.1 Conclusion

Despite persistent structural constraints, the experiences of women entrepreneurs demonstrate remarkable determination and adaptability in manoeuvring complex entrepreneurial environments. Their journeys reflect a continuous battle between societal expectations and personal ambition. Supporting women entrepreneurs through inclusive policies, institutional reforms, and enabling ecosystems is essential to unlocking their potential and fostering broader socio-economic progress. A women-centric leadership model based on the themes emerged in this study open avenues for future research. Finally, one of the limitations of the study is the dearth of research culture in Pakistan, requiring extensive efforts to persuade participants for interviews.

Ethical Consideration: This study sought prior consent from the participants. They were allowed to discontinue or postpone taking part in the interviews at any time if they feel uncomfortable. Since the study participants were adults, their parents' or guardians' agreement was not required (Mack *et al.*, 2005). They were also informed that there would be no undue risk to them and that participation in the research is completely optional. The permission form duly signed by the participants explicitly mentioned that the audio recording would not be shared with any other parties and the participants' confidentiality will be ensured. All steps of the revised guidelines of the American Psychological Association have been followed for the study (APA 2017). Finally, this study has not received funding from any institution, resulting in a financial impediment to its execution.

AI Declaration: AI has been used in some part of the paper to remove grammatical errors.

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