

Unlocking Rural Potential: Rethinking Support Structure for Women Entrepreneurs in Pakistan's Rural Context

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Abstract: Women's entrepreneurship may improve social inclusion, according to the research. Moreover, it might encourage economic growth, foster innovation and creativity, and lessen poverty in society. Women's entrepreneurship has the potential to increase per capita income and help achieve sustainable development goals. In Pakistan, participation of women in entrepreneurship activities is notably low, but it is hampered by a number of issues. Purposive sampling technique is used in this study. Semi-structured interviews and phenomenology are used in this qualitative study to examine the experience the barriers of 15 women and determine their interest in becoming entrepreneurs in rural area of Pakistan. Gioia Methodology is used for coding and themes which show that cultural norms (early marriage, honor) and strong family opposition are the main non-academic barriers, while government and infrastructural deficiencies (lack of transport, policy awareness) hinder young women's educational and professional aspirations in rural Pakistani communities.

Keywords: Women Entrepreneurship, Phenomenology, Gioia Methodology

Introduction

Encouraging rural Pakistani women to start their own businesses is a potent way to address ongoing development issues and promote a sustainable future by reviving local economies and embracing sustainable economic development (Rizvi et al., 2025). Pakistani women entrepreneurs are better able to ensure resource and environmental sustainability while fostering economic growth since they have deep local and traditional knowledge (Rizvi et al., 2024). There is a possibility that women's entrepreneurial endeavours will have a significant effect on the economy of the entire world (Thomas, 2024). In addition, entrepreneurship encourages women all around the world to pursue their interests in economic participation, innovation, and creativity (Raman et al., 2022). In Pakistan, encouraging women to start their own businesses is extremely beneficial to the economy of the country since it has the potential to create employment opportunities, to encourage economic growth, and to give women the ability to become financially independent (Rasheed & Nosheen, 2024).

Entrepreneurs who are women have the potential to boost the economy by increasing trade. Women entrepreneurship can contribute to the enhancement of diversity by participating in economic activities, and the promotion of economic progress (Gugan et al., 2024). In order to generate employment opportunities and to develop social and economic advancement, women's entrepreneurship is of the utmost importance (Barrachina et al., 2021). On the other hand, the percentage of women in Pakistan who engage in entrepreneurial activity is still very low (Soomro et al., 2024). Due to the fact that female entrepreneurs face a number of challenges, particularly in less developed countries as compared to developed countries (Rasheed et al., 2025). When Women are in the process of starting their own business, they face challenges such as discrimination, gender disparity, and limitations from their families (Kaur et al., 2025).

Moreover, studies examining social entrepreneurship and female entrepreneurship are limited in nations that are categorized as developing (Muhammad & Paulet, 2025).

Many women, particularly in underdeveloped countries, are unable to participate in the commercial sector due to cultural and economic barriers. They are unable to participate in economic activity or earn a

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living wage because of these obstacles (Obi, 2021). The success rate of business that were created by women is, on average, lower than the success rate of enterprises that were founded by men (Tariq, 2025). One of the most important factors in economic expansion is the provision of equal opportunities for women to engage in entrepreneurial operations (Kalaivani et al., 2025). Due to the fact that Pakistan is one of the countries with a low GDP per capita, it is necessary for women to seek additional income in order to contribute to the provision of essentials for their families, such as food, clothing, and education (Jabeen et al., 2020).

In Pakistan, the number of males and women is equal. However, only 22% of women are employed, making their participation in the workforce extremely low. Additionally, they are far less involved in business. In Pakistani culture, women face a number of obstacles that limit their aspirations and motivation to pursue business (Rehman & Qamar, 2024). Extremism in religion and conservatism are prevalent in Pakistani society. Generally speaking, women have limited mobility and social participation. Generally speaking, women are expected to maintain decency and modesty. When it comes to traveling on their own, women usually face obstacles (Hussain, 2024). Gender norms that limit women's freedom of association and movement contribute to the low involvement of female entrepreneurs in the country, which in turn has a negative impact on the country's financial status (Rizvi, 2025). Countries with lower middle incomes, such as Pakistan, have experienced the most significant increases in inflation (Jabeen et al., 2020).

In addition to the challenges and motivations that women entrepreneurs face, it is essential to investigate issues of social inclusion and gender equality in order to have a complete understanding of their position (Rizvi et al., 2025). Every person deserves gender equality, which is important for a harmonious, prosperous, and lasting global community. Since women make up 50% of the world population, they have 50% of its potential. However, gender imbalance in many sectors limits social progress. Social inclusion improves social participation by expanding capacity, opportunities, and esteem for those with identity disadvantages. Women do not receive respect, security, and the potential to improve their lives through social exclusion. If systemic exclusion and discrimination are not addressed, By prioritizing social inclusion and gender equality, equal opportunities, society may maximize the potential of all members and ensure long-term progress and prosperity, especially in developing nations (Rizvi, 2025). Over 58 percent of Pakistan's gross domestic product is accounted for by the service sector (Ali et al., 2025). In addition to this, it is an essential component in the development of the nation. Therefore, it is essential to have a solid understanding of the variables that discourage women from participating in social inclusion in the realm of entrepreneurship.

Research Questions

RQ1: What are the primary challenges faced by women entrepreneurs operating in rural areas of Pakistan?

RQ2: What forms of public support are available for women's entrepreneurship, and how effectively do these programs operate in rural setting across Pakistan?

RQ3: What are the factors that contribute to women entrepreneur's survivability in the rural context of Pakistan?

Research Objectives

The aim of this qualitative research study is to explore the experience of women entrepreneurs in Pakistan, with a particular focus on the main obstacles they face when starting and running their business, the factors that cause women to give up on entrepreneurship and have the ways in which social integration can support the growth and success of female entrepreneurs. By in-depth interview and using phenomenology as research design, this research aims to provide insight that can inform policies and interventions aimed at enhancing sustainability and supporting female entrepreneurs in rural area of Pakistan.

1. To identify the primary challenges faced by women entrepreneurs in rural areas of Pakistan.
2. To explore the forms of public support are available for women's entrepreneurship, and how effectively do these programs operate in rural settings across Pakistan.
3. To examine are the factors that contribute to women entrepreneurs' survivability in the rural contexts of Pakistan.

Literature Review

Women are now generally acknowledged as a strong indicator of global growth due to their status as the entrepreneurs with the fastest-growing businesses (Khokhar et al., 2025). The extent to which women participate in entrepreneurship, however, varies substantially across countries (Deng et al., 2025). The World Bank Development Report (2025) states that Pakistan has one of the lowest rates of female entrepreneurs, the Global Entrepreneurship Monitor (Rizvi et al., 2025c). Women entrepreneurs have the potential to significantly contribute to the creation of jobs, income, human growth, education, health, and nation-building, particularly in emerging nations. Without female business owners, economies could not succeed (Sajjad et al., 2020). The advancement of women in social, technological, economic, and political spheres has made it easier for them to enter public life.

Pakistan is not like other Western countries in this regard because of the concept of izzat and purdah, which distinguishes Pakistan from such countries (Lehri et al., 2025). Women frequently experience mistreatment and limited spatial mobility as a result of insufficient private and public conveyance (Xheneti & Madden, 2025). In Pakistan women face great barriers therefore to recognize the barriers challenging women entrepreneurs, it is important to understand how women manage and convert these barriers (Nawaz et al., 2023). There are many obstacles that women entrepreneurs in Pakistan must overcome (Nasir et al., 2019). Many of women entrepreneurs' growing obstacles are in developing countries. Other research found similar issues in underdeveloped countries (Ghouse et al., 2021). One of the biggest obstacles to successful female entrepreneurship is women's financial dependence (Ajiva et al., 2024). Female entrepreneurs encounter obstacles include opposition, resource usage, risk-taking, and financial uncertainty in rural area (Khabbaz & Kuran, 2024). According to earlier research, Pakistan has a low proportion of female entrepreneurs. The main cause of Pakistan's low rate of female entrepreneurship is the barriers that women face in the nation (Ghouse et al., 2021). Thus, policymakers, academics, non-governmental organizations (NGOs), politicians, the government sector, and international organizations have shown a great deal of interest in women's participation in commercial activities as entrepreneur (Jasmin, 2025). After reviewing the aforementioned literature, it has been determined that it is essential to carry out this qualitative research study in order to determine the obstacles that women face when attempting to start their own businesses in rural areas of Pakistan and the factors that encourage them to do so.

Theoretical Support

A comprehensive understanding of the viability of female entrepreneurs in rural Pakistan can be obtained by applying two theoretical frameworks: the Social Capital Theory and the Social Cognitive Theory. Because access to formal bridging capital, such as professional networks and external market links, is restricted by the cultural environment, the Social Capital Theory is crucial (Chowdhary et al., 2025). This means that the ability to survive depends heavily on the utilization of bonding capital, especially the support of one's spouse and family. Certain resources including trust, social legitimacy, beginning funding, and practical facilitation (like handling logistics or market interaction) that are supplied by a supportive spouse or family are culturally forbidden to the entrepreneur. This informal support system is the most important strategy for getting above the harsh practical limitations imposed by Pardah and gender biases. This external support is complemented by the internal motivation described by Social Cognitive Theory, namely the idea of Entrepreneurial Self-Efficacy (ESE) (Isma & Diarra, 2025). In the face of severe social and financial obstacles, the entrepreneur must continue to have trust in their capacity to establish and grow their business as an entrepreneur.

Research Methodology

By examining a person's lived experience, phenomenology sheds light on the significance of a phenomenon for multiple people while focusing on their personal experiences related to that idea or phenomenon (Bantugan, 2025). It emphasizes the identification of characteristics that are shared by all of the participants as well as the characterisation of the phenomenon in the manner in which it is generally regarded (Lim, 2025). This research utilized the phenomenology as its research design. Phenomenology is a research approach that seeks to explore the personal and subjective perceptions of people about a certain

event or phenomenon, mostly by relying on their personal descriptions (Oluka, 2025). To capture the essence of women entrepreneurs by evaluating several narratives that have common characteristics, rather than just recounting individual perspectives. Instead, then focusing on women's theoretical understanding of entrepreneurship, it aims to investigate the experiential components of it.

Gioia Methodology is used for coding and themes, and semi-structured interviews were used to collect the data. Thus, qualitative research is more equipt to comprehend this complicated issue since it allows for in-depth understanding, exploration of novel subject, idea development, and the provision of crucial insights that enable policy makers to take appropriate action (Lim, 2025). Purposive sampling was employed in this research study to carefully choose participation who were most pertinent for responding to inquiries and developing an extensive understanding of the subject (Ahmad & Wilkins, 2025). The participants were given a detailed description of the topic matter and were allowed to ask questions and finish the interview at their own choice to ensure integrity. Participants were asked to sign an information sheet and a consent form after obtaining thorough topical information. Careful consideration went into crafting the interview questions in order to avoid any sensitive information (Mack et al., 2005).

For this qualitative research fifteen women were chosen at random from each of the six study locations out of a total of thirty participants. When no fresh themes, codes, or concepts arose from the last interviews, indicating that the breadth of the problems had been sufficiently investigated, the sample size was decided according to the data saturation principle. Due to the lack of additional information, the procedure ceased after 15 interviews were completed in different locations, making further data coding was difficult. Expert advise stopping the recruitment of more participants if no new information is found (Kiesler, 2024). The interviews lasted between 30 to 445 minutes each and were conducted in six rural areas of Pakistan. The interview notes and recording were used to transcribe the data after the interviews were completed. Once more, the interviewers received the completed transcriptions for any necessary edits or modifications. After the interviews were recorded and significant statements, interpretations, and themes were identified (Mack et al., 2005). The research methodology, context, sampling strategy, data gathering processes, and analytical tools used to examine the obstacles rural Pakistani women. Researchers in Pakistan visited six rural or semi-rural locations that were different from one another in terms of landscape and demographics. Understanding cultural norms and policy implementation variances across the federating units required a multi-regional approach. These locations were chosen:

1. The Chakwal District in Punjab is well-known for its traditionalist culture and the high rate of rural-to-urban migration that occurs there.
2. The Thatta District in Sindh (representing rural areas with a strong coastal culture).
3. Kargil and Pakhtunkhwa (KP): Swat District (concentrating on a post-conflict region with distinct socioeconomic dynamics).
4. The Nushki District in Balochistan is known for its vast, isolated landscape and tribal social mores.
5. Residents of the Skardu District in Gilgit-Baltistan (GB) have special obstacles to receiving an education due to their location in the mountains.
6. Rawalakot District, Azad Jammu and Kashmir (AJK) (looking at economic and social obstacles in a mountainous area).

Interviews that were semi-structured were used to gather data. Research goals informed the development of an interview methodology that included free-form questions meant to elicit in-depth accounts of participants' interactions with family, friends, and institutions as well as their marital and entrepreneurial aspirations and experiences. Questions such as "How did your family react when you applied for a university outside the district?" and "What support mechanisms, if any, did the government provide for your career goals?" search deeply into the processes behind the developing themes under investigation.

Result and Discussion

This chapter provides the results and an interpretive discussion based on the information that was acquired from a number of rural locations in Pakistan, including Chakwal, Thatta, Swat, Nushki, Skardu, and Rawalakot. The findings are organised in accordance with the five primary themes that emerged, with a special emphasis on the societal, political, and economic impediments that have an impact on women's

desires for professional occupations and higher education in various settings. Following the guidelines laid out by Braun and Clarke (2006), the thematic analysis was used to examine the transcribed data. Strict adherence to the six step procedure was maintained: To get to know the transcripts, researchers read them over and over again. First Code Generation: We methodically coded large chunks of text pertaining to problems (such as financial rejection, fear of travel, and inaccessibility of information). Codes were compiled into possible overarching themes through out the theme search. Codes pertaining to honour, reputation, and criticism, for example, came together to form Theme 1 ("Bad response from family members"). Themes Review: All possible themes were cross-referenced with the full dataset to make sure they were coherent and true to the facts. During this stage, we verified that the five themes (Themes 1–5) were well-defined and stable. We gave the last five themes brief, descriptive names and made sure they were defined in light of the study question. The report was put together by combining thematic storylines and connecting them to specific quotations that bolster.

Thematic Analysis of rural Pakistan

Theme 1: Bad response from family members

"The family emerged as the primary obstacle hindering women's attainment of their objectives, particularly among the closely connected rural Pakistani communities."

It was regularly reported by participants that their family members would critique them, cause them anxiety, and discourage them when they attempted to pursue their educational and professional aspirations. This was the case across all of the study sites. In areas such as Chakwal, which is located in the state of Punjab, and Nushki, which is located in the province of Balochistan, the principal concerns were the upkeep of family "honour" and the challenges that were connected with moving outside of the hamlet. By way of illustration, householders in Thatta (Sindh) were anxious that their daughters' education would either render them unsuitable for the customary obligations of marriage or expose them to "modern" influences that were viewed as potentially harmful. Respondents usually stressed the perceived detour from the standard path or the short-term financial cost rather than celebrating academic success. This was in contrast to the tendency to praise academic success. In lieu of academic performance, this was something that was done.

Theme 2: No encouragement for a university degree after college

"A substantial deficiency in support during the transition from intermediate college to university education has been identified. This often arises from geographical and financial limitations specific to rural regions."

The participants made the observation that the expectation abruptly shifts to marriage or waiting at home after the completion of college (for instance, in areas near Rawalakot or Swat). To pursue a degree at a university, it is usually necessary to migrate to a distant city (such as Rawalpindi/Islamabad, Karachi, or Peshawar), which is regarded by families as being both unreasonably expensive and unsafe. This is because of the distance between the two cities. In spite of the fact that the literacy rate in Skardu (Gilgit-Baltistan) is quite high, the fact that there are only a handful of local colleges that provide women with an education of a high standard, in addition to the fact that travelling to these universities is exceedingly challenging, serves as a practical disincentive. This subsequent level is not supported by any culturally defined paths that have been built up until this point.

Theme 3: Lack of government support in terms of policies

"In their experiences living in rural areas, participants found that government policies did not align with their daily lives."

It is a serious difficulty in districts that are expansive, such as Chakwal and Nushki, because female students who are transporting themselves from rural areas to college or university towns do not have access to transport that is both safe and subsidised. This is one of the most important distinctions in policy. In addition, there was a constant concern regarding the absence of public dormitories that were reserved solely for females and were located in close proximity to educational institutions. There are regulations in place for stipends or scholarships; nonetheless, many participants were either unaware of their existence or found the application processes to be unnecessarily burdensome and inaccessible to those who did not

have connections. This is despite the fact that there are regulations in place. The areas of Thatta and Swat presented an especially challenging obstacle to overcome.

Theme 4: Attitude towards marriage after intermediate education

"It became clear that the cultural desire for early marriage was the single most powerful factor that discouraged people from continuing their education across all regions."

When a woman reaches the age of 18 to 20, she is considered to be "of marriageable age," regardless of whether or not she has completed her education. This is the case in every province, but it is most prevalent in regions that have strong tribal or customary traditions, such as Balochistan (Nushki) and parts of Khyber Pakhtunkhwa (Swat). She is under a lot of pressure to accept the first marriage proposal that comes her way because she is often only permitted to continue her education if it does not lengthen the amount of time it takes to get married. The participants viewed school as a phase that would eventually pass, and they occasionally endured it in order to find a spouse who had a higher level of education. However, education was not considered to be a source of independent identity during one's entire life.

Theme 5: Women are never encouraged for businesses

"The concepts of entrepreneurship and business ownership are met with a great deal of scepticism, particularly when they are actively pursued by women in these traditional rural contexts."

Participants stated that families in every location strongly discouraged their children from participating in business ventures because they believed that children would be required to connect with men, take risks, and participate in public involvement if they participated in such endeavours. The act of seeking financing, registering a business, or constructing a shop within the market is regarded as unacceptable in many locations, such as Rawalakot and Skardu districts. On the other hand, it is permitted to do tailoring or cottage industries from the comfort of one's own home. Financial institutions in these rural towns rarely target or give support for women's enterprises, and there is a serious shortage of successful female business owners who act as role models in these communities. This is a problem since there is a severe lack of female business owners who are successful.

Discussion

The fact from theme 1, the findings shows that the patriarchal ideology is highly internalised at the level of the household is further supported by the discovery that was made in the first topic. Not only is there an absence of support, but there is also an active barrier that is rooted in the dread of societal censure. This fear is the fundamental cause of the barrier. This constitutes the unfavourable response. Rural women are directly restricted in their agency by the discouragement that they receive from their families. In order to break from the standard that has been established, it is necessary for them to have an unusual level of personal courage.

The theme 2 being discussed sheds light on the regional discrepancy that exists in terms of access to educational opportunities. The acquisition of a degree necessitates a substantial financial commitment that is not done in the near vicinity. This is due to the fact that there are not enough local institutions of sufficient quality. Because they feel that their daughter's long-term economic contribution will come from outside the household (after marriage), the majority of rural households are not prepared to do this for their daughter. This is because they expect that her employment will be outside the household. As a result, women who live in rural areas see a significant decline in their intellectual capability, which in turn hinders their ability to advance in their careers.

The 3rd theme represents that, although education is a priority for both the provincial governments and the federal government, the implementation gap is the most pronounced in rural Pakistan. There are concerns regarding the underlying structural and safety issues, but the policies do not specifically address these concerns. The discourse reaches the conclusion that in order to genuinely promote access, support needs to be localised and visible, with a focus on physical infrastructure such as transportation and secure housing, rather than solely academic rewards. This is the conclusion that is reached.

According to the findings of theme 4, the primary factor that dictates the educational path that women choose to pursue is the cultural clock for marriage. In this perspective, the primary importance of a woman is to establish a family, which takes precedence over any specific academic or professional objectives that she may have over her lifetime. This concept is deeply engrained and symbolises a strongly held belief. At the time that a person is in their early twenties, this societal expectation effectively puts an end to whatever educational goals that they may have had in the past.

The theme 5 represents that there is a lack of incentive, which is one of the reasons that contributes to the maintenance of economic dependence. The cultural conditioning that confines women to the domain of the home places a direct restriction on their access to productive economic assets and opportunities. This restriction is a direct outcome of the fact that women are confined to their homes. There is a need for targeted interventions from both the government and non-government organisations in order to be effective in overcoming this challenge. Not only should these programs provide microfinance, but they should also give business knowledge, safe networking venues, and visible success stories in order to counter the current social perspective.

Limitations and Future Directions

Limitation of the Study

While data was collected from six different rural areas in Pakistan (Punjab, Sindh, KP, Balochistan, Gilgit-Baltistan, and AJK), each area was sampled once. The capacity to extrapolate results to the larger, more diverse rural landscapes within each province is fundamentally limited by this methodological decision. The degree to which obstacle like "Attitude towards marriage (Theme 4) and "Bad response from family members" (Theme 1) manifest and how severe they are may very depending on factors including local economies drivers like "Rawaj and family traditions", districts from urban centres. This qualitative study that relies on semi-structured interviews, does an excellent job of illuminating the emotional effects of discouragement and giving a rich narrative backdrop. But it doesn't show how common these problems are in numbers. The frequency of policy failures (Theme 3), the percentage of women in these places who suffer "No encouragement for a university degree" (Theme 2), and so on cannot be determined scientifically.

Social desirability bias could have affected the results because the study dealt with delicate topics including marital expectations, cultural standards, and family conflict. Because of the strong emphasis on community and conservatism in these contexts, participants may have lied about the level of financial opposition to commercial projects (Theme 5) or the intensity of family opposition (Theme 1) in order to safeguard their own prestige.

The women's own accounts were the sole subject of the research. Fathers, older brothers, and mothers-in-law are the principal gatekeepers whose attitudes profoundly impact the outcome of a woman's educational and career aspirations. A key restriction is the unavailability of data from these sources. Intervention plans will fall short if we don't identify and address the root causes of their discouragement, such as concerns about safety, the economy, or maintaining their reputation.

Future Directions

The five themes that have been established here should serve as the basis for survey instruments in future research that apply a mixed-methods or large-scale quantitative design. For example, would a higher statistical prevalence of Theme 4, "Attitude towards marriage," in Skardu be more common than in Thatta? This would aid in determining the regional variances and likelihood of each barrier. Future researchers can find other type of barriers in rural or urban areas of Pakistan. We need more studies that compare the types and levels of difficulties women encounter in rural communities with those in surrounding peri-urban or small metropolitan settings. By contrasting the two, we can see how infrastructure (Theme 3) and geographical isolation (Theme 2) contribute to the barriers, and we can see whether relocating to a city just means escaping family pressure (Theme 1) in exchange for other forms of financial or security demands (Theme 2) future researchers can explore other areas.

Carrying out targeted qualitative study on the male and female family gatekeepers is an important direction for future directions. Rather than seeing the problem via a blame lens, researchers should probe participants' fears, perceptions of danger, and deeply held cultural beliefs to uncover the true causes of their discouragement. Gaining this understanding is crucial for creating awareness efforts at the family and community levels that are both effective and culturally respectful. In order to conduct audits of policy efficacy, future research should expand beyond the perception of policy failure (Theme 3). To do this, we must examine the dissemination, accessibility, and utilisation of preexisting government programs among rural women, specifically looking at programs like free and safe transport initiatives. As a potential solution to the absence of support for entrepreneurs (Theme 5), future studies may examine how seeing local women who have overcome similar obstacles influence their lives in different context of developing country.

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