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ARTÍCULO DE INVESTIGACIÓN

Explorando las restricciones de género en las oportunidades emprendedoras para las mujeres en Pakistán

Mariyam Talaat Mughal¹, Ume Laila Shah², Hamza Iftikhar³

¹Department of Governance and Public Policy, School of Social Sciences and Humanities (S3H), National University of Sciences and Technology (NUST), Islamabad, Pakistan.

E-mail: mariyamt.mughal@gmail.com; ORCID ID: 0009-0003-9350-8400

²Department of Governance and Public Policy, Jinnah School of Public Policy and Leadership, National University of Sciences and Technology (NUST), Islamabad, Pakistan.

E-mail: dr.umelaila@jsppl.nust.edu.pk; ORCID ID: <https://orcid.org/0000-0001-5935-4637>

³Department of Governance and Public Policy, Jinnah School of Public Policy and Leadership, National University of Sciences and Technology (NUST), Islamabad, Pakistan.

E-mail: hiftikhar@jsppl.nust.edu.pk; ORCID ID: 0000-0001-8278-3747

Resumen. Este artículo de investigación cualitativa examina las experiencias de las mujeres emprendedoras en Pakistán a través de la lente de la teoría del techo de cristal. Basándose en entrevistas con mujeres emprendedoras y perspectivas de expertos, el estudio explora las barreras socioculturales, institucionales y financieras arraigadas que restringen el acceso de las mujeres a las oportunidades emprendedoras. Más allá de estas restricciones visibles, el análisis introduce y conceptualiza una dimensión crítica pero pasada por alto del techo de cristal: el techo del conocimiento. Esto se refiere a la asimetría de información y la limitada alfabetización emprendedora que impiden a las mujeres acceder, comprender y utilizar el apoyo empresarial disponible, los esquemas financieros y los marcos legales. Los hallazgos revelan que el techo del conocimiento refuerza la desigualdad de género al reducir la autonomía de las mujeres, obstaculizar el crecimiento empresarial y perpetuar la dependencia de intermediarios masculinos. A pesar de estos desafíos, el estudio destaca la resiliencia y las estrategias adaptativas que las mujeres emplean para navegar por sistemas restrictivos. Las recomendaciones enfatizan el desmantelamiento de ambos techos, visibles e invisibles, mediante una comunicación institucional fortalecida, la construcción de capacidades dirigida y estructuras de apoyo inclusivas para fomentar el empoderamiento de las mujeres, el desarrollo inclusivo y la alivianación sostenible de la pobreza en Pakistán.

Palabras clave: emprendimiento femenino, teoría del techo de cristal, desigualdad de género, barreras socioculturales, barreras institucionales.

Exploring gender constraints in entrepreneurial opportunities for women in Pakistan

Abstract. This qualitative research paper examines the experiences of women entrepreneurs in Pakistan through the lens of the glass ceiling theory. Drawing on interviews with women entrepreneurs as well as expert perspectives, the study explores entrenched socio-cultural, institutional, and financial barriers that restrict women's access to entrepreneurial opportunities. Beyond these visible constraints, the analysis introduces and conceptualizes a critical yet overlooked dimension of the glass ceiling: the knowledge ceiling. This refers to the information asymmetry and limited entrepreneurial literacy that prevent women from accessing, understanding, and utilizing available business support, financial schemes, and legal frameworks. The findings reveal that the knowledge ceiling reinforces gender inequality by reducing women's autonomy, hindering business growth, and perpetuating dependency on male intermediaries. Despite these challenges, the study highlights the resilience and adaptive strategies women employ to navigate restrictive systems. The recommendations emphasize dismantling both visible and invisible ceilings through strengthened institutional communication, targeted capacity-building, and inclusive support structures to foster women's empowerment, inclusive development, and sustainable poverty alleviation in Pakistan.

Keywords: women's entrepreneurship, glass ceiling theory, gender inequality, sociocultural barriers, institutional barriers

INTRODUCTION

Women's entrepreneurship plays a vital role in driving economic development, promoting gender equality, and alleviating poverty worldwide. Women's entrepreneurship serves as a powerful catalyst for economic development and social progress, enabling greater gender equality and poverty alleviation (Afza & Rashid, 2009). It empowers women to generate income, create jobs, and contribute to inclusive growth, aligning with global development agendas such as the United Nations Sustainable Development Goals (SDGs). Despite these recognized benefits, women entrepreneurs continue to face significant challenges, especially in developing countries where socio-cultural norms, institutional barriers, and economic inequalities persist (Jamali, 2009). In Pakistan, patriarchal norms and gender-biased expectations continue to shape women's roles in both the household and workplace, restricting their ability to participate fully in economic activities (Solanki, 2019). While public and private initiatives have been introduced to encourage female entrepreneurship, most programs remain underutilized due to a lack of awareness and accessibility (Qureshi et al., 2021). Limited access to finance, weak institutional support, and mobility constraints further hinder women from establishing or expanding their businesses (Yaqoob, 2020).

This research highlights a critical yet underexplored dimension of these challenges: the "knowledge ceiling." Beyond these visible obstacles, this study highlights a less-examined dimension of inequality what can be described as the knowledge ceiling. This refers to the limited access to information and entrepreneurial literacy that prevents women from navigating business

systems and policies effectively. The knowledge ceiling reinforces gender inequality by reducing women's autonomy and limiting their capacity to make informed business decisions (Tunio et al., 2021).

This research, therefore, examines how socio-cultural, institutional, and informational barriers intersect to shape women's entrepreneurial experiences in Pakistan. Understanding these interlinked constraints is essential for designing inclusive policies that dismantle structural inequalities and promote sustainable empowerment for women (Vossenbergh, 2013).

This study therefore asks: How do socio-cultural, institutional, and informational barriers intersect to produce a knowledge ceiling in women's entrepreneurship in Pakistan?

LITERATURE REVIEW

Glass Ceiling Theory

The concept of the glass ceiling has long served as a metaphor for the invisible barriers that prevent women and marginalized groups from advancing into leadership and decision-making positions, despite possessing the skills and qualifications necessary to succeed. Originally coined by Marilyn Loden in 1978, the term describes a range of attitudinal, cultural, and structural impediments that restrict women's progress within professional hierarchies (Loden, 1985). Unlike overt forms of discrimination, the glass ceiling is subtle and systemic, embedded in workplace cultures, institutional practices, and societal expectations. Within entrepreneurship, the glass ceiling manifests differently than in corporate hierarchies. Women entrepreneurs are not striving for promotion within an organization; instead, they are working to establish and grow their own ventures. Nevertheless, they face analogous barriers: lack of access to finance, exclusion from influential networks, skepticism about their competence, and cultural biases that prioritize men's economic roles. In Pakistan, these barriers are particularly pronounced given entrenched patriarchy, limited financial literacy, and socio-cultural expectations that women prioritize domestic responsibilities over professional pursuits. Within entrepreneurship, the glass ceiling manifests not through promotions but through systemic exclusion from financial, social, and institutional opportunities (Audrey Babic & Hansez, 2021).

In Pakistan, this metaphor is reflected in the persistent gender gap that limits women's business participation. Patriarchal attitudes, gender bias, and restrictive cultural norms continue to define acceptable roles for women, reducing their participation in the formal economy (Yaqoob, 2020). Women are often denied access to capital, property, and training, which are essential for entrepreneurial growth (Kaciak & Welsh, 2020). Additionally, family expectations and social stigma reinforce the perception that women's professional ambitions must remain secondary to domestic responsibilities (Solanki, 2019).

The glass ceiling in entrepreneurship can be understood across several dimensions. The *financial ceiling* reflects the exclusion of women from formal credit systems and financial markets (Khursheed et al., 2021). The *social ceiling* encompasses mobility restrictions and gender norms that confine women to home-based enterprises (Villaseca et al., 2021). Finally, the *hierarchical ceiling* limits women's visibility and voice in business associations and policy forums (R. U. Khan et al., 2021).

The theory is typically conceptualized in three interconnected domains:

- Financial Ceiling – Women face systemic exclusion from capital markets, venture funding, and credit schemes. Lack of collateral, property ownership, and financial literacy amplifies these barriers, leaving women reliant on personal savings or kinship networks.
- Social and Cultural Ceiling – Persistent gender stereotypes, expectations around marriage and family, and restrictions on mobility limit women's agency. These cultural ceilings often shape women's risk appetite and their perceived legitimacy as entrepreneurs.
- Hierarchical Ceiling – While less relevant to entrepreneurship than corporate careers, women entrepreneurs still confront a hierarchy in access to networks, markets, and institutional recognition. Male-dominated chambers of commerce, industry associations, and policymaking bodies often marginalize women's voices.

While glass ceiling theory has traditionally focused on corporate hierarchies, its application to entrepreneurial ecosystems remains underdeveloped. Existing literature tends to emphasize structural or financial constraints, overlooking informational asymmetries that shape entrepreneurial agency.

This research builds on these established ceilings but also extends the theory by introducing the concept of a knowledge ceiling. While financial and cultural barriers are visible and well-documented, the glass ceiling also persists in the form of information asymmetry. Women often lack access to accurate information about financial products, government programs, legal rights, and business networks. This gap constrains their decision-making, reduces their ability to scale ventures, and reinforces dependency on male intermediaries.

Women's entrepreneurship in Pakistan

Entrepreneurship is often presented as a pathway to women's empowerment, offering opportunities for financial independence, agency, and leadership. In Pakistan, however, women entrepreneurs represent only a small fraction of the business landscape. According to the Global Gender Gap Report (2021), Pakistan ranks among the lowest in the world for women's economic participation, with only about 1 percent of entrepreneurs being female compared to 21 percent male. As of 2025, no updated national statistics or surveys are available on the percentage of female entrepreneurs in Pakistan, and this absence of reliable data highlights a broader systemic issue; the lack of consistent measurement and reporting of women's economic participation itself remains a significant barrier to understanding and addressing gender disparities.

Several factors contribute to this disparity. The patriarchal structure of Pakistani society places men as primary breadwinners and women as caretakers, creating normative barriers to women's professional ambitions. Women are often discouraged from pursuing careers outside the home, and those who do face scrutiny, skepticism, or outright resistance from their families and communities. This cultural climate shapes women's entrepreneurial journeys, limiting not only their opportunities but also their aspirations.

At the institutional level, women face barriers in accessing financial resources. Only 3 percent of loans disbursed by the State Bank of Pakistan are allocated to women (State Bank of Pakistan, 2021). Requirements for collateral, often property or land titles, disadvantage women,

who are less likely than men to own assets. Furthermore, financial institutions often lack gender-sensitive policies, and loan officers may hold biases against women borrowers. This results in a structural exclusion that forces many women to rely on savings, dowries, or informal family contributions to launch their ventures.

Another critical barrier is mobility. Cultural norms restrict women's movement in public spaces, making it difficult for them to travel for business, attend networking events, or meet clients. Public transport is often unsafe or inaccessible, with an Asian Development Bank study noting that 70 percent of women in Pakistan face harassment on public transport (Asian Development Bank, 2014). Restricted mobility limits women's ability to expand their businesses beyond immediate communities, reinforcing small-scale or home-based operations. Despite these constraints, women entrepreneurs in Pakistan have made significant contributions. High-profile role models like Mussarat Misbah, Jehan Ara, and Maria B have broken barriers in beauty, technology, and fashion, demonstrating women's potential to innovate and lead. However, such examples remain exceptions rather than norms. For most women, entrepreneurial success is contingent on access to family networks or elite social capital, which exacerbates inequality between privileged and marginalized groups of women.

The knowledge gap in women's entrepreneurship

While socio-cultural and financial barriers are widely discussed, a less-examined but equally critical barrier is the knowledge gap. Many women entrepreneurs in Pakistan lack awareness of:

- Government and institutional support schemes, such as microfinance loans, credit guarantee programs, or incubator facilities.
- Legal rights regarding property ownership, inheritance, and business registration.
- Market opportunities and regulatory frameworks that shape entrepreneurial ecosystems.
- Digital platforms that could expand outreach and scale operations.

Interviews from this study revealed that many entrepreneurs were unaware of microfinance initiatives offered by the State Bank of Pakistan or of digital platforms created by chambers of commerce to support women. This lack of knowledge often results in reliance on kinship networks or informal mentors, leaving women excluded from broader institutional ecosystems. Experts interviewed acknowledged this gap, highlighting a disconnect between top-down policy intentions and bottom-up entrepreneurial realities.

The knowledge gap is not only about awareness but also about application. Even when women know about schemes, they may lack the technical skills or literacy to navigate bureaucratic procedures. Complex registration processes, tax compliance requirements, and loan applications create additional layers of difficulty. This contributes to what this study identifies as a knowledge ceiling, an invisible but powerful barrier that prevents women from fully leveraging their entrepreneurial potential.

International perspectives and comparative insights

Globally, women entrepreneurs face similar barriers, though with varying intensity. In countries such as India, Bangladesh, and Nigeria, studies show that women struggle with ac-

cess to finance, restricted mobility, and exclusion from male-dominated networks. However, targeted interventions such as microfinance in Bangladesh or women-only incubators in India have shown promise in bridging these gaps. In developed economies, the glass ceiling persists in different forms. Women entrepreneurs in Western contexts may have better access to finance but continue to face gender bias in venture capital, where less than 3 percent of funding goes to women-led startups. Moreover, women globally often operate in “feminized” sectors retail, fashion, and food services, where profit margins and growth potential are lower compared to male-dominated industries like technology or manufacturing.

Comparatively, Pakistan faces unique challenges. Cultural restrictions are more stringent, institutional outreach is weaker, and educational disparities are wider. At the same time, Pakistan has a young population and a growing digital infrastructure, which could provide new opportunities if knowledge barriers are addressed. Digital literacy, online marketplaces, and virtual mentorship networks could help women bypass traditional barriers, but only if awareness and access are deliberately expanded.

Research gap

Despite growing recognition of women’s entrepreneurship as a driver of development, the literature reveals significant gaps:

- Overemphasis on financial and cultural barriers – While these are important, the knowledge gap remains underexplored, particularly in the context of Pakistan.
- Limited qualitative research – Much of the existing literature relies on surveys and statistical data, with fewer studies capturing women’s lived experiences and perspectives.
- Insufficient attention to institutional communication – Policies and schemes exist, but little research investigates why entrepreneurs remain unaware of them.
- Neglect of intersectionality – Few studies examine how age, education, marital status, and urban-rural divides shape entrepreneurial experiences.

By addressing these gaps, this study contributes to the literature by highlighting the knowledge ceiling as a critical extension of glass ceiling theory, grounded in the qualitative voices of women entrepreneurs and institutional experts in Pakistan.

METHODOLOGY

This study employed a qualitative research design to explore the lived experiences of women entrepreneurs in Pakistan and to analyze the barriers they encounter through the lens of the glass ceiling theory. A qualitative approach was selected because it allows for in-depth exploration of participants’ perceptions, narratives, and contextual realities that cannot be adequately captured through quantitative methods (Patton, 2015).

Data collection

Primary data were collected through semi-structured interviews. Two groups of participants were targeted:

- 1) Women entrepreneurs from diverse sectors, including fashion, digital services, hospitality, and other small businesses.
- 2) Experts and institutional stakeholders, such as tax commissioners, banking officials, and SME policy professionals, whose perspectives provided an institutional context for the entrepreneurial challenges identified.

The semi-structured format allowed for both comparability across interviews and flexibility to probe emerging themes. Questions were designed to cover socio-cultural barriers, institutional constraints, and knowledge or awareness gaps, while also leaving space for participants to share personal experiences and insights (as shown in Table 1).

TABLE 1. Sociodemographic Profile of Respondents.

	Details	Frequency
Gender	Female	16
Marital Status	Married	9
	Unmarried	7
Family Type	Joint	7
	Nuclear	8
	Living alone	1
Location	Islamabad	15
	Rawalpindi	1
Educational Level	Graduate	10
	Post Graduate	6
Sources of Fund	Own Savings	13
	Loan	2
	Government Schemes/Competitions	1
Legal Structure of Business	Registered	11
	Unregistered	5
Business Type	Sole proprietorship	10
	Partnership	5
	Private Limited	1
Business Tenure	Less than 5 years	13
	More than 5 years	3

Source: Field survey conducted by the authors (2023).

Sampling

Participants were selected using a purposive sampling strategy, ensuring representation from both entrepreneurs and experts. Women entrepreneurs at different stages of their business journeys, ranging from emerging to more established, were included to capture variation in challenges. Experts were chosen based on their roles in financial institutions, regulatory bodies, or policy frameworks relevant to women's entrepreneurship.

Data analysis

The data were analyzed using thematic analysis. Interview transcripts were coded to identify recurring themes related to socio-cultural, institutional, and knowledge-based barriers. Patterns were then compared across entrepreneurs and experts to highlight convergences and divergences in perception. Special attention was given to identifying the gap between available institutional support and women's awareness or utilization of such resources, forming the basis of the proposed "knowledge ceiling."

Ethical considerations

Participants were assured of confidentiality, and pseudonyms were used where necessary to protect identities. Informed consent was obtained before each interview, with participants briefed on the objectives of the study and their right to withdraw at any time.

Trustworthiness and reliability

To ensure the trustworthiness of the qualitative findings, several strategies were employed:

- **Triangulation:** Using both entrepreneurs and expert respondents provided cross-validation of findings. For instance, the lack of awareness among entrepreneurs about financial schemes was corroborated by experts' acknowledgment of poor outreach.
- **Thick Description:** Detailed accounts of participants' narratives are presented in the findings, allowing readers to assess transferability to other contexts.
- **Reflexivity:** The researcher maintained a reflexive approach, acknowledging personal positionality as a female researcher engaging with gendered issues, while taking care to minimize bias in interpretation.

The study adhered to ethical standards throughout the research process. Participation was voluntary, and informed consent was obtained. Confidentiality was maintained by anonymizing names and removing identifying details. The interviews did not include questions that could cause harm or distress, and participants retained the right to withdraw at any stage. Ethical clearance was obtained from the relevant institutional review board.

While qualitative methods provided deep insights, limitations must be acknowledged. The sample was geographically limited to Islamabad and Rawalpindi, which may not fully capture rural or provincial experiences where barriers are often more severe. The reliance on convenience sampling also means the findings are not statistically generalizable. Furthermore, while interviews provided valuable narratives, the study was constrained by the willingness of participants to share sensitive experiences, especially regarding gender-based discrimination. Nevertheless, the methodology allowed for a rich, context-sensitive understanding of the barriers faced by women entrepreneurs and the persistence of the glass ceiling in Pakistan.

Findings

The qualitative analysis revealed four overarching themes that illustrate how the glass ceiling manifests in women's entrepreneurship in Pakistan: socio-cultural and mobility barriers, institutional and financial hurdles, knowledge gaps among entrepreneurs, and comparative institu-

tional insights. These findings demonstrate the interplay between visible barriers and the less visible knowledge ceiling that perpetuates gender inequality.

Socio-cultural and mobility barriers

The data indicate that women entrepreneurs face persistent socio-cultural barriers that limit their ability to fully engage in business activities. Family responsibilities emerged as one of the strongest constraints, as women are often expected to prioritize domestic and caregiving roles over professional pursuits. This double burden restricts the time and energy they can allocate to their ventures, ultimately hindering business growth.

Mobility restrictions compound these challenges. Social norms in many households discourage or prohibit women from traveling independently for business purposes. This limits access to suppliers, clients, and markets beyond their immediate communities. As a result, women-led businesses often remain small-scale or confined to home-based operations, reducing their competitiveness in broader markets.

Overall, socio-cultural norms serve as a significant layer of the glass ceiling by reinforcing expectations that women should remain within the private sphere, thereby curtailing their capacity to pursue entrepreneurial opportunities on equal footing with men.

Institutional and financial hurdles

The second major theme concerns the institutional and financial barriers that restrict women's access to resources and opportunities. Financial exclusion is a critical factor. Women frequently face difficulties securing loans and credit due to collateral requirements, male guardian or guarantor expectations, and implicit gender biases within financial institutions. Many women rely on personal savings, family support, or dowries to start their businesses, which are not sustainable or sufficient for scaling operations. Limited financial literacy further compounds these challenges, leaving many entrepreneurs unfamiliar with banking procedures or investment planning.

Regulatory opacity emerged as another significant hurdle. While support programs exist, such as microfinance schemes and SME development initiatives, they are often poorly communicated or difficult to access. Entrepreneurs reported confusion about eligibility criteria, procedural requirements, and points of access. As a result, these schemes remain underutilized, despite being formally available. The findings also highlighted the role of kinship advantage. Women from elite or well-connected families often bypass institutional barriers through social capital. These women are better positioned to register businesses, access financing, and enter networks, whereas others without such connections face far greater obstacles. This dynamic perpetuates inequality among women themselves, reinforcing hierarchies within female entrepreneurship. In sum, institutional and financial hurdles constitute a structural layer of the glass ceiling, limiting women's access to essential resources and restricting their capacity to expand beyond micro-entrepreneurship.

Knowledge gaps among entrepreneurs

One of the most striking findings of this study is the prevalence of knowledge gaps among women entrepreneurs, which operates as an invisible yet powerful barrier. A large proportion of participants demonstrated limited awareness of existing government or institutional support

mechanisms. For example, many entrepreneurs were unfamiliar with microfinance initiatives, women-focused tax exemptions, or training programs offered by national agencies. This lack of awareness directly reduces their ability to benefit from available opportunities. Beyond program awareness, gaps in legal and regulatory literacy also emerged. Many women lacked understanding of property rights, inheritance laws, and business registration processes, all of which are crucial for securing collateral, formalizing enterprises, and expanding operations. Inadequate familiarity with tax structures further limits compliance and reduces the ability to take advantage of exemptions or simplified procedures targeted at women. The absence of structured mentorship and formal training exacerbates these challenges. Most entrepreneurs rely on informal sources of knowledge, such as family, peers, or experiential trial and error. While these avenues provide some support, they create uneven levels of preparedness and reinforce disparities between women with access to strong networks and those without them.

These findings highlight what this study terms the knowledge ceiling, a dimension of the glass ceiling characterized by information asymmetry, limited entrepreneurial literacy, and weak institutional outreach. This ceiling is less visible than financial or cultural barriers but equally restrictive, as it prevents women from leveraging existing resources to advance their businesses.

Comparative institutional insights

The perspectives of institutional experts provided an important counterpoint to entrepreneurs' experiences. Experts from financial, academic, and regulatory institutions generally emphasized that numerous programs exist to support women entrepreneurs. However, they acknowledged that these programs remain underutilized due to weak outreach, poor communication, and complex bureaucratic procedures. A critical insight from experts is the disconnect between top-down policy intentions and bottom-up entrepreneurial realities. While policymakers often assume that information about schemes will naturally reach beneficiaries, in practice, women remain unaware of or unable to navigate these opportunities. Outreach strategies frequently fail to target grassroots communities effectively, being concentrated in urban centers and communicated in formats inaccessible to rural or less educated women.

Experts also noted that while policy frameworks increasingly recognize women's entrepreneurship as a development priority, institutional cultures remain male-dominated and resistant to change. Women continue to encounter systemic biases in banking, taxation, and regulatory agencies, further reinforcing the barriers identified by entrepreneurs. The findings demonstrate that women entrepreneurs in Pakistan face a multi-layered glass ceiling. Socio-cultural norms restrict mobility and reinforce domestic responsibilities; institutional and financial barriers limit access to capital and create regulatory opacity; and knowledge gaps manifest as a lack of awareness, literacy, and structured support. These barriers are further compounded by a disconnect between institutional intentions and entrepreneurial realities, leaving women unable to fully benefit from available resources. Together, these findings underscore the persistence of gender inequality in entrepreneurship and highlight the knowledge ceiling as an underexplored yet critical dimension of the glass ceiling.

DISCUSSION

Reinterpreting the glass ceiling in entrepreneurship

The findings of this study reaffirm that women entrepreneurs in Pakistan encounter barriers that align closely with the concept of the glass ceiling. Traditionally, this theory has been applied to corporate hierarchies, where women encounter invisible barriers that prevent them from advancing into leadership roles. In the entrepreneurial context, however, the glass ceiling operates differently. Rather than being limited by promotion structures, women face systemic obstacles that constrain their ability to launch, sustain, and scale their enterprises.

This study shows that the glass ceiling in entrepreneurship is multi-layered: social and cultural expectations restrict mobility; institutional and financial systems limit access to credit and resources; and less visible knowledge barriers prevent women from fully engaging with existing opportunities. These findings broaden the scope of glass ceiling theory, underscoring its applicability beyond corporate environments and demonstrating its relevance in entrepreneurial ecosystems.

Socio-cultural barriers as persistent ceilings

The persistence of socio-cultural norms in shaping women's entrepreneurial trajectories highlights the enduring influence of patriarchy in Pakistan. Family responsibilities and restricted mobility emerged as major barriers, consistent with existing scholarship that identifies unpaid care work and limited public presence as structural impediments to women's empowerment. What is particularly significant is how these cultural constraints normalize the subordination of entrepreneurship to domestic roles. Even when women establish businesses, they are often treated as secondary earners, expected to prioritize household obligations before business growth. This normalization of restricted agency represents a deeply embedded cultural ceiling that is resistant to change. While some high-profile entrepreneurs manage to defy these norms, the majority of women remain constrained by cultural expectations. This confirms that socio-cultural ceilings continue to reproduce inequality, restricting women's opportunities to compete in markets on equal footing with men.

Institutional and financial barriers as structural ceilings

Institutional and financial barriers reinforce the glass ceiling by structurally limiting women's access to resources. The difficulty of securing loans due to collateral requirements and male guarantor expectations exemplifies how financial systems reproduce gender inequality. Even when credit schemes exist, discriminatory practices and a lack of gender-sensitive policies restrict women's access. The opacity of regulatory frameworks exacerbates these barriers. Women often encounter unclear eligibility criteria, complex registration processes, and bureaucratic inefficiencies. As a result, institutional initiatives, though present in theory, fail to deliver in practice. This mismatch illustrates what can be described as an implementation ceiling, where well-intentioned policies do not translate into tangible benefits for target groups. The finding that kinship networks can bypass institutional hurdles further highlights systemic inequality. Women from elite or well-connected families are better positioned to succeed, while others without such networks

remain excluded. This confirms the stratified nature of entrepreneurship, where opportunities are unevenly distributed within the category of “women entrepreneurs” itself.

The knowledge ceiling: extending the glass ceiling framework

Perhaps the most important contribution of this study is the identification of the knowledge ceiling as a critical but underexplored dimension of the glass ceiling. Knowledge gaps manifested at multiple levels: lack of awareness of government programs, limited financial and legal literacy, and absence of structured mentorship or training. These deficits not only reduce women’s ability to access opportunities but also perpetuate dependency on male relatives or informal networks. Unlike cultural or financial barriers, the knowledge ceiling is less visible but equally restrictive. The significance of this finding lies in its extension of the glass ceiling theory. The theory traditionally emphasizes visible institutional barriers (e.g., exclusion from leadership roles) and cultural ceilings (e.g., gender stereotypes). By introducing the concept of a knowledge ceiling, this study demonstrates that information asymmetry and weak institutional communication can themselves function as invisible barriers. Moreover, this ceiling operates at a foundational level: without adequate entrepreneurial literacy, women are unable to fully benefit even when other barriers are reduced, such as when financial schemes or support networks are made available. This highlights the interdependence between knowledge and other ceilings where institutional and socio-cultural barriers are intensified by the absence of accessible, reliable, and relevant information.

By situating the knowledge ceiling within the broader framework of women’s entrepreneurship, the study emphasizes the need for targeted interventions. Structured mentorship programs, accessible legal and financial training, and more inclusive dissemination of information by state and private institutions are essential to dismantling this invisible barrier. Recognizing knowledge as a ceiling in its own right allows policymakers, educators, and development actors to design multi-dimensional strategies that empower women not only to enter entrepreneurial spaces but also to thrive within them.

Intersectionality and uneven access

The study also highlights the importance of intersectionality in analyzing women’s entrepreneurship. Barriers are not experienced uniformly but vary by age, education, marital status, and socio-economic background. Younger women, those with limited education, or women from rural areas often face compounded disadvantages, experiencing both cultural and knowledge ceilings more acutely. Conversely, women from elite backgrounds with strong kinship networks are better equipped to overcome institutional hurdles. This demonstrates that women entrepreneurs are not a homogeneous group and that efforts to dismantle the glass ceiling must account for intersecting identities and varying levels of privilege.

Bridging the gap between policy and practice

The perspectives of institutional experts highlight a fundamental disconnect between top-down policy intentions and bottom-up realities. While numerous programs exist to support women, they remain underutilized due to weak communication, bureaucratic inefficiencies, and a lack of targeted outreach. This gap between knowledge production and knowledge dissemi-

nation reinforces the knowledge ceiling. Policies assume that information will naturally reach beneficiaries, but in practice, women often remain unaware of opportunities or unable to engage with them. This confirms that policy design alone is insufficient; implementation strategies must actively bridge the gap between institutions and grassroots women entrepreneurs.

Contribution to literature

This study makes three key contributions to the literature on women's entrepreneurship and glass ceiling theory:

- **Contextualizing the glass ceiling in entrepreneurship:** By applying the theory to Pakistan's entrepreneurial ecosystem, the study highlights how invisible barriers function outside corporate hierarchies.
- **Introducing the concept of the knowledge ceiling:** The findings extend the theoretical framework by demonstrating that information asymmetry and lack of entrepreneurial literacy operate as hidden but powerful barriers.
- **Emphasizing intersectionality:** The study shows that experiences of the glass ceiling vary across women, shaped by factors such as class, education, and family background.

Together, these contributions provide a more nuanced understanding of women's entrepreneurship and highlight the need for multi-dimensional approaches to dismantling barriers.

Implications

The implications of these findings are twofold:

- **Theoretical:** Glass ceiling theory must expand to incorporate knowledge-based barriers, particularly in contexts where literacy and institutional communication are weak. Recognizing the knowledge ceiling helps explain why formal policies often fail to produce substantive change.
- **Practical:** Policymakers, financial institutions, and NGOs must prioritize not only designing supportive schemes but also ensuring that women are aware of, understand, and can access them. Without addressing the knowledge ceiling, efforts to promote women's entrepreneurship will remain incomplete.
- **In sum,** the findings demonstrate that the glass ceiling in Pakistan's entrepreneurial ecosystem is reinforced by socio-cultural, institutional, and knowledge-based barriers. While financial and cultural ceilings are visible and well-documented, the knowledge ceiling represents a less visible but equally critical dimension that perpetuates exclusion. Addressing this barrier is essential to bridging the gap between policy frameworks and entrepreneurial realities, thereby enabling women to fully realize their economic potential.

RECOMMENDATIONS

The findings of this study indicate that the barriers faced by women entrepreneurs in Pakistan are multi-dimensional, shaped by socio-cultural constraints, institutional and financial hurdles, and knowledge deficits. To dismantle these barriers and enable women to fully participate

in the entrepreneurial ecosystem, interventions must go beyond symbolic policies and address the structural realities on the ground. The following recommendations are proposed, structured around four interrelated domains: knowledge dissemination, capacity building, institutional reform, and ecosystem development.

Strengthen Knowledge Dissemination

A critical finding of this study is the existence of a knowledge ceiling, wherein women entrepreneurs lack awareness of government programs, financial products, and legal rights. Bridging this information gap requires deliberate strategies:

- **Mass Awareness Campaigns:** Institutions should design communication strategies that are inclusive and accessible, using local languages, community radio, mobile messaging, and social media to inform women of available schemes. Information should be presented in simple, non-technical language to ensure comprehension across literacy levels.
- **Localized Information Hubs:** Establish community-based information centers in collaboration with women's chambers of commerce, local NGOs, and municipal offices. These hubs can serve as first points of contact for women entrepreneurs seeking information on loans, training, tax exemptions, and business registration.
- **Digital Outreach Platforms:** Given the growing penetration of mobile phones and internet access, user-friendly apps or online portals should be developed to consolidate information on entrepreneurial resources. Platforms must be designed with rural women in mind, incorporating interactive features such as voice notes for those with limited literacy.

Effective knowledge dissemination will not only bridge the awareness gap but also build confidence among women entrepreneurs, enabling them to make informed decisions about financing, regulation, and business growth.

Targeted capacity building

Beyond access to information, women require skills and mentorship to translate opportunities into successful ventures. Capacity-building initiatives should be designed to address the uneven preparedness of entrepreneurs across socio-economic backgrounds.

- **Low-Cost Training Programs:** Modular training in business planning, financial literacy, digital marketing, and regulatory compliance should be delivered through vocational institutes, women's chambers, and NGOs. Training should be subsidized or offered free of cost to ensure inclusivity.
- **Mentorship Networks:** Structured mentorship programs should connect aspiring entrepreneurs with experienced businesswomen, creating a peer-to-peer knowledge transfer model. Such networks can guide navigating cultural expectations, regulatory systems, and market dynamics.
- **Special Focus on Rural and Underserved Women:** Programs must be tailored to the needs of women in rural areas, where cultural barriers and knowledge gaps are more pronounced. Mobile training units and community workshops can extend capacity-building efforts beyond urban centers.

Investing in women's skills not only enhances individual business outcomes but also builds collective resilience in entrepreneurial ecosystems.

Reform institutional and policy structures

Institutional and regulatory barriers remain a significant component of the glass ceiling. Reform efforts must focus on making policies more accessible, transparent, and gender-sensitive.

- **Simplification of Procedures:** Business registration, licensing, and tax compliance processes should be streamlined to reduce bureaucratic hurdles. A single-window facility for women entrepreneurs could centralize services, saving time and resources.
- **Gender-Sensitive Banking Practices:** Financial institutions should revise collateral requirements and reduce dependency on male guarantors. Dedicated women's banking desks with trained staff can foster trust and improve accessibility.
- **Regular Policy Reviews:** Policies targeting women entrepreneurs must undergo periodic evaluations with direct input from beneficiaries. Feedback mechanisms, such as consultation forums and focus groups, can ensure that reforms reflect the lived realities of women entrepreneurs.
- **Accountability Measures:** Institutions should be held accountable for ensuring outreach and accessibility. Monitoring frameworks should track not only the number of schemes announced but also their actual uptake and impact among women entrepreneurs.

Through structural reforms, institutions can move beyond symbolic gestures and create enabling environments that genuinely support women-led enterprises.

Build supportive entrepreneurial ecosystems

Entrepreneurship thrives in environments where networks, support systems, and partnerships provide women with resources beyond financial capital. Building such ecosystems is essential to dismantling the glass ceiling.

- **Women's Business Associations:** Strengthening existing associations and creating new ones in underserved areas can provide platforms for networking, advocacy, and collective bargaining. Associations can also act as intermediaries between institutions and grassroots entrepreneurs.
- **Incubators and Accelerators for Women:** Specialized incubation centers should focus on women-led startups, offering tailored services such as co-working spaces, mentorship, and access to investors. These initiatives can help women scale their businesses beyond micro-enterprises.
- **Cross-Sector Partnerships:** Collaboration between government agencies, private sector companies, and universities can enhance support for women entrepreneurs. Universities, for example, can contribute through research, innovation labs, and training programs that cater to women's needs.
- **Recognition and Visibility:** Celebrating successful women entrepreneurs through awards, media campaigns, and case studies can challenge stereotypes and inspire other women to

pursue entrepreneurial paths. Visibility also strengthens women's bargaining power within male-dominated networks.

By fostering ecosystems that value collaboration, innovation, and inclusivity, women entrepreneurs can access not only capital but also the social and cultural resources needed to thrive.

Addressing the socio-cultural dimension

Finally, while knowledge and institutional reforms are critical, socio-cultural barriers cannot be ignored. Shifting deeply ingrained norms requires long-term strategies.

- **Community Engagement:** Programs should engage families and communities to build acceptance of women's entrepreneurial roles. Awareness campaigns can highlight the economic and social benefits of women's participation.
- **Role Models in Media:** Media representation of successful women entrepreneurs can normalize women's leadership in business, particularly in conservative communities where stereotypes persist.
- **Integration of Gender Sensitization in Education:** Embedding gender equality into school curricula can challenge patriarchal norms early, fostering future generations more supportive of women's professional aspirations.

Addressing cultural barriers is essential for ensuring that institutional reforms and capacity-building initiatives are sustainable and impactful.

To dismantle the glass ceiling in women's entrepreneurship in Pakistan, interventions must be multi-dimensional. Knowledge dissemination is essential to overcome the knowledge ceiling; capacity-building enhances skills and confidence; institutional reforms address systemic exclusion; supportive ecosystems provide networks and visibility; and cultural interventions challenge entrenched patriarchal norms. Together, these measures can shift women entrepreneurs from operating at the margins to becoming central contributors to economic development. Importantly, the success of these recommendations depends on sustained collaboration among government, private sector, civil society, and women themselves.

CONCLUSION

This study has explored the experiences of women entrepreneurs in Pakistan through the lens of the glass ceiling theory, with a particular focus on the less visible but equally restrictive barriers that shape their entrepreneurial journeys. The findings demonstrate that while women have made notable progress in establishing businesses and challenging gendered norms, their upward mobility remains constrained by a combination of socio-cultural expectations, institutional and financial hurdles, and significant knowledge gaps. Socio-cultural barriers, such as family responsibilities and mobility restrictions, continue to limit women's participation in entrepreneurial activities. These expectations reinforce the idea that women's primary role lies within the domestic sphere, subordinating professional aspirations to household duties. At the same time, institutional and financial hurdles ranging from discriminatory lending practices to opaque regulatory frameworks restrict women's access to essential resources. The uneven influence of kinship

networks further deepens inequality, enabling a privileged minority to bypass systemic barriers while leaving the majority excluded.

A key contribution of this study lies in highlighting the knowledge ceiling as a critical extension of the glass ceiling. Many women entrepreneurs lack awareness of government schemes, financial products, and legal rights, leaving them unable to leverage opportunities that formally exist. The absence of structured mentorship and accessible training exacerbates this problem, forcing women to rely on informal networks or trial-and-error learning. This ceiling is less visible than financial or cultural barriers but equally significant, as it undermines women's ability to grow sustainable businesses and perpetuates dependency on others. The study also uncovered a persistent disconnect between policy and practice. While institutions and experts acknowledge the importance of supporting women entrepreneurs, outreach strategies remain weak, concentrated in urban centers, and inaccessible to rural or marginalized communities. Policies designed in top-down frameworks fail to address the lived realities of grassroots women, reinforcing the knowledge ceiling and reducing the impact of institutional initiatives.

The implications are both theoretical and practical. Theoretically, the glass ceiling theory must expand to incorporate knowledge-based barriers to more fully capture the dynamics of exclusion in entrepreneurial contexts. Practically, dismantling these barriers requires multi-dimensional strategies: widespread knowledge dissemination, targeted capacity-building, simplified institutional processes, supportive ecosystems, and efforts to address entrenched socio-cultural norms. Ultimately, women's entrepreneurship in Pakistan holds transformative potential for economic growth, gender equality, and poverty alleviation. However, realizing this potential requires more than symbolic policies. It demands a systematic effort to dismantle not only visible ceilings of culture and finance but also the less visible knowledge ceiling that constrains women's agency. Bridging this divide is essential for creating an inclusive entrepreneurial ecosystem where women can thrive as equal economic actors and agents of social change.

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