

## EMPOWERMENT, FINANCIAL INDEPENDENCE AND PEACEBUILDING – INSIGHTS FROM WOMEN ENTREPRENEURS OF KHYBER PAKHTUNKHWA, PAKISTAN

Sameen Shah<sup>1</sup>, Jamil Ahmad<sup>\*2</sup>

<sup>1</sup>PhD Scholar Institute of Peace and Conflict Studies University of Peshawar;

<sup>\*2</sup>Professor of Sociology Institute of Peace and Conflict Studies University of Peshawar

<sup>1</sup>[sameen.shah@gmail.com](mailto:sameen.shah@gmail.com); <sup>\*2</sup>[jamilchitrali@uop.edu.pk](mailto:jamilchitrali@uop.edu.pk)

Corresponding Author: \*

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### ABSTRACT

This paper examines the impact of women entrepreneurs on the peacebuilding process in Khyber Pakhtunkhwa, Pakistan, in the aftermath of 9/11. The study investigates how entrepreneurial activities led by women contribute to socio-economic development in a region historically affected by insecurity and political instability. Using interpretivist approach and by analysing data from in-depth semi-structured interviews, this study identifies patterns of resilience, community engagement, and socio-economic empowerment as crucial factors in fostering peace. The results demonstrate that women entrepreneurs play a pivotal role in enhancing social cohesion and economic stability, positioning entrepreneurship as a vital tool for peacebuilding. Furthermore, this study contributes to the broader discourse on gender and peacebuilding by emphasizing the transformative potential of women-led entrepreneurial initiatives in conflict-affected regions.

**Keywords:** Women entrepreneurs, peacebuilding, socio-economic development, financial independence, women empowerment.

### INTRODUCTION

In regions affected by violence and extremism, such as Khyber Pakhtunkhwa, women entrepreneurs have the potential to act as agents of change, fostering community resilience through economic initiatives (Muhammad et al., 2020). This study examines how these women navigate the socio-political landscape, leverage entrepreneurship, and contribute to peacebuilding efforts in the post-9/11 context. Their contributions highlight the vital link between economic development and peace, demonstrating how entrepreneurship can be a strategic tool in post-conflict recovery.

Women entrepreneurs in Khyber Pakhtunkhwa have significant potential to contribute to peacebuilding efforts. Economic empowerment can help stabilize communities by offering alternatives to conflict-driven economies. Women entrepreneurs have the ability to create job opportunities for themselves and others, thereby reducing economic incentives for joining militant

or criminal groups (Yousafzai et al., 2022). Through establishing businesses deeply rooted in their communities, women entrepreneurs can build strong local networks and support systems. This involvement can bridge community divides and promote a culture of mutual support and understanding (Osei & Zhuang, 2020). Successful women entrepreneurs can serve as role models and leaders, inspiring other women and young girls to pursue economic opportunities and participate in community development, thus promoting gender equality, which is essential for long-term peace (Mahmoud, Makoond & Naik, 2022).

### Literature Review

There are several ways to economically empower women, and one effective approach is through entrepreneurship (Sharma et al., 2012). Entrepreneurs play a role in transforming low-income communities with productivity into dynamic economies characterized by innovation

and well-compensated workers (Tiwari & Tiwari, 2007).

The relationship between women's entrepreneurship and peacebuilding is complex and multifaceted as they can contribute to peacebuilding by promoting economic development, creating employment opportunities, and enhancing social cohesion (True, 2013). Women entrepreneurs can also act as agents of change and advocate for peace and social justice in their communities by creating an enabling environment to reduce violence, increase security, and promote economic stability (Mai & James, 2015). Women empowerment through gender-sensitive entrepreneurship in violent-conflict settings becomes a critical area of research and several useful study papers could be found highlighting the contextual challenges and opportunities to learn from (Bouta et al., 2005; Leone, 2019; Mahmoud et al., 2017).

The challenges faced by women due to discrimination often hinder their access to employment opportunities. However, the option of work provides them with a chance to overcome these obstacles (Buribayev & Khamzina, 2019). By engaging in entrepreneurship, women can generate income and gain economic independence. Moreover, when women take charge of their projects it brings about positive outcomes; firstly, they can tailor their businesses to accommodate personal needs and strike a balance between work and family life; secondly, women-owned enterprises promote inclusivity within society; last but not least, women become catalysts for economic growth within their communities (Bruni et al., 2004; Sajjad et al., 2020).

According to Gizelis (2021), the social status of women represents a dimension of capital that stands independent from economic development. Societies that value and respect the status of women are more likely to foster peacebuilding initiatives. When women are esteemed within society, there is an increase in cooperation with peacebuilding policies and activities. In the context of UN-led peacebuilding operations, the status of women has an independent influence on post-conflict reconstruction. This highlights the interconnected nature of women's standing and societal progress.

According to Althalathini et al. (2020), women's entrepreneurship in areas affected by conflict acts

as a catalyst for challenging conservative gender norms. This is achieved through the role played by women entrepreneurs in renegotiating their gender roles and navigating societal expectations through entrepreneurial activities. By defying norms, women entrepreneurs create an effect that inspires others to question established conventions and redefine their roles within society.

The relationship between entrepreneurship and empowering women has been extensively studied by authors. In general, Haugh and Talwar (2016) put forward the idea that entrepreneurship directly contributes to empowerment. Having a source of income allows for participation in decision-making related to matters of importance. This financial independence leads to increased confidence and physical well-being as women can allocate resources for themselves and their children's welfare. The impact of entrepreneurship extends beyond economics; it also influences confidence, decision-making abilities, and psychological empowerment contributing to growth for women involved in entrepreneurial pursuits (Sharma et al., 2012).

It must be noted that women in conflict-affected areas are mostly 'forced' into getting out into the world having to fend for themselves and their families affected by casualties of conflict in the form of loss of male breadwinner(s) in the family (Webster et al., 2019). In a study conducted in the conflict zones of Jordan, Al-Dajani et al., (2019) consider that the role of women entrepreneurs in peacebuilding generates important research into the field by "defying contextual embeddedness". They affirm that these women entrepreneurs show high levels of resilience in overcoming cultural, social, political, and economic barriers even after being displaced from their homes.

This sense of empowerment is not limited to businesses; it also extends to informal companies and even positively influences family environments. Female economic empowerment refers to the right of women to have control over and practically benefit from income and resources (Laszlo et al., 2020). Additionally, it involves having the ability to manage risks and enhance their situation. However, genuine empowerment goes beyond control; women need the freedom and autonomy to make decisions for themselves. The journey, toward empowerment, encompasses varying aspects including personal growth,

relationships, and socio-political participation (Hendriks, 2019).

As highlighted by Kabeer (1999) in his book "Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment", access to resources does not automatically guarantee decision-making power. Cultural norms, power dynamics, and gender inequalities can create obstacles. Therefore, for empowerment to truly make a difference in women's lives, it must be evident in political and personal spheres.

When considering development and human progress as a whole, empowering women emerges as a means of addressing deeply rooted issues such as poverty, hunger, and disease. Empowered women become catalysts for change by tackling these challenges (Danjuma et al., 2013). However, this transformation extends beyond empowerment alone. The positive impact affects generations because the progress in women's status directly affects the well-being of their children. Striving for equality in the run leads to inclusive and representative societies. This transformation is not a concept; it yields tangible results. When women participate in the job market, it not only improves their quality of life but also expands their range of opportunities. Access to resources like healthcare and education forms the foundation for a better tomorrow (Annan et al., 2021). Such transformations are more evident when we look at the role of women entrepreneurs in pursuit of economic empowerment.

According to Meyer & de Jongh (2018), entrepreneurship is more than a tool; it drives development within society. The dynamic contributions made by entrepreneurs play a role in advancing societal progress. These entrepreneurs focus on creating ecosystems based on collaboration, which acts as catalysts for outcomes benefiting not only their organisations but also entire industries and society at large. This collaborative spirit enriches their ventures while fostering a culture of innovation and advancement. The significant gap in the collective international intent for gender mainstreaming into entrepreneurial ecosystems is observed to be rooted in the 3 Is: Inertia, Implementation, and Institutionalization (Stiehm, 2001). According to this point of view, such hurdles feed into the challenges to institutionalize a comprehensive understanding and co-opting of gender relations in

the overarching power dynamics encouraging peacebuilding initiatives and efforts towards conflict prevention. If institutional inertia is not overcome through recognition of the profound impact of multidimensional peacekeeping missions including women as key players, the subsequent goal of policy implementation remains elusive. This could only be possible with a serious commitment of all the local and international actors in, first, transforming their political will into meaningful action and then institutionalizing the policy reforms into the 'new normal', especially in conservative and gender-blind societies (O'Reilly, 2013).

According to a report by the Ideas for Peace Foundation (FIP) UN Women Colombia and the Colombia Global Pact, female-led businesses hold significance in post-conflict reconstruction contexts. Empowering women in business goes beyond stimulating markets or enhancing competitiveness (Coughlin et al., 2002). It serves the purpose of acting as a counterbalance to economic activities that fuel conflicts. The emergence of businesses led by women promotes social development dynamics for achieving stable and long-lasting peace. By participating in post-conflict recovery, women contribute to reshaping the landscape and ensuring a more peaceful future (Teitt, 2014).

Goetz & Jenkins (2015) argue that the journey towards achieving participation of women in post-conflict recovery requires comprehensive actions that are responsive to gender in the key areas of building peace. Ensuring the safety of women not only protects their entry into the market but also creates an environment conducive to their economic growth. Women's leadership in politics becomes crucial as a measure against violations of their rights (High-Pippert & Comer, 1998). Services designed specifically to address the needs of women amplify their participation while government institutions play a pivotal role in encouraging action for gender equality (Clark Muntean, 2013).

In the end, empowered and entrepreneurial women show a greater level of participation in the peacebuilding process post-conflict and awareness of their power to do that. Their journey towards empowerment goes beyond independence; it also involves claiming their rightful place in decision-making processes. This empowerment strengthens

their determination, allowing them to seize opportunities and advocate for inclusivity. As women embrace their journey toward economic empowerment through entrepreneurship, the narrative transforms from one of the limitations to one of the possibilities of a peaceful future.

As illustrated in the discussion above, an examination of available research has highlighted a significant connection between women entrepreneurship and peacebuilding. However, a gap in current knowledge regarding the intersection between these two areas persists in the absence of nuanced research themes. Specifically, the roles and impact of women entrepreneurs in conflict settings need to be investigated, which requires a deep understanding of cultural, social, and political factors at play in each conflict region. Addressing this gap in research is crucial for gaining insights into the complex relationship between women's entrepreneurship and peacebuilding. Doing so will not only contribute to academic scholarship but also inform policies and interventions that support women as agents of change for peace and sustainable development in Khyber Pakhtunkhwa.

### **Methodology**

The research sought to understand the experiences, perspectives, and actions of women entrepreneurs as they navigated informal peacebuilding within the challenging social and cultural environment of Khyber Pakhtunkhwa.

The study followed an interpretivist research philosophy, which focuses on understanding social phenomena by examining how individuals interpret their experiences (Curry, 2018). This philosophy is well-suited to the study's emphasis on the intricate dynamics of peacebuilding and entrepreneurship, which are significantly influenced by social and contextual factors. By taking an interpretivist approach, the researcher was able to explore the subjective meanings that women entrepreneurs attributed to their roles in peacebuilding, providing a rich exploration of these complex dynamics.

A hybrid inductive and deductive research approach was used. The study focused on how women entrepreneurs contribute to peacebuilding through economic stability, which is a complex phenomenon. This approach allowed for examining specific observations while also

integrating existing theoretical frameworks. By using the hybrid approach, the study aimed to gain a thorough understanding of women's experiences and practices, helping to identify new patterns, themes, and underlying processes.

The study employed a multiple case study method to reach its goals. Case studies provide a detailed analysis of a specific phenomenon within its real-life context (Gustafsson, 2017). By examining multiple cases, this research facilitated comparative analysis across various contexts in Khyber Pakhtunkhwa, enhancing the comprehension of how women entrepreneurs contribute to peacebuilding.

The primary method used for data collection was in-depth semi-structured interviews. This approach provided the flexibility to thoroughly explore the viewpoints, experiences, and beliefs of the participants. The semi-structured format allowed for probing questions to delve deeper into emerging topics. This method was instrumental in capturing rich qualitative data, enabling a comprehensive understanding of the nuanced experiences of women entrepreneurs in the region. The open-ended nature of the questions provided a platform for women to freely express their thoughts, leading to deeper engagement and reflection.

The participants were chosen using purposive sampling to ensure that they had relevant experience and insight into the research questions. To be eligible, the participants had to be women entrepreneurs residing in Khyber Pakhtunkhwa, running their businesses for at least two years, and making contributions to the social and economic development of their communities. Out of the 30 women entrepreneurs who met the criteria, 18 took part in the study. Recruitment was carried out through professional networks and community organizations, and interviews were conducted via Zoom. Each interview, lasting approximately 45 minutes, was recorded for transcription and analysis. Reflexivity concerns were addressed throughout the data collection process to ensure cultural sensitivity and accuracy.

The data analysis used a hybrid thematic analysis, combining predefined themes from the research framework based on literature with the emergence of new themes during the analysis. This method helped identify key patterns within the data, which were then organized into themes and sub-themes.

It provided a structured approach to interpreting the data while remaining open to new insights.

Throughout the study, measures were taken to ensure the trustworthiness and reliability of the research. Lincoln and Guba's FDC criteria were utilized to guarantee credibility, dependability, confirmability, and transferability.

### **Discussion**

The perceptions and experiences shared by the respondents paint a complex but hopeful picture of how women's economic empowerment and financial independence are linked with peacebuilding in Khyber Pakhtunkhwa. There is clear recognition that when women are financially independent and contributing to their households, there is greater domestic and societal harmony. However, restrictive cultural attitudes, lack of support systems and resources for women in business, and limited cross-sector commitment to gender-inclusive policies remain significant challenges.

The inspiring examples of women entrepreneurs and leaders who are serving as role models, building women's skills and networks, and advocating for change show the potential for women's economic participation to be a major driver of not only financial well-being but also social cohesion and stability. Supporting women's business endeavours uplifts entire families and communities.

At the same time, the respondents' insights underscore that women cannot do it alone - shifting mind-sets and cultural barriers requires awareness-raising and sensitization of men, policy reforms and resource allocation from the government and private sector, and sustained collaborative efforts across the board. Only by working together can all stakeholders ensure that Khyber Pakhtunkhwa women are able to fully and equally participate in the economy, which will yield benefits for the peace and prosperity of the entire society.

As the respondents have compellingly argued, any vision of sustainable peacebuilding is incomplete without a central role for women's empowerment. When women are given the opportunities, skills and resources to succeed in business and beyond, they become powerful agents of positive transformation for their families, communities, and nation as a whole. Investing in the economic inclusion of Khyber Pakhtunkhwa women is

therefore an investment in a more peaceful, prosperous, and equitable future for all.

### **Importance of Women's Financial Independence**

The interviews highlighted the significance of women's financial independence, emphasizing entrepreneurship as a crucial path to economic self-sufficiency for women. This independence not only gives them the power to contribute financially but also strengthens their ability to make decisions both in their homes and in their communities. When women start and manage their own businesses, they have more control over their financial futures and can have an impact on broader social and economic conditions.

Additionally, entrepreneurship provides women with a way to challenge traditional gender roles, which can lead to greater gender equality and social inclusion. Therefore, supporting women's entrepreneurial endeavours is not only good for their personal growth but also crucial for promoting sustainable economic growth and societal advancement. One respondent stated, "I think entrepreneurship can play a very important role for women. It is a very integral way for sort of moving ahead. How many people can be given jobs? How many people can be placed in jobs? We have to look at entrepreneurship." A comparison with other nations highlighted the potential for economic growth and societal progress when women actively participate in the workforce.

Recalling her meetings with international delegates, one respondent mentioned, "It [women entrepreneurship] is very important because when I met the ambassador of Kazakhstan and we were talking about women I asked him what the percentage of working women in his country was. He proudly replied that 55% of the women are in business and most of them work in industries. I observed the same in America. If you look at similar economies like Bangladesh and India which have the same trades, culture, and norms as ours, their women are also way ahead in business. So, I want that every province in my country, and especially Khyber Pakhtunkhwa because I belong to this province, should progress."

The impact of entrepreneurship on promoting women's financial independence has been extensively researched and documented. Leone (2019), Sharma et al. (2012) and Mai & James

(2015) have asserted that in areas affected by conflict, the involvement of women in entrepreneurial pursuits is often a crucial and strategic means of ensuring economic survival and empowerment. They further conclude that entrepreneurship not only offers a source of livelihood for women but also plays a significant role in enhancing their economic agency within challenging and difficult circumstances.

To aid with the financial independence of women, the flexibility offered by modern work arrangements, such as working from home and online platforms, was considered particularly suitable for the cultural context of Khyber Pakhtunkhwa. One respondent shared, "These days, and you know, the way our culture is, working from home and online is peaceful and comfortable for many. I've told lots of women to try these ways of working. Sometimes, families worry, but it's important for women to start somewhere. Even starting small can help them feel more confident and earn money to support themselves. This is actual woman empowerment. They should be able to take charge of their finances and try not to depend on anyone."

The flexibility offered by remote and online work arrangements is particularly well-suited to accommodate cultural constraints and can serve as an accessible opportunity for enhancing women's economic participation (Oladipo, Platt & Shim, 2023). This adaptability plays a significant role in bridging the divide between traditional gender roles and the array of modern economic opportunities available to women.

The societal impact of women's economic participation was also discussed. One respondent noted, "Generally speaking, the women represent the soft image of a society. I feel that whatever societal level issues we have if we encourage women to participate in bringing solutions to those issues, it can turn into something very impactful. Other than educating women, I would also say that if we make groups of females at Union Council levels, or engage them in, like we have mosques, and these mosques remain mostly free and available from sunrise to sunset, if these spaces can be used by females in whatever capacity then that would be great."

Studies show that the active involvement of women in economic pursuits has the potential to exert a substantial impact on social norms and the

resolution of community challenges. Making use of established community venues as platforms for women to participate can lead to the strengthening of social bonds and the collaborative tackling of societal problems (Gizelis, 2021; Haugh & Talwar, 2016; Sajjad et al., 2020).

The unique strengths that women bring to entrepreneurship, such as their strategic skills and emotional commitment to their work, were recognised as one of the respondents emphasised, "I think being confident and empowered about their strategies and planning skills, more women should participate in entrepreneurship. I think they can plan a very dynamic and sustainable entrepreneurial ecosystem for all stakeholders. I also believe that women are not too keen on earning profits when compared to men. Men are a lot sharper in the money sense and in building connections but that I think is more of a cultural thing. But I would say that because of their nature and strategic skills, women can be empowered to be a part of an entrepreneurship system."

Similarly, another respondent added, "Having personal finances is crucial, and when women start a business, they tend to be more passionate and emotionally attached to their work. This passion often brings a positive change in society. For instance, if we look at Peshawar, we can see that it has become quite modern, with many women working in various fields. Similarly, in Mardan, although not as open as Peshawar, women are working there too, running their beauty parlours, small boutiques, and other businesses. Therefore, women are contributing significantly to bringing positive changes to the society of Khyber Pakhtunkhwa."

This aligns with the findings of Nouri (2021) who argues that women's ability to think strategically and their emotional commitment are significant factors contributing to their accomplishments in entrepreneurship. These attributes can create a more inclusive and innovative business environment, ultimately contributing to the overall success of enterprises and communities.

Business engagement was also seen as a necessary driver that builds resilience and strength in women as one respondent noted, "Education instils knowledge and shapes one's character, but engaging in business and earning money through hard work builds a unique kind of strength that nothing else can match. I hope more women come

to realize that their financial independence is the key to building a strong society and that they raise their children with the same mind-set.”

The need for women to contribute fully was also emphasised. One respondent stated, “I mean, our society cannot become prosperous if they tell one gender to stay submissive and do nothing for their own betterment. It doesn’t work that way, you know.” Women’s active participation in financial matters has been found to have far-reaching positive effects on society. Research by the World Bank in 2012 suggests that when women are engaged in financial decision-making, it can lead to greater community development and modernization. Additionally, research highlights that women’s economic activities have the power to drive important local changes and enhance social outcomes (Danjuma et al., 2013). These findings underscore the importance of empowering women in the realm of finance for the broader benefit of society.

Another respondent observed that empowering women through skill development, and providing necessary exposure and resources for business expansion was crucial. She noted, “I believe it would be beneficial to focus on empowering them through skill development. I have come across several talented women entrepreneurs at various exhibitions whose work truly stands out, yet they lack the necessary exposure. These individuals are excelling in their work but are confined to their homes, lacking the knowledge and resources to expand their businesses. Therefore, it is essential to provide them with training and guidance to enhance their entrepreneurial ventures.”

This statement is also supported by Emon & Nipa’s (2024) research on women entrepreneurs in Bangladesh where they found that to overcome various obstacles and grow their businesses, it is essential for women entrepreneurs to focus on skill development and increasing their exposure in the business world. By having access to training programs and valuable resources, women entrepreneurs can fill any knowledge gaps and receive the necessary support for the sustainable growth of their businesses (Annan et al., 2021).

The need for social support structures was also considered essential for the success of empowering women. One respondent shared, “We are telling women that you have to empower yourself and you have to help and you have to earn money and you

have to make a peaceful society. No peace can be made like this because the men in her life don’t understand this. The men need to realize that being an empowered woman, the woman who is earning for you, and she is actually standing with you and helping you.”

In situations where traditional gender norms are prominent, social support structures play a pivotal role in the success of women entrepreneurs (Jha & Alam, 2022). Support from both family and the community can greatly contribute to enhancing the entrepreneurial success and societal influence of women (Dewitt et al., 2023).

To summarize, the respondents emphasised the crucial role of financial independence for women in advancing societal progress and peace. Entrepreneurship offers a viable means for women to attain this independence, leading to economic growth and societal transformation. However, there is an urgent need for increased awareness, skill development, and support systems to empower women effectively. By addressing these gaps and promoting cultural changes, women can make significant contributions to a prosperous and peaceful society.

### **Changing Cultural and Social Attitudes**

The respondents highlighted the barriers faced by women entrepreneurs in Khyber Pakhtunkhwa and discussed several social and cultural attitudes that serve as significant obstacles. These attitudes not only discourage women from entering entrepreneurship but also affect their ability to sustain and expand their businesses. Research shows that cultural norms that prioritize male authority and restrict women’s mobility are significant barriers to women’s participation in entrepreneurship (Noor & Isa, 2020; Shastri et al., 2022). In a study conducted in Saudi Arabia by Tlaiss & McAdams (2021), it was shown that these constraints, especially in the context of socio-cultural dimensions in a Muslim society, not only limit women’s access to markets and resources but also reinforce gender disparities in economic opportunities.

This issue of cultural restrictions imposed on women was also highlighted by a respondent who stated, “In Khyber Pakhtunkhwa, where male members of Pathan families are mostly in charge, women often can’t go outside because of cultural rules and other restrictions imposed on them by

men. Even if we try to encourage them to go out, they might say they can't because of family issues." The crucial role of men's support and understanding was echoed by another respondent, who stated, "The most crucial aspect is awareness in men, not just in women. If you want to bring awareness of this, if you want to empower the women, you need to educate the men. As a member of your family, if she earns, that is to support you. She is coming out to help you. You should support her. It will give you mental peace. We keep telling women that they have to empower themselves, and when she goes home and her father or brother or husband tells her to sit at home, there is no progress."

This sentiment was further elaborated by another respondent, who explained, "When women decide to go out and work, there's a lot of pressure on them to uphold their family's honour and respect, especially from their fathers. And, you see, it's like, they should definitely try to earn their own money because, you know, how long can they rely on their fathers, brothers, or husbands? And, when a woman gets married, it's like a whole new level of challenges."

These statements underscore the critical role of societal and cultural norms in shaping the entrepreneurial landscape for women in Khyber Pakhtunkhwa. Research on gender dynamics in similar contexts indicates that men's attitudes and behaviours significantly influence women's ability to pursue entrepreneurial activities (Abuhussein & Koburtay, 2021).

To remedy the situation, sensitization of male members of the society was emphasised by one respondent who emphasised, "Keeping the geographical location of Khyber Pakhtunkhwa in mind and the stereotypical perspectives of the people of Khyber Pakhtunkhwa, we need to realize that men sensitization is very important [...] we can say that women entrepreneurs can play a huge role in the economy of Khyber Pakhtunkhwa but they don't have any support system. It is important to sensitize people both in our homes and outside our homes. That can only happen if everyone reflects on how they can make this situation better and develop acceptance for women entrepreneurs."

The need to challenge these cultural norms and educate men was reiterated by another respondent, "I always say that educate the man. Because to say that one day we will just come out and say we want

our rights, it is very important to educate the man in the house. We have come a long way now and we need to realize that just one person earning is difficult. So, you know, parental pressure that marriage is the most important thing and business should come second or you should take a clichéd route like medicine, law, or engineering. It's a lot of factors. It's a mind-set."

The emphasis by the respondents on male education reflects a broader consensus in the literature regarding the importance of involving men in efforts for gender equality, especially in conservative societies. According to Welsh et al. (2021), gender norms are upheld by social structures that involve both men and women, and any substantial change necessitates the active participation of men. In regions such as Khyber Pakhtunkhwa, where traditional gender roles are deeply ingrained, educating men about the economic and social benefits of women's entrepreneurship can result in more supportive family dynamics and, consequently, greater opportunities for women to succeed in business (Muhammad et al., 2020).

The lack of familial support was another recurring thought among respondents. One respondent noted, "In the last couple of decades, more women in Khyber Pakhtunkhwa want to work, which is really good. But, sometimes, they don't get enough support from their families. This can make it hard for them to start working. But if families encourage them, it can make a big difference. When women have support, they can do amazing things in their jobs. They bring new ideas and skills, which can make industries better. And when one woman succeeds, she can inspire others to do the same. So, by supporting women to work, we can help them change their lives and make Khyber Pakhtunkhwa a better place for everyone."

In another study conducted on women entrepreneurs in Pakistan, Salahuddin, Mahmood & Ahmad (2021) found that the support of family, particularly from male relatives remains a crucial factor in enabling women to start and maintain entrepreneurial endeavours. Without this support, women often encounter overwhelming obstacles that hinder their ability to contribute to the economy. This finding also aligns with broader patterns seen in Asia, where family dynamics have a significant impact on women's economic



involvement and their potential to instigate change within their communities (Franzke et al., 2022). The respondents also emphasised that even though women in Khyber Pakhtunkhwa are becoming more and more willing to work and support the economy, they still encounter substantial social and cultural obstacles. Overcoming these obstacles requires educating men, gaining family support, addressing societal expectations, and putting educational initiatives into action. Khyber Pakhtunkhwa's women entrepreneurs can be more empowered to thrive and propel social and economic advancement by cultivating an atmosphere of awareness and support.

### **Cross-sector Advocacy and Awareness**

The experiences shared by the respondents shed light on key areas that require attention, particularly awareness, education, and access to support structures to ensure that more women can start their entrepreneurial ventures. Research focusing on women entrepreneurs in post-conflict and culturally conservative regions emphasises the critical need for awareness and education programs aimed at empowering women in entrepreneurship. This highlights the importance of implementing initiatives that are specifically designed to address the unique challenges and barriers faced by women in these specific contexts (Ahmetaj, Kruja & Hysa, 2023).

A significant challenge identified was the lack of awareness about available financial resources and training programs. One respondent remarked, "I think the biggest issue for women is financing but there is some progress. State Bank is working toward that and other banks are active too. Many such schemes are introduced but there is no awareness regarding them. So, awareness of these things is something that should be looked into. You also need to provide entrepreneurship education to teach how to make your business innovative and how to sell your idea in the market. This is also very important. Although there is some progress but it isn't enough. All women need it, not only the ones that live in the cities. Women in rural areas need the same attention and focus. Such training and sessions should be held there as well."

Ghousse, Durrah & McElwee (2021) studied women entrepreneurs in Oman and also found the importance of developing strategic awareness initiatives that are specifically tailored to the local

context, ensuring that crucial information effectively reaches women in both urban and rural areas.

Similarly, another respondent emphasised the need for awareness campaigns, stating, "I think, we should make them aware of the opportunities in the market available for women. The reason why they are not coming out is because many women are afraid of getting out in the market and they are scared of what they might have to face. They don't know the opportunities available. So, awareness campaigns should be run. Even in the universities, students are not aware of the term 'business incubation' or the different training programs that are available [...] I think inclusive places are required to motivate women. They need to be told about different activities and opportunities and government initiatives."

The importance of raising awareness among the public was reiterated by one of the respondents who noted, "Awareness has to be there. Women need to be told that they have value. There is nothing to be gained from sitting at home. There is no point in staying idle. Everyone's life has a purpose. People are only encouraged when they have awareness. So I guess advocacy and awareness are very, very important. And the way of the financial situation in our country, and where the job market currently stands, whether it's the public or private sector, keeping all these scenarios in mind, I guess it is a dire need of time for us that we start educating our students from a very young age by telling them that no job is too small, no work is too small, no business is too small."

Another respondent also stressed the necessity of raising awareness to promote economic activities through entrepreneurship, stating, "Until we do not raise awareness of this thing in our society, that this [entrepreneurship] is the best profession for everyone, and we will not tell people what its benefits are, people will not come this way. So providing awareness is the key if we want to promote economic activities through entrepreneurship."

Rashid & Rattan (2020) also support this sentiment in their research on Bangladeshi women entrepreneurs. They emphasise the need for culturally sensitive and gender-inclusive awareness campaigns to effectively promote women entrepreneurship in regions where deeply ingrained gender norms prevail. Tailoring these

campaigns to the unique social dynamics of such areas is crucial for their success. By addressing specific cultural barriers, these initiatives can foster a more supportive environment for women entrepreneurs.

One respondent highlighted the need for counselling families, saying, "I think for that, counselling the families of girls is very important. So, at the start, families are often hesitant about letting girls get involved in this kind of work. But, what we've found is that when we sit down and talk with them, and explain that their daughters can actually earn money from home, it changes things. Plus, when we mention that the training is free, they're even more open to the idea. You see, it's about finding ways to make it accessible and appealing to them. And that's where the counselling comes in. By showing families the benefits and opportunities available, we can help them see the value in letting their daughters participate."

Another respondent shared a similar sentiment, underscoring the importance of community outreach and inspiration, "We really have to take such steps because we need to make sure we reach out to every neighbourhood and encourage every single woman to give it a try. When they see us taking the initiative, it can inspire them to believe that they can do it too. After all, the next generation is watching and learning from us."

Community outreach is essential in areas where traditional values can limit women's participation in the workforce. Studies show that when local role models and community leaders encourage women's entrepreneurship, it can significantly impact societal attitudes and norms (Ogundana et al., 2021).

Another respondent highlighted the need for better communication platforms for women entrepreneurs. She shared, "We must raise awareness and create a unified platform where all women entrepreneurs can come together for support and development. We should create a community where everyone can stay informed about each other's projects, stay connected through ongoing training, and easily keep up with one another."

In a patriarchal and underdeveloped society, advocacy and awareness are essential for empowering women entrepreneurs. These efforts are vital in challenging entrenched gender norms

that restrict women's access to economic opportunities. By raising awareness about the potential of women entrepreneurs, society can begin to shift perceptions and create an environment where women are valued contributors to economic growth (Moritz, Block & Morina, 2023). Targeted advocacy can help dismantle structural barriers, providing women with the resources, support, and confidence needed to pursue entrepreneurship and achieve economic independence. Ultimately, these efforts contribute to broader societal transformation, fostering inclusivity and empowering women.

In a nutshell, the state of women's entrepreneurship in Khyber Pakhtunkhwa is characterized by notable obstacles that demand focused efforts. Important first steps toward empowering women entrepreneurs include raising awareness of funding and training opportunities, gaining family support, and creating strong networks and platforms. Through awareness and advocacy, the stakeholders can create an entrepreneurial ecosystem in Khyber Pakhtunkhwa that is more dynamic and inclusive.

### **Conclusion**

Financial independence emerged as a critical aspect of women entrepreneurs' contribution to peacebuilding in Khyber Pakhtunkhwa. When women achieve economic autonomy and actively contribute to household incomes, it enhances family stability and reduces domestic tensions, thereby fostering a peaceful home environment. Another study of economically empowered women conducted in the rural areas of Khyber Pakhtunkhwa by Jabeen et al., (2020) revealed that women's control over economic resources can lead to more equitable and harmonious domestic relationships, extending these benefits to broader community dynamics in Khyber Pakhtunkhwa.

Moreover, women entrepreneurs serve as influential role models challenging cultural norms and advocating for gender inclusivity in Khyber Pakhtunkhwa. Their leadership and success stories inspire others and promote societal changes that support women's economic participation. Bullough et al, (2022) and Kamberidou (2020) argue that women's economic empowerment can challenge traditional gender roles and contribute to broader social transformations. In the context of Khyber Pakhtunkhwa, the advocacy efforts and leadership roles of women entrepreneurs are pivotal in

shaping more inclusive and equitable communities, essential for sustainable peacebuilding.

In exploring how women entrepreneurs develop collective actions to promote peacebuilding, the study highlights the importance of robust support systems. Women entrepreneurs in Khyber Pakhtunkhwa leverage family networks, peer groups, and mentorship relationships to navigate the challenges of entrepreneurship effectively. A meta-analysis of women entrepreneurs in fragile contexts conducted by Lwamba et al., (2022) also concluded that women's peer-to-peer exchanges and collective-building programs have significant potential to create new support systems and empower women. Components such as mentoring and women's groups are crucial facilitators, fostering the creation of social capital and networks. This approach encourages group participation in life skills and capacity-building programs. Zuercher (2021) also discusses the role of social capital in fostering community solidarity through networks of trust and reciprocity, which are crucial for peacebuilding efforts in diverse societies like Khyber Pakhtunkhwa.

Moreover, collective advocacy by women entrepreneurs in Khyber Pakhtunkhwa drives policy changes and improvements in support systems that create an enabling environment for entrepreneurship through establishment of more inclusive spaces, professional associations and institutions that impart entrepreneurial education. In their meta-analysis, Lwambe et al., (2022) also established that interventions aimed at enhancing technical skills and institutional frameworks of civil society organisations, networks, and market-driven associations focus on promoting gender equality and women's empowerment. These efforts include establishing and supporting women's economic associations, such as cooperatives and activity groups, to foster sustainable development and empowerment. Strengthening these entities ensures a more robust and supportive environment for advancing women's rights and economic participation.

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