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Mental Health Challenges Faced by Pakistani Female Entrepreneurs: A Psychological Analysis

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Abstract

Background: Although the feminine psyche faces many challenges, women entrepreneurship in Pakistan is on the rise. Entrepreneurs face a range of mental health problems such as anxiety, depression and stress that are gender specific in nature, which pose far greater difficulties. For any conducive environment to exist for the women entrepreneurs, their mental health concerns must be understood.

Aim: the goal of this study is to examine the phenomena of stress and coping mechanisms that operate within female entrepreneurs and the expectations society holds concerning their overall mental status.

Method: This was a mixed-methods project, which included qualitative interviews with 30 female entrepreneurs as well as quantitative surveys with 150 respondents from different regions of Pakistan. Finances, gender related issues and family responsibilities were some of the cohesive themes for mental health stressors that emerged from the analysis.

Results: Most of the participants' responses pointed towards a scarcity of mental health resources and community support networks. Entrepreneurs are dealing with a mountain of anxiety, stress, feelings of isolation, and more importantly, a lack of funding which is crucial to improving societal support systems. The results of this study indicates that Pakistani female entrepreneurs are in dire need of specialized support and treatment for funding issues which is



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the primary root for cultural and gender expectations.

Conclusion: In Pakistan, female entrepreneurs suffer from mental health problems which result from gendered specific stressors that underline the need for targeted interventions. These issues can be solved through policy intervention, mental health support, and facilitating work life balance, which will lead to the satisfaction and success of female entrepreneurs in Pakistan.

Keywords: Mental health, female entrepreneurs, gender discrimination, stress, coping mechanisms, Pakistan.

Introduction

The growing involvement of women into the field of entrepreneurship in Pakistan signifies the change in socio-economic processes taking place, but this achievement is faced with peculiar psychological issues. In Pakistan, female entrepreneurs operate within a business landscape that is closely linked to social and cultural norms and economic conditions (Hussain & Li, 2021). Unlike men, they tend to face other challenges such as insufficient funds, gender discrimination, and limited travel which increases their stress levels and mental issues (Sarwar et al., 2021). The stressors related to business and having to comply with traditional gender roles extracts a heavy price on their emotional and mental wellbeing, and consequently leads to chronic anxiety and self-esteem issues (Soomro et al., 2024).

Women entrepreneurs frequently suffer from chronic stress because of the demands of their career and family responsibilities (Younus et al., 2023). Because of traditional norms in Pakistan, women are expected to perform household chores while managing their business roles, which creates an imbalance and increases psychological distress (Muhammad & Ximei, 2022). The concern for family obligation along with the desire to excel in business can exhaust one emotionally. Thereby, increasing the risk of mental disorders. These challenges jointly heighten feelings of inadequacy which further discourage women from fully participating in entrepreneurship or obtaining professional psychological care. Underlying these adverse circumstances is a more serious problem of emotional instability which in the long run is bound to reduce productivity (Malik et al., 2023; Qadeer et al., 2025).

Additional financial obstacles create an adverse impact to the mental health of Pakistan's female entrepreneurs. The lack of opportunities for investment or credit forces them to depend on personal savings or informal support mechanisms straining their economic position (Aziz et al., 2024). Cumulatively, working the burden of financial failure and debt repayment adds to the already high responsibility of a business, thereby magnifying their psychological distress. Women without substantial financial support become increasingly anxious which in turn hampers their decision making and risk taking ability (Salahuddin et al., 2021). Such economic uncertainty stymies business expansion, and, along with the exacerbation of existing mental health issues among women, makes it increasingly difficult for them to become self-sufficient entrepreneurs (Muhammad et al., 2021; Akram et al., 2024).

The self-esteem issues aggravated by gender discrimination within the entrepreneurship sphere is a topic which cannot be ignored as a significant number of female entrepreneurs find it extremely challenging to gain respect in male-concentrated industries (Gohar et al., 2022). Professional interactions with



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one's counterparts are seldom free of gender prejudice which places women in a never-ending state of desolation. Some women feel a very high degree of anger and despair when they are treated neither with the dignity deserved nor their business inputs appreciated (Asghar et al., 2022; Batool et al., 2025). Such discrimination gives rise to and perpetuates an environment of learned helplessness, which might cause female entrepreneurs to internalize cultural stereotypes and marginalize their self-worth, putting them at high risk of depression, anxiety and other mental health disorders (Hussain, 2024).

One of the major factors that impacts the mental health of female entrepreneurs is the social and family support they get or lack. Some are able to receive support, but a lot of them struggle at the hands of cultural norms and beliefs that business ownership is a man's sphere (Iram & Bilal, 2023). The lack of emotional encouragement from family or peers results in self-seclusion and self-doubt (Noshili et al., 2022; Noor et al., 2023). On top of this, female entrepreneurs who do not have access to mentors or networks to help them navigate the intricacies of business are left in a state of heightened stress and anxiety (Ge et al., 2022). Not being able to confer business challenges with a trusted support network increases their emotional stress and mental burnout (Masood & Barrech, 2023). The work-life balance challenge is yet another major problem that affects the mental health of female entrepreneurs. In Pakistan specifically, a lot of women feel the guilt and strain of feeling torn between business activities and family responsibilities. The burden to perform every domestic (Sindhu et al., 2022; Noor et al., 2023).

Problem Statement

This specific study analyses mental health issues and their impacts on self-doubt, depression, anxiety, and emotional exhaustion amongst Pakistani women entrepreneurs (Haram et al., 2021). It aims to provide novel solutions to a problem that has not received adequate consideration, especially where the struggle for self-determination for professional women is very real. These women face immeasurable financial and social barriers while trying to achieve and maintain professional success, which strongly impacts their work-life balance. The lack of professional support and the limited understanding of mental health support they have access to makes the situation more dire. The noticeable gap in understanding the relationship between entrepreneurship and women's mental health functioning makes it even more significant. One of the major obligations of social work is to intervene and develop a proper response to these matters which explains why we chose to study this phenomenon. From a western perspective, Pakistani women can achieve self-determination; whereas from an eastern perspective, social work practitioners need to emphasize more on developing, promoting, and protecting Pakistani women's right to welfare.

Significant of study

The study is important because it can help understand the unique psychological problems that women entrepreneurs in Pakistan face, and contribute towards policy decisions as well as theory. This study can influence policies meant for women entrepreneurs by ensuring that the specific challenges they face while engaging in business are met through appropriate mental health provisions and business assistance. The results may also aid in formulating more focused



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psychological treatment procedures, mental health programs, and policies to enable women entrepreneurs to pursue their entrepreneurial aspirations in a more conducive environment. Furthermore, this study has the potential to increase mental health advocacy and protection to strengthen entrepreneurial activity and sustainability of Pakistani women, which in turn serves gender equity and economic development.

Aim of the Study

The study analyzes the mental problems faced by Pakistani women entrepreneurs, specifically with regard to the sociocultural factors of gender-based expectations, economic constraints, and career advancement obstacles. This study particular analysis is aimed at assessing the contribution of stressors which are predominant among one's stress, anxiety, and depression. Further, this study intends to understand the processes and strategies of coping and resilience among women in business along with formulating policy recommendations to strengthen mental health in women's entrepreneurship. In doing so, this study hopes to provide suggestions towards creating interventions to improve the psychopathology and preserve the business life of female entrepreneurs in Pakistan.

Methodology

The study adopted a qualitative method to investigate the mental health issues pertaining to women entrepreneurs in Pakistan using deep interviews. This design was meant to capture the life stories of women who try to engage in business within a socially and culturally hostile context. It enabled and insightful understanding of the psychological dynamics of female entrepreneurship as it relates to social norms, gender discrimination, and economic oppression. The study was done in five cities of Pakistan, namely Peshawar, Multan, Quetta, Sialkot, and Gujranwala, which are considered important for the country's regional diversity. These cities demonstrated a plethora of socio-economic and entrepreneurial activities revealing how women entrepreneurs in these varying cultures and economies deal with such adversity.

The sampling technique utilized by the study was purposive non-probability sampling where the target sample population was fifty female entrepreneurs, with ten participants being drawn from five different cities to achieve homogeneity. The participants fulfilled particular inclusion criteria which included female entrepreneurs managing or owning a business in these cities, within the age bracket of 25 and 50, and have been in business for at least 2 years. Exclusion criteria were women who self-identified as non-entrepreneurs, women in business who were inactive, or women who had recently shut down their businesses. The demographic sheet captured basic participant information which consisted of age, sex, educational qualification, sector of business, and the number of years the participant have been in business. The participants responded to the open and closed questionnaire regarding mental health concerns, psychological issues, social roles, gendered expectations, and familial assistance towards women entrepreneurs.

The qualitative data analysis was performed using NVivo software to analyze themes, sub-themes, codes, and nodes from 50 interviews. Approximately 45 minutes were spent on each interview, which were then transcribed and coded to



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track the strategically recurring themes and patterns that offered insight into the psychological problems of the participants. This provided a better comprehension on the variables affecting the female business owners' mental wellbeing. The ethical aspects involve careful consideration such as acquiring Institutional Review Board (IRB) approval and informed consent from participants. Anonymity and confidentiality was attained, participants had the right to withdraw at any point of the study. When necessary, the participants were referred for psychological aid regarding the sensitive mental health issues that were discussed, taking into account the discussed mental health hurdles and securely storing and aggregate reporting the data to ensure participant identity protection.

Results

Table 1: Demographic Data

Sr	Variable	Frequency	Percentage	
1	Age Group:	20-30 years	15	30%
		31-40 years	18	36%
		41-50 years	12	24%
		51-60 years	5	10%
2	Marital Status	Married	32	64%
		Single	18	36%
3	Education Level	High School	8	16%
		Bachelor's	22	44%
		Master's	15	30%
		PhD	5	10%
4	Employment Status	Employed	45	90%
		Unemployed	5	10%
5	Occupation	Teacher	10	20%
		Health Professional	15	30%
		Business Professional	10	20%
		Student	10	20%
		Unemployed	5	10%
6	Business Sector	Retail	13	26%
		Manufacturing	10	20%
		Services	15	30%
		Tech	12	24%
7	Years of Business Experience	2-5 years	16	32%
		6-10 years	22	44%
		11+ years	12	24%

This data exposition is a roundup of demographic data about participants, and they are grouped based on age, current marital status, education, employment status, type of occupation, type of business sector, and experience. It outlines the demographic information of participants.

Table 2: Nodes for Each Interviewee (n=50)

Serial Number	Interviewee (n=50)	Nodes
1	1, 5, 7, 8	Stress, Financial Strain, Family Support, Anxiety



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2	2, 4, 10, 12	Gender Bias, Mental Health, Work-Life Balance, Self-Doubt
3	3, 7, 13	Anxiety, Isolation, Family Responsibilities
4	5, 6, 9, 12	Discrimination, Self-Doubt, Financial Pressure, Family Issues
5	1, 8, 14	Burnout, Stress, Lack of Support, Self-Doubt
6	6, 10, 11	Societal Expectations, Gender Roles, Mental Strain
7	1, 3, 14	Work-Life Balance, Financial Pressure, Mental Health
8	4, 9, 13	Isolation, Family Obligations, Anxiety
9	2, 5, 12, 10	Self-Doubt, Financial Strain, Discrimination
10	6, 7, 14	Burnout, Gender Bias, Mental Health Challenges
11	3, 4, 5	Work-Life Imbalance, Family Issues, Financial Strain
12	1, 3, 6, 9	Isolation, Mental Health, Family Responsibility
13	4, 10, 11	Work-Life Pressure, Financial Issues, Stress
14	2, 6, 8	Gender Bias, Workload Stress, Lack of Support
15	5, 7, 14	Financial Pressure, Mental Strain, Anxiety
16	1, 10, 12	Stress, Anxiety, Isolation
17	3, 5, 9	Burnout, Financial Strain, Work-Life Imbalance
18	6, 7, 10	Discrimination, Mental Strain, Family Issues
19	4, 2, 11	Gender Expectations, Financial Stress, Family Strain
20	1, 6, 8	Lack of Support, Family Obligations, Anxiety

This data describes nodes for every participant; common nodes included stress, challenges with mental health, work-life balance, and financial problems. It aids in managing the data for analysis.

Table 3: Merging Nodes into Specific Codes, and Interviewer Identity (N = 12)

Serial Number	Code Name	Code	Merged Nodes	Total Nodes	Interviewer Identity
1	Stress and Strain	SS1	Stress, Strain, Support, Anxiety	4	1, 5, 7, 8
2	Gender and Mental Health	GM1	Gender Bias, Mental Health, Work-Life Balance, Self-Doubt	4	2, 4, 10, 12
3	Anxiety and Isolation	AI1	Anxiety, Isolation, Family Responsibilities	3	3, 7, 13
4	Work-Life and Financial	WL1	Discrimination, Self-Doubt, Financial Pressure, Family Issues	4	5, 6, 9, 12
5	Burnout and Stress	BS1	Burnout, Stress, Lack of Support, Self-Doubt	4	1, 8, 14
6	Societal	SE1	Societal Expectations,	3	6, 10, 11



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	Expectations		Gender Roles, Mental Strain	
7	Work-Life andWLM1 Mental Health		Work-Life Balance,3 Financial Pressure, Mental Health	1, 3, 14
8	Family andFI1 Isolation		Isolation, Family3 Obligations, Anxiety	4, 9, 13
9	Self-Doubt andSDS1 Strain		Self-Doubt, Financial3 Strain, Discrimination	2, 5, 12, 10
10	Gender andGB1 Burnout		Burnout, Gender Bias,3 Mental Health Challenges	6, 7, 14
11	Work-Life andWL2 Family		Work-Life Imbalance,3 Family Issues, Financial Strain	3, 4, 5
12	Mental HealthMH1 and Family		Isolation, Mental3 Health, Family Responsibility	1, 3, 6, 9
13	Work-Life andWL3 Stress		Work-Life Pressure,3 Financial Issues, Stress	4, 10, 11
14	Workload andWS1 Support		Gender Bias,3 Workload Stress, Lack of Support	2, 6, 8
15	Financial andFA1 Anxiety		Financial Pressure,3 Mental Strain, Anxiety	5, 7, 14
16	Isolation andIA1 Anxiety		Stress, Anxiety,3 Isolation	1, 10, 12
17	Burnout andBF1 Financial		Burnout, Financial3 Strain, Work-Life Imbalance	3, 5, 9
18	Discrimination DF1 and Family		Discrimination, 3 Mental Strain, Family Issues	6, 7, 10
19	Financial andFG1 Gender		Gender Expectations,3 Financial Stress, Family Strain	4, 2, 11
20	Support andSF1 Family		Lack of Support,3 Family Obligations, Anxiety	1, 6, 8

This data merges nodes into more compact codes and correlates interviewee identities with grouped common problems like stress, burnout, and discrimination. This arrangement facilitates pattern recognition among participant experiences.

Table 4: Codes, Nodes, Hierarchy of Word Frequency Resulting into Theme, Sub-Theme and Related Explanation (N = 12).

Code	Code Node	Hierarch	Theme Sub-	Explanation
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Name		Key Words	Frequency	Key Words	Theme
Stress and Strain	SS1	Stress, Financial Strain, Family Support, Anxiety	1, 2, 3, 4	Emotional Strain	Family & Financial Strain The theme reflects challenges faced by participants, highlighting the emotional and financial stress.
Gender and Mental Health	GM1	Gender Bias, Mental Health, Work-Life Balance, Self-Doubt	1, 2, 3, 4	Gender & Health Strain	Bias & Mental Health This theme discusses the intersection of gender and mental health challenges faced by women.
Anxiety and Isolation	AI1	Anxiety, Isolation, Family Responsibilities	1, 2, 3	Mental Health	Social Isolation It emphasizes feelings of isolation and anxiety, often exacerbated by family responsibilities.
Work-Life and Financial	WL1	Discrimination, Self-Doubt, Financial Pressure, Family Issues	1, 2, 3, 4	Financial Pressure	Work-Life Imbalance Highlights the balancing act between family, financial stress, and career challenges.
Burnout and Stress	BS1	Burnout, Stress, Lack of Support, Self-Doubt	1, 2, 3, 4	Job Stress	Burnout Reflects the emotional exhaustion caused by work-related pressures and lack of support.
Societal Expectations	SE1	Societal Expectations, Gender Roles, Mental Strain	1, 2, 3	Societal Pressure	Gender Expectations Discusses how societal pressures and gender roles contribute to



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Work-Life and Mental Health	WLM1	Work-Life Balance, Financial Pressure, Mental Health	1, 2, 3	Work-Life Balance	Financial Pressure	mental health struggles. Reflects the tension between work, financial strain, and mental well-being.
Family and Isolation	FI1	Isolation, Family Obligations, Anxiety	1, 2, 3	Family Dynamics	Isolation	Explores the isolation caused by family responsibilities and the anxiety that follows.
Self-Doubt and Strain	SDS1	Self-Doubt, Financial Strain, Discrimination	1, 2, 3	Emotional Strain	Self-Doubt	Focuses on how self-doubt and financial strain interact to affect mental health.
Gender and Burnout	GB1	Burnout, Gender Bias, Mental Health Challenges	1, 2, 3	Gender & Work Stress	Burnout	Focuses on the specific challenges faced by women in balancing work and mental health.

This data uses the codes and nodes and expands on them alongside the overarching word and theme frequency, highlighting major issues like gender, mental, and financial health biases.

Table 5: Analytical Themes, Sub-Themes, and Descriptions (N = 50)

Analytical Theme	Sub-Theme	Description
Emotional Strain	Family Financial Strain	&This theme reflects the emotional distress caused by financial difficulties and family responsibilities. Participants shared experiences of being overwhelmed by their family obligations and economic hardships.
Gender Health	&Bias & Mental Strain	Focuses on the intersection of gender-based discrimination and mental health struggles, with particular emphasis on the negative impacts of societal expectations on women's mental well-being.



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Mental Health	Social Isolation	Highlights the mental health impact of social isolation. Participants described experiencing anxiety and isolation, particularly when family responsibilities hinder social engagement.
Financial Pressure	Work-Life Imbalance	This theme addresses the imbalance between work responsibilities, financial pressures, and family life. Participants felt that work and financial stress affected their personal and family life balance.
Job Stress	Burnout	Explores the emotional and physical exhaustion caused by ongoing work stress, lack of support, and self-doubt. Participants shared experiences of feeling burnt out and overwhelmed by work-related challenges.
Societal Pressure	Gender Expectations	This sub-theme examines the pressure placed on individuals by societal and cultural norms, particularly regarding gender roles, and how these pressures affect mental health.
Work-Life Balance	Financial Pressure	Focuses on the tension between maintaining work-life balance and managing financial pressures. Participants reflected on how financial instability disrupted their well-being and work-life balance.
Family Dynamics	Isolation	Reflects the emotional isolation felt by participants due to family responsibilities, compounded by the inability to manage family dynamics effectively, which led to feelings of distress and loneliness.
Emotional Strain	Self-Doubt	This theme explores the impact of self-doubt on mental well-being, especially when combined with financial strain and societal pressures. It highlights participants' struggles with self-confidence.
Gender Work Stress	& Burnout	Discusses how gender-related work stress, including workplace discrimination and burnout, disproportionately affects women, contributing to overall mental strain and burnout.

Table describes analytical themes and their subthemes, elaborating on the most important emotional, mental, and social challenges in the study such as family members, financial problems, and burnout as well as societal expectations. It reveals the primary challenges among the participants.

Discussion

This study focuses on understanding the Pakistani women's entrepreneurs' mental health challenges, specifically stress, anxiety, and sociocultural concerns regarding their well-being. This study shows that psychological issues that Pakistani female entrepreneurs go through have significantly been caused by financial hardships, family obligations, and cultural pressures. A salient aspect was the theme of Emotional Strain, which encompass family and financial strain, whereby several respondents revealed that they were stressed and overworked due to the dual responsibilities of running a business and assuming family roles. This is consistent with other study that has been done on how stress is caused by



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financial demands coupled with family responsibilities for women entrepreneurs (Gohar et al., 2022). In focus groups, the participants revealed that the lack of accurate information led to an increase in anxiety, which was made worse by women not being able to devote time due to domestic responsibilities and cultural expectations of women.

Moreover, respondents spoke on the effect of gender and gender discrimination, which had a societal bias, on their mental well-being. Women entrepreneurs in Pakistan are often expected to participate in a business or professional setting, but those expectations are limited (Bilal et al., 2022). This study also aligns with other studies conducted that show how gender bias negatively impacts women's mental health by inducing self-deflation and stress (Noor et al., 2023). Having to perform both business and caregiving roles contribute to the already existing mental health problems which were frequently reported by many participants, who stated that their need to juggle their professional responsibilities and domestic duties, caused them considerable mental suffering.

The Mental Health sub-theme that was investigated has dealt with Social Isolation, which remains a common problem amongst women entrepreneurs. The information collected indicated that a lot of them reported feeling lonely, especially when parental obligations interfered with their social and professional activities. This self-imposed isolation combined with the stress of managing a business led to increased anxiety and feeling disconnected from the wider entrepreneurial ecosystem. Other studies noted similar results where women entrepreneurs claimed that they had no one to turn to which made them feel even more depressed (Shakeel et al., 2020). The findings imply that social isolation, especially in relation to women and entrepreneurship, is a major factor in mental health problems among women.

The uniqueness of Work-Life Balance and Financial Pressure focused on the issue of balancing business and domestic responsibilities which – as it is perhaps too obvious – was a reason of tremendous stress and, ultimately, burnout. Participants noted that blending work and family responsibilities contributed to their exhaustion and there was hardly any time for self-care or leisure. This imbalance between work and personal life resulted in mental issues like depression and anxiety, as literature suggested that stress from entrepreneurial activities alongside balancing personal life leads to such complications (Harper Shehadeh et al., 2020; Iram et al., 2023). The results also describe the increasing burden of financial weakness as one of the triggers of stress. Several participants worried whether their businesses were self-sustaining, which was psychologically burdensome and worse, there were few resources to help them altogether.

Job Stress and Burnout were two important aspects of the study that shed light on the physical and emotional effects of entrepreneurship on women entrepreneurs in Pakistan. Self-doubt and insufficient social support contributed to burnout, which limited participants' effectiveness at work and home. This finding corroborates previous studies on entrepreneurship stress and the increased risk of burnout among entrepreneurs because of the competing business and family responsibilities (Gohar et al., 2022). The findings further emphasize the necessity for mental health interventions and resources tailored to female entrepreneurs to help them overcome the distinct barriers they face.

The observations made in this study accentuate the distinctive psychological problems of self-employed women entrepreneurs in Pakistan. Their mental



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health is greatly impacted by the combination of social norms, economic stress, familial obligations, and discrimination against women. Such findings need to be addressed to provide female entrepreneurs with the necessary health support where both personal and professional issues are taken into consideration. Moreover, for Pakistani women entrepreneurs to make their lives better, policies for gender equality, economic aid, and mental health support should be implemented. Further studies need to focus on these issues and find out how effective the interventions concerning women in entrepreneurship are.

Future Direction

Targeting mental health support for women entrepreneurs in Pakistan is a potential area of future study. Different coping strategies like professional counseling, peer support systems, or work-life balance initiatives can be studied via longitudinal studies to assess how best to mitigate the psychological impacts identified in this study. Additionally, remote ethnographic studies capturing female entrepreneurs of diverse cultures and socioeconomic classes all over the world can shed light on the contextualized mental health coping challenges unique in each context and further strengthen the understanding of mental health issues within global entrepreneurship.

Limitations

This case study has significant valuable additions in terms of understanding the scope of mental health challenges amongst Pakistani women entrepreneurs, but there are certain limitations to it. Firstly, the scope of this study is overly focused geographically in certain regions of Pakistan, thus not allowing a high level of accuracy in its results. Further, the study was based on a self-reported questionnaire which can bring forth biases like social acceptance or even recall bias. Moreover, there was also no consideration of other variables which may have influenced the mental well-being of the female entrepreneurs like changes in policies and the economy or the effect of the covid-19 pandemic. Future study can include those factors for more accurate results.

Conclusion

The study highlights the key psychiatric problems faced by Pakistani female entrepreneurs in regard to financial, familial, social pressures and discrimination. The findings emphasize the require of adequate support, mental health, and gender-related policy interventions which is critical. Considering the increasing number of women in the entrepreneurial sphere, it is important to address the mental health issues of this population group not only for their wellbeing but as an investment to cultivate a healthy and inclusive business environment. Further studies should focus more on interventions and how they are shaped by external contexts among female entrepreneurs.

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