

EMPOWERING WOMEN AS NATION BUILDERS: A SOCIAL ENTREPRENEURIAL POLICY FOR WOMEN UNIVERSITIES OF BALUCHISTAN

Dr. Lubaina Dawood Baig

Lecturer, Department of Management Sciences, Sardar Bahadur Khan Women's University, Quetta Pakistan

lubainabaig02@gmail.com

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Corresponding Author: *

Dr. Lubaina Dawood Baig

Abstract

This policy brief incorporates Islamic ethical principles, the legacy of Hazrat Khadijah (RA), GIFT University's entrepreneurial practices, and contemporary entrepreneurial theories like causation, effectuation, and bricolage to provide a comprehensive framework for promoting entrepreneurship and social entrepreneurship among women in higher education. The framework emphasizes women-centered support, ethical business education, skill development, experiential learning, and innovation while encouraging community-impact initiatives. By providing mentorship, financial literacy training, incubation facilities, and opportunities for real-world application, the approach aims to empower women to achieve financial independence and leadership roles. It will build skills, confidence, and moral judgment at the individual level while strengthen industry relationships and academic innovation ecosystems at the organizational level. It will also promote inclusive economic growth at the societal level, social entrepreneurship, and community development. When social responsibility and value-driven entrepreneurship are coupled, women-led enterprises will undoubtedly contribute significantly to both economic and social development.

INTRODUCTION

Despite being Pakistan's largest province in terms of geography, Baluchistan remains the least developed region in terms of socioeconomic indices. The province's persistent issues include poverty, low human development, poor infrastructure, and restricted access to high-quality education, particularly for women. With numerous areas reporting less than 25% female literacy, Baluchistan's female literacy rate is still significantly lower than the national average (Pakistan Bureau of Statistics, 2023). Due to traditional norms, tribal hierarchies, and restricted mobility, the majority of women are restricted to unpaid household and agricultural

labour, which further prevents them from engaging in economic activities (World Bank, 2022). Both the province's overall progress and the personal development of women are hampered by these institutional constraints.

It is widely accepted that entrepreneurship especially women-led entrepreneurship is a transformative force for socioeconomic advancement and communal resilience. Research from all across the world demonstrates that when women become financially independent and capable business owners, they reinvest a sizable portion of their profits into home stability, children's education, community well-being, and health (Kabeer, 2020). This shows women as both

economic contributors and agents of social change. In this case, women's entrepreneurship inevitably leads to social entrepreneurship: women often expand their enterprises to address broader societal issues like poverty, gender inequality, and community development after attaining financial stability.

The Women Universities of Baluchistan served as a home for aspiring women entrepreneurs; nonetheless, there is a glaring absence of comprehensive, well-organized, and contextually relevant frameworks for entrepreneurial policy. Formal incubation structures, industrial links, women-centered support networks, and integrated models that meld modern entrepreneurial thinking with ethical leadership are all absent from universities. Despite having both academic knowledge and innate excitement, this discrepancy restricts the potential of young women who require institutional assistance to transform their ideas into profitable businesses and social enterprises. Therefore, it is recognized that more comprehensive and clear policy frameworks are required to support women's entrepreneurship that results in social companies in Baluchistan.

Hazrat Khadijah (RA) was a pioneer of ethical, strategic, and socially conscious entrepreneur. Her entrepreneurial heritage provides timeless guidelines for creating models of women-centered entrepreneurship. By creating women-focused centers, mentorship networks, startup support ecosystems, and experiential learning platforms, contemporary organizations like GIFT University have effectively mobilized such ideals. In addition to this, modern theories of entrepreneurship like effectuation, causality, and bricolage offer useful frameworks for making decisions in situations with limited resources and uncertainty, which are comparable to the circumstances encountered by women in Baluchistan.

As a result, it is imperative to create a comprehensive policy framework that incorporates Islamic ethical precepts, historical entrepreneurial examples, institutional best practices, and contemporary theoretical models. With the help of such a framework, women's universities in Baluchistan will be able to foster gender-inclusive economic growth and develop

young women into future social innovators and country builders.

The objective of this policy brief is to:

- To comprehend Hazrat Khadijah RA's best practices as an entrepreneur
- To comprehend particular entrepreneurship and personal development initiatives for female students using the example of an entrepreneurial mindset from GIFT University.
- To search for different entrepreneurial models
- To create a policy brief for Women's Universities of Baluchistan that will enhance women's entrepreneurship (based on models highlighted above) that will result in social entrepreneurship.

The following research issues will be addressed through literature review in order to create a policy framework.

- What are Hazrat Khadijah's best business practices?
- What are the main tenets of GIFT University's entrepreneurial model for women?
- What are the key components of the best models of entrepreneurship?
- Which transferable practices are appropriate for Women's Universities of Baluchistan?

Literature Review

Best Practices of Hazrat Khadijah RA's as an Entrepreneur

Modern Muslim women find inspiration in Hazrat Khadijah (RA), especially in countries where social indifference exacerbates issues like unemployment and marital discord. Hazrat Khadijah (RA) began her commercial career as a widow, successfully managing her enterprise while upholding Islamic values and balancing her responsibilities to her family. Her example shows that women can pursue economic goals without endangering the cohesiveness of their families (Tasgheer, 2021).

Hazrat Khadijah (RA) noted for her business expertise, employed partnership-based finance like Mudaraba to manage long-distance commerce caravans in textiles, spices, perfumes, and metals. She strategically assigned responsibilities,

appointed dependable agents, including the young Prophet Muhammad (S.A.W.), and ensured that operational efficiency and ethical supervision were upheld (Atiq, 2025; Sani & Muhammad, 2021).

A key component of her company strategy was ethical behavior. She showed that moral principles and financial success can coexist by advocating for accountability, justice, and safe working conditions. Her reputation for honesty and philanthropy strengthened her social and business networks, making her a model of professionalism and socially responsible entrepreneurship (Qadeer et al., 2025; Paracha & Arif, 2025).

In conclusion, Hazrat Khadijah (RA) is a prime example of how women can balance family obligations, ethical leadership, and entrepreneurship. Her life serves as a timeless example for contemporary Muslim women who want to succeed in business while respecting Islamic principles and making valuable contributions to society.

Key principles of GIFT University's Entrepreneurial Model

In order to support women's entrepreneurship and leadership, GIFT University's entrepreneurial model offers an integrated ecosystem that combines academic education, innovation-driven projects, and experiential learning. The university's strategy is based on the idea that, rather than relying solely on traditional classroom instruction, entrepreneurial mindsets are developed through exposure to real-world problem-solving, mentorship, and organized institutional support (Ahmad & Hoffmann, 2021). This ecosystem is centered around innovation centers, startup incubator places, and university-industry partnership platforms. By allowing students to participate in opportunity identification, prototype development, business model testing, and cooperative projects with industry experts, these centers help students change their focus from job searching to job creation.

The GIFT University model's infrastructure that prioritizes women is one of its main strengths. The institution ensures a gender-inclusive atmosphere where women's goals for entrepreneurship are

fostered by maintaining a high percentage of female students and women in leadership positions (GIFT University Annual Report, 2023). High-achieving female students are particularly encouraged by programs like the Honhaar Scholarship, which offers them the financial security and recognition necessary for their entrepreneurial development. Additionally, the university places a high priority on mentorship by senior female professionals, mobility assistance, and psychosocial safety—all of which have been found to have a substantial impact on Pakistani women's participation in entrepreneurship (Kabeer, 2020; Roomi & Parrott, 2008).

The internationalization approach of GIFT University enhances its model even more. Students are exposed to international markets, cross-border entrepreneurial opportunities, and multicultural leadership experiences through partnerships like the Pakistan-Philippines Growth Window. Since cross-cultural entrepreneurial exposure has been shown to improve young entrepreneurs' capacity for innovation, risk tolerance, and market adaptability, these international connections are consistent with global best practices (Jones et al., 2017).

The university's dedication to women's socioeconomic empowerment on a national level is recognized by prestigious prizes, such as the Prime Minister's Women Empowerment Award and the Women Empowerment Award (2024). These honors demonstrate the institution's real contributions to women-owned enterprises, leadership training, and socioeconomic change in the area. GIFT University is a prime example of a modern higher education model that promotes women's economic involvement and helps Pakistan's larger development objective by fostering entrepreneurial capability, offering institutional assistance, and ensuring inclusive learning settings.

Different Entrepreneurship Models

Business models are crucial for new businesses to generate and acquire value. Three main models include: Causation, Effectuation, and Bricolage. A logical decision-making process centered on spotting and seizing opportunities is involved in

causation. Effectuation places a strong emphasis on adaptability and using the resources at hand to generate possibilities.

Whereas Bricolage is the practice of using what is available to solve problems (Costa et al., 2025).

Causation is used to create critical resources, activities, cost structures, value propositions, and customer groups. In the event of a resource shortage businesses return to effectuation logic (Galkina et al., 2022). According to research, the majority of entrepreneurs steer clear of the conventional, predicted method of making decisions (Sarasvathy, 2001). Nonetheless, Sarasvathy (2001) highlighted five principles that are shared by all entrepreneurs. According to Sarasvathy (2001), these business owners are expert entrepreneurs. The five effectuation model principles include: bird in hand, affordable loss, lemonade, crazy quilt, and pilot in the plane. In Pakistan the majority of entrepreneurs had a similar pattern of entrepreneurial attitude and fervently adhered to the five principles (Shahid et al., 2016). Lastly, bricolage include the creation of jobs for entrepreneurs and others, work integration and inclusion, skill development, social capital, community cohesion, aiding the impoverished, and addressing unmet social needs in local communities (Scuotto et al., 2023).

Causation, effectuation, and bricolage all concentrate on how business owners deal with uncertainty and generate value with little resources. Each model emphasizes resource mobilization, opportunity creation, and creativity in unexpected circumstances, yet representing a distinct decision-making logic. Depending on the demands of the situation, entrepreneurs often switch between planned techniques (causation), flexible and adaptive strategies (effectuation), and inventive resource recombination (bricolage). Taken together, these models show creative and vibrant entrepreneurship.

Methodology

This study will use a systematic literature review to collect and analyze secondary data on (a) best practices of Hazrat khadija RA as an entrepreneur, (b) GIFT University's women-empowerment and entrepreneurship model, and (c) various successful

entrepreneurship models for women (d) to synthesize lessons learnt and offer design recommendations pertinent to a women's university in Baluchistan.

A Policy Brief to Support Entrepreneurship at Women Universities

According to the literature mentioned above, it is imperative to integrate Islamic ethical values with contemporary business support systems. This would guarantee that women have access to policies meant to support women's entrepreneurship as well as social recognition, safety, mentorship, and education. With this kind of support, women can follow Islamic values and participate in commercial endeavors with freedom and confidence (Tasgheer, 2021). The development of a "Khadija (R.A.) Entrepreneurial Model" inside university policy frameworks is essential to institutionalizing this concept.

Universities and public organizations can significantly contribute to women's financial independence and the prosperity of the Ummah by offering training in planning, management, and ethical business practices that align with the entrepreneurial values exemplified by Hazrat Khadija (R.A.) (Tasgheer, 2021). In keeping with Hazrat Khadija's (R.A.) excellent entrepreneurial tradition, this model should prioritize ethical leadership, financial literacy, women-centered incubation, community-impact projects, and exposure to international trade (Atiq, 2025). Additionally, the GIFT University model empowers women and encourages entrepreneurship by fusing education, creativity, and practical experiences. Moreover, combining the goal-driven logic of causality with the non-goal-driven logic of effectuation and creative resource recombination (bricolage) is essential to a start-up's success. When combined, these approaches demonstrate innovative and dynamic entrepreneurship.

The following policy for encouraging entrepreneurship in women's universities is based on the entrepreneurial qualities shown by Hazrat Khadija (R.A.), the entrepreneurial model of GIFT University and combination of causality, effectuation, and bricolage models.

Table 1: University Policy Framework for Promoting Entrepreneurship

S.No	Policy Domain		Policy Elements	Rationale for Policy	Expected Results
1	Course	Education in Ethical and Value-Based Entrepreneurship	- Islamic business ethics courses - Hazrat Khadijah (RA) values - Instruction in accountability, fairness, and honesty	Reflected the moral leadership and integrity of Khadijah (RA).	Graduates will be morally and ethically driven entrepreneurs.
2	Course	Education in Entrepreneurial Decision-Making	- Courses on causation, effectuation, and bricolage - Case studies, simulations, and real-world decision-making	Adhered to - Causation: systematic preparation and forecasting - Effectuation: adaptability, cost-effective loss, and forming alliances - Bricolage: inventive application of resources to solve problems	Graduates with the ability to swap models according to context and make adaptive decisions.
3	Course	Education in Social Entrepreneurship	- Course on social entrepreneurship - Projects pertaining to inclusion, unemployment and poverty	Adhered to the bricolage principles for social uplift and effectuation model	Graduates will participate in social impact and community-development initiatives.
4	Research Center	Research grounded upon the greatest entrepreneurial models and ethical business units	- Islamic entrepreneurship research centre - Global entrepreneurial models	Adhered to Khadijah (RA) and supports moral and Islamic economic systems.	Graduates will acquire the ability to incorporate Islamic economic principles and strengthen ethical finance system.
5	Incubation Center	Women-Centered Entrepreneurial Support Incubation	- Incubation centers for women - Networks of female mentors - Assistance with mobility and safety	Adhered to GIFT University's women-focused programs and Khadijah (RA) as a role model.	Universities will have a safer entrepreneurial atmosphere and a higher rate of female engagement.

6	Incubation Center	Ecosystem of Innovation and Experiential Learning	• Startup labs & innovation centers • Funding contests	In lined with the innovation centers at GIFT University.	Universities will serve as an ecosystem for graduates to gain practical experience and create successful enterprises.
7	Social incubator	Social and community services incubation	• Community based initiatives • Social incubator	Aligned with bricolage for the welfare of the community. Applying the effectuation model, begin using your existing resources.	Graduates will be more socially responsible and have stronger relationships to the community.
8	Training	Training for Professional & Skill Development	• Training in planning, management, financial literacy • Workshops on Mudaraba & Islamic finance • Training in causation, effectuation & bricolage	Adhered to theories based on adaptability and Khadijah's (RA) model	Graduates will have stronger business acumen, better skills, and efficient resource management.
9	Training	Training in Adaptive Approaches and Resource Management	• Effectuation training • Bricolage workshops to encourages creativity and resiliency in the face of obstacles.	Adhered to effectuation and bricolage model	Graduates will be more innovative and flexible in challenging situations.
10	Internship program	Strategic Alliances & Industry Ties	• Partnerships between banks and SMEs. • internship programs • collaborative curricula with business	Built on GIFT's strong industry-academia ties.	It will culminate in improved employability and a robust ecosystem for entrepreneurs.
11	International Exposure Program	Opportunities for International Exposure and Trade	• International exchange programs • Trade fairs • Cross-border collaborations	Inspired by the international trade of Khadijah (RA).	Graduates will be export-oriented entrepreneurs with global readiness.
12	Recognition System	Awards, Scholarships, and Recognition system	• Khadijah (RA) Entrepreneurial Excellence Award • Women innovator scholarships • Academic credit for entrepreneurs	Driven by the Honhaar Scholarship at GIFT University.	It will assist in women becoming more motivated and developing as leaders.

13	Control Mechanism	Continuous Monitoring for improvement	• Feedback loops • Annual ecosystem audit • Policy updates to guarantee relevance and sustainability.	Adhered to the causation model	It will culminate in long-term effectiveness and evidence-based modifications.
*By creating this entrepreneurial ecosystem, all students will be required to learn at least one entrepreneurial skill before to completing their degree.					

To foster a long-lasting, institution-wide entrepreneurial ecosystem, the suggested policy framework can be successfully incorporated into the academic and administrative frameworks of women's universities.

First, the curriculum should include both basic and advanced ideas of entrepreneurship, such as social entrepreneurship, ethical and value-based entrepreneurship, and entrepreneurial decision-making models (refer to s. no. 1-3). By incorporating these elements into formal education, all students are guaranteed to gain a solid theoretical foundation backed by internationally accepted frameworks like causation, effectuation, and bricolage.

Second, according to S.No. 4, academic institutions need to set up a special Islamic and Ethical Entrepreneurship Research Centre. Students and teachers will be able to conduct applied research, feasibility studies, and community-focused entrepreneurial ventures with the support of this center's academic infrastructure. Additionally, research centers contribute to knowledge generation and improve institutional reputation, both of which are essential for making evidence-based decisions.

Third, universities must operationalized both entrepreneurial and social entrepreneurship incubation centers in order to support the development of practical ideas (refer to s. no. 5-7). Mentorship, prototype development facilities, business clinics, financial and legal consulting services, and networking possibilities with industry partners should all be provided by these centers. The success of startups is widely acknowledged to be significantly influenced by incubation support,

especially for female entrepreneurs who frequently encounter institutional barriers to resource access. Additionally, each university should need at least one training program or workshop per semester that focuses on resource mobilization, Islamic finance, entrepreneurial skills, and the development of adaptable strategies in order to enhance experiential learning refer to s. no. 8-9). It has been demonstrated that these capacity-building programs greatly increase students' self-efficacy and entrepreneurial intention.

Additionally, the degree requirements must incorporate a mandatory internship program (refer to s. no. 10). Students would be exposed to real-world problems through partnerships with SMEs, banks, microfinance organizations, and social entrepreneurs, honing their managerial and problem-solving skills. Additionally, the strategy suggests that the top three entrepreneurial concepts have at least one foreign exposure opportunity in order to foster global competency (refer to s. no. 11). Exposure to international entrepreneurship increases one's potential for invention and expands one's grasp of the market.

A formal award and recognition system, like the Khadijah (RA) Social Impact Award, should be implemented to encourage motivation and honour outstanding accomplishments (refer to s. no. 12). Increased student participation, self-confidence, and perseverance in entrepreneurial endeavors have been scientifically associated with awards and scholarships.

Lastly, to guarantee ongoing relevance, sustainability, and alignment with changing community requirements, the entire entrepreneurial ecosystem must be assessed yearly

through organized feedback loops and performance audits (refer to s. no. 13). Maintaining quality, growing successful projects, and optimizing societal impact all depend on continuous improvement.

The university can have a much bigger impact on the entrepreneurial sector by creating this ecosystem and requiring all students to learn at least one entrepreneurial skill before graduating. In addition to improving students' potential for creativity and self-employment, this methodical approach establishes the groundwork for the creation of social entrepreneurs who can make significant contributions to social change and community development.

Conclusion

This university policy framework can have a revolutionary influence on several levels by fusing ethical and women-centered entrepreneurship based on the practices of Hazrat Khadija RA, GIFT University, causation, effectuation, and bricolage models. At individual level, women will acquire competencies, self-assurance, and financial autonomy, enabling them to assume leadership positions and make strategic choices. At organizational level, universities and incubators will support sustainable business ventures, productive industry connections, and innovation. Finally, at societal level, women-led entrepreneurship will advance social entrepreneurship and ultimately contribute to the ethical, economic, and social prosperity of society by addressing community needs, promoting inclusive economic growth, and funding social welfare initiatives.

Compliance with Ethical Standards

This research paper complies with ethical standards

Conflict of Interest: The author declare no competing interests

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