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## An Integrated Policy Framework for Women-Led Social Entrepreneurship in Balochistan: Islamic Business and the Great Female Heritage, Hazrat Khadijah (RA)



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### Abstract

The research work offers a policy framework for female social entrepreneurs and nation builders in Balochistan. The gender imbalance and development needs of Balochistan demand findings that are meaningful, theory-based, and action plan-oriented, as indicated by research. The research used explanatory sequential mixed methods to meet these objectives. The researcher used the concept of Islamic business and the great female heritage, Hazrat Khadijah (RA), to create a motivation-based paradigm and decode the paradigm of causation, effectuation, and bricolage in the entrepreneurial paradigm. The multi-tiered policy model quantitative phase of the research work involved survey research with 280 stakeholders and the use of a structural equation model. The structural equation model facilitated the conceptual framework from foundation to development pipeline for women social entrepreneurs and dual empowerment outcomes for women's socio-economic empowerment, community-based social innovation, institutional support, and development.

**Keywords:** *Women's Entrepreneurship, Social Entrepreneurship, Balochistan, Islamic Ethics, Effectuation, Mixed-Methods, Policy Framework, Structural Equation Modeling*

### Introduction

The agenda of inclusive and sustainable development still ranks at the top of the list of the 21st century's biggest challenges, particularly in the presence of underlying socio-economic and geopolitical complexities. Balochistan, the largest and most distant province of Pakistan, best exemplifies this scenario. It is confronted with different challenges, including poverty, the absence of infrastructure, and low human development factors, despite being naturally rich in resources. It is in this context that women in Balochistan are confronted with a complex cleft of exclusion that has been made worse by patriarchal mindsets, the absence of education and health facilities, mobility, and participation in the country's economy (Gazdar, 2021). This is a condition of primary exclusion by the state that not only reflects a societal imbalance but is a national deficiency in itself, as it wastes the country's most valuable resource, which holds half the country's potential in its fold in terms of nation-building. In this respect, for Balochistan and the country, women's empowerment is not marginal in the context of country-program welfare but is at the focal point in strategic necessity. Entrepreneurship has long been recognized as a major catalyst of economic and innovative development and employment creation. However, the classic and solely profit-making conception of entrepreneurship has proved ineffective in the reduction of inherent social inequalities, to say nothing of the intensification of these inequalities. It is at this point that the notion of social



entrepreneurship emerges as a revolutionary alternative. Social entrepreneurship is connected to the combination of market-seeking knowledge of business for the creation and retention of social value to address burning community issues through innovative approaches (Saebi et al., [2019](#)).

Therefore, venturing into such a sector not only presents an opportunity that opens doors to empowering women economically and granting them independence, but it also grants them an opportunity to address different issues that are quite common in their communities, such as those related to education and health, since they are no longer mere beneficiaries of development but nation builders.

However, what is required in the process of facilitating this change is that there should be an intelligently designed paradigm that is holistic and nuanced in culture. It cannot and should not be provided by models of a very heavy commitment to the West. There comes forward, then, under this policy brief, the idea of an utterly integrated approach under which four key components might then be woven together to complete an entire tapestry on which such an empowering process might then flourish. Its bases are grounded in an ethic that exists in Islam. The indigenous incentive is very strong. The religion of Islam has very clear implications for the topics of trade and righteous business. The Quran has vast implications for gender justice. The Quranic verse "Men shall have a benefit from what they earn, and women shall have a benefit from what they earn" (4:32) gives a solid theological underpinning to women's economic rights.

The theological foundation has its historical expressions in the legacy of Hazrat Khadijah, RA, who was the first wife of the Holy Prophet Muhammad, PBUH. Before the advent of Islam, she was already a highly renowned and accomplished businesswoman. She had huge trade networks that were based on caravans. It is more than the biography of business acumen; it is the biography of a businesswoman who proposed to the Prophet Muhammad (PBUH), asked for his hand in marriage, and later on became his biggest supporter.

"Hazrat Khadijah (RA) does remain an iconic representation of the female entrepreneur in Islamic traditions. She was a businesswoman of immense wealth, wisdom, and strength."

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Her story has been employed as a paradigm in the context of Balochistan to oppose non-inclusive gender representations because of its valid and motivational aspects. The third thread links modern entrepreneurial theories, which describe how entrepreneurs think and behave in situations that involve certain levels of uncertainty. A causation, a business plan, or predictive logic applies here. A means-end, or a more flexible, predictive logic, that denotes an effectuation, specifying that the entrepreneur thinks in a fashion that begins with who they are, what they know, and whom they know (Sarasvathy, [2001](#)), might apply to the thinking fashion of the entrepreneurs in a fashion similar to those in a scarcity situation. Bricolage theory, where a range of resources are used in a new, unexpected setting and not basic, traditional resources, is also applicable to Balochistan, as basic resources are not readily available (Baker & Nelson, [2005](#)). Regardless of the policy for women, the development of all three modes of thinking should be promoted.

Finally, this framework identifies some important takeaways related to the practices of entrepreneurship at GIFT University. In this respect, although this university does not specifically belong to Balochistan but has been established in Punjab, it represents the success it has achieved in this respect in terms of having this as a basic aim in any higher educational institution in its practices, such as experiential learning, mentorship, and incubation (Khan & Quazi, [2021](#)). This practice-based approach strategy may therefore have the potential to achieve the ability to provide distributed learning in terms of idea generation in Balochistan as well as in women's universities & co-educational institutions.

Policy synthesis aims to achieve a virtuous circle. On the individual and family level, it seeks to achieve a strong foundation in tech know-how and money management acumen and, more importantly, confidence, morality, and the entrepreneurial ethos inspired by the ideals of Sharia and the example of Hazrat Khadijah (RA). On the organizational/institutional side, the aim would be to start incubation centers and real-life projects that would link abstract concepts of learning with real-life problems that already exist in Balochistan. And then, on the societal side, the aim would be to

start women-led social entrepreneurship. This would further help in dealing with the different problems that Balochistan has been facing in different aspects, ranging from water and renewable energy resources to internet literacy and craft development.

The idea of value-driven entrepreneurship, which is interwoven with social responsibilities, has the potential to redefine the future and socio-economic identity of women in Balochistan. This policy brief, therefore, argues that this hybrid paradigm, which is situated in the cultural context of the country and is contemporary and progressive, is a much-needed adoption for women in Balochistan. It is all about empowering Balochistan itself through the empowerment of women as social entrepreneurs, who would then shift the women of Balochistan from being marginalized subjects to being key actors of peace, prosperity, and progressive change.

## Research Gap

Though there has been a rising trend of academic and policy attention towards women entrepreneurship in Pakistan, an important gap still exists in comprehending an integrated approach towards women in Balochistan. The existing literature has generally started to dissect different significant parameters. The existing literature on Islamic entrepreneurs has generally remained conceptual or concentrated on areas that are mostly dominated by men. This has led to a situation where there has been a lack of implementation of concepts in a gender-sensitive learning framework or optimum use of Hazrat Khadijah (RA), who is an exemplary figure for women (Ratnasari et al., [2021](#)). Contrary to this, literature on women entrepreneurship in Pakistan has generally identified structural barriers and provided generic responses that have not been strongly rooted in the special context of Balochistan (Roomi and Parrott, [2018](#)). Additionally, there has been a lack of theory development on the application of social entrepreneurship in conflict-ridden and pious provinces like Balochistan and the possibility of applying social entrepreneurship to the local value system. More critically, there is a gap in the current literature that synthesizes the following three areas for the region of Balochistan and specifically for the higher education context of the region: (1) literature on the ethical/motivational dimension of Islamic ethics, (2) current theories on effective entrepreneurship (effectuation, causation, and bricolage), and (3) the GIFT university approach. Most of the literature synthesizes the two areas (topics 1 and 2) or all three (topics 1, 2, and 3), but the outcome of this synthesis either disregards the local culture of the region or the methodological appropriateness of the plan in this culture. Finally, there could also be a gap in the literature regarding the effect of this synthesis (of areas 1, 2, and 3) on the indicators of economic entrepreneurship but also on the societal level of the region of Balochistan, which suggests the filling of this gap (Siddiqui et al., [2025](#)).

## Problem Statement

Balochistan is the largest province of Pakistan, and it is suffering from the paradox of having abundant natural resources and, at the same time, facing high levels of socio-economic backwardness, epitomized by the presence of poverty, infrastructural needs, and an overall low human development ratio in the whole country. Among such challenges, women of Balochistan are left out of many levels of development. The inhibitive patriarchal norms, absence of quality education and health facilities, limited mobility, and absence of women in the mainstream economy are some of the factors that limit their potential to contribute to development (International Labor Organization [ILO], 2022). Although it has been universally acknowledged that entrepreneurship can serve as an engine for enabling and facilitating economic empowerment and innovation, the conventional, top-down, and for-profit approaches to entrepreneurship are less effective in addressing the complex challenges that women in Balochistan encounter. Furthermore, the nascent policy interventions have yet to embrace an overarching, culturally compatible, and theoretically sound and viable framework. This has led to an imbalance between the existing potent and indigenous role model for women and their innovative entrepreneurial pursuits in the broader, universally recognized, and acknowledged history and spirit of Islam, exemplified through the figure, life, and entrepreneurial experience of Hazrat Khadijah, and the existing entrepreneurial education and enabling tools that seek to prepare and transform women

into entrepreneurs. However, there have been existing, modern theories for entrepreneurship, including theories of causation, effectuation, and bricolage, which have hardly been used in women-centric and enabling entrepreneurial capacity-building initiatives and programs (Sarasvathy, 2001; Baker & Nelson, 2005).

Whereas institutions like universities have proved effective models for integrating entrepreneurship into higher education, the practices in general remain unadapted and untested in the distinct socio-cultural and institutional context of the higher education sector in Balochistan, particularly for women. For this purpose, there is an urgent need for a composite integrated policy framework that fills the gap. The root problem is that an integrated social entrepreneurial policy for women in Balochistan, which properly amalgamates the following at the core level, is absent: (1) motivational and ethical foundation of the Islamic principles and legacy; (2) practical modern entrepreneurial theory; and (3) tested practical models from the indigenous institutional practice. This results in disjointed and ineffective interventions, which fail to offer women the required mindset, skills, values, and ecosystem to ensure the establishment and functioning of businesses for their own economic freedom and the societal needs of their communities. Otherwise, the immense potential of women as social entrepreneurs and nation builders in Balochistan remains abundantly untapped.

## Research Objectives

The primary objective of the research is to design and develop an integrated social entrepreneurial strategy for empowering women in higher education in Balochistan. This strategy ensures that women become active nation builders through value-based entrepreneurship. To achieve the primary objective of the research, the following specific objectives have been formulated:

- To interpret and develop the ideology of business ethics from the Islamic perspective and the significance of the historical legacy of Hazrat Khadijah (RA) as a paradigm and culturally attractive model for women social entrepreneurs in Balochistan.
- To deconstruct and apply the necessary modern entrepreneurial theories, such as causation, effectuation, and bricolage, for the formulation of an education and support plan for women who aspire to be entrepreneurs, specifically for the challenging circumstances. To apply and adapt successful entrepreneurship approaches from GIFT University models, such as experiential learning, incubation models, and mentorship initiatives, to reality in the infrastructural and social setting of higher educational institutes functioning in Balochistan, and to provide women-centric support.
- To create a multi-layered policy framework that defines and identifies the various interventions needed at the individual (skill, confidence, ethics), organizational (university environment, industry interface), and societal (inclusive growth, community development) levels for the development and growth of women social entrepreneurs.
- To establish the applicability of the integrated approach in achieving both the objectives: empowerment of women in Balochistan for socio-economic empowerment (financial freedom and leadership roles), and promotion of community-based social innovation

## Literature Review:

### The Imperative for an Integrated Framework

Engagement with the challenge of promoting sustainable and inclusive growth in Balochistan, the largest province in Pakistan and economically disadvantaged, is inescapably intertwined with the empowerment of its female citizenry. Balochistan has a unique combination of geopolitical conflict, a tribal social structure, a high degree of structural imbalance, and gender inequalities, making it a rare case in terms of opportunities (Gazdar, 2021).

In the case of Balochistan, it has been observed that women are suffering from an intersectional exclusion in terms of low literacy and maladaptive availability in relation to health care and movement in society due to patriarchal reasons and underrepresentation in terms of formal economic activities

(Hussain and Qasim, [2020](#)). Indeed, this deep-rooted exclusion, in fact, represents nothing less than an incident of social injustice but in fact represents and embodies an unprecedented squandering of human resources. On the other hand, entrepreneurship, and more specifically social entrepreneurship, has appeared in the discourse of global development as a highly influential tool for realizing women's empowerment. The approach promises a dual benefit—a personal economic empowerment and a community-focused approach to tackle some very basic social problems. The generic entrepreneurial approaches, which were introduced with very little modification to suit local cultures and contexts, have proved themselves to be highly ineffective in a completely conservative and resource-deprived context such as Balochistan. This literature review argues that a transformational policy of women's entrepreneurship for the region must be synthesized from four highly discrete but highly complementary intellectual and practical traditions: a) the ethical and historical basis offered by the Islamic tenets and the Hazrat Khadijah (RA) legacy; b) the cognitive frameworks offered by the modern entrepreneurial theories of causation, effectuation, and bricolage; c) the practical institutional template offered by successful exemplars such as GIFT University; and d) the mission-based paradigm of social entrepreneurship.

This review shall critically assess the current scholarship in each of these areas and culminate in finding an important gap in both research and policy, in the form of the lack of a cohesive framework to incorporate all of the above in the specific context of women in higher education in Balochistan. This policy brief attempted to address the above gap by developing a holistic model.

### **The Context: Women, Development, and Entrepreneurship in Balochistan**

The paradox of development in Balochistan is quite well-known. The province not only possesses a natural resource endowment, but it also trails behind in all human development indices compared to other provinces in Pakistan. Balochistan suffers from the largest prevalence of poverty in the country, the lowest enrollment in educational institutions (especially girls), and the most adverse conditions in terms of accessibility and availability of health care (Pakistan Bureau of Statistics, [2023](#)). In terms of women, the macro-indicators are reflected in the following ways. The codes of culture and tradition signify the importance accorded to purdah (secluded life) and the notion of sabab (protector), which hinders women from stepping out and their entry into educational institutions and markets (Khan & Awan, [2021](#); Shahzad et al., [2025](#)). The literature on women's economic participation in Pakistan has been to gather data that could conceal the extent of imbalance for Baloch women; studies that have focused on these women have highlighted their dominance in home-based, non-paying work and entrepreneurship that is micro and traditional and lacks market and profit potential (Roomi & Parrott, [2018](#)). The challenges that have been identified seem to be complex: lack of capital and collateral required for loans, lack of skills and market know-how, lack of market and access to information, and finally, societal and cultural attitudes that are averse to women's entrepreneurship outside their homes and households (ILO, [2022](#)). Moreover, "challenges posed by an insecure environment that affects women's ability and freedom to travel and conduct businesses" are also at play. In these conditions, the role of higher education institutions (HEIs) is potentially transformative. These institutions represent a substantial mass of educated female engagement; they also represent relatively secure physical and intellectual spaces that are amenable to knowledge creation. However, as noted by Hussain and Qasim in 2020, the role of HEIs in Balochistan has been that of a degree-granting institution and not a catalyst for innovation or the development of entrepreneurial skills. Therefore, the key role of any policy consideration should be the transformation of these HEIs into women-led and socially committed incubators of innovation (Shahzad et al., [2025](#)).

### **Pillar I: Islamic Ethical Principles and the Legacy of Hazrat Khadijah (RA):**

#### **Islamic Ethics as a Framework for Business**

The Islamic economy and business ethics offer a highly prolific indigenous value system, which in turn has the potential of legitimizing and inspiring entrepreneurial activities. Contrary to the apparent impression, Islam is a strong supporter of trade, business, and the moral accumulation of wealth. These

are the prohibition of *riba* (usury/interest), thus stimulating joint risk-sharing partnerships in business, such as *Mudarabah* and *Musharakah*; the promotion of *adl* (justice) and *ihsan* (benevolence) in all transactions; the emphasis on *amanah* (trustworthiness), along with transparency in business; and, of course, the obligatory *zakat* (almsgiving), which institutionalizes the redistribution of wealth for social welfare (Choudhury & Malik, 2020). For young would-be entrepreneurs in the Muslim community in a traditional social setting, the entrepreneurial discourse based on an Islamic business code of practice may turn out to be a quite appropriate counter-cultural narrative, thus locating any entrepreneurial activity within the non-deviant, yet acceptable and almost righteous, category of entrepreneurial activity.

### Hazrat Khadijah (RA) as an Archetypal Model

The case study of Hazrat Khadijah bint Khuwaylid (RA) is an encouraging and factually proven instance of addressing the gender stereotyping problem. As a highly successful and acclaimed businesswoman in an international trading business venture before the advent of Islam, different facets of her business life have been pointed out as learning inputs in current entrepreneurial ventures, namely risk assessment and management acumen (hiring Muhammad (PBUH) due to his fame, Al-Amin), managing the coordination system of the caravan, independence in finance and decision-making, and being an employer (Abbas, 2021). Most importantly, as the first supporter of the Islamic movement, the life history of Hazrat Khadijah (RA) effectively interweaves the fabric of business success and inculcated religious belief, fame, and integrity. However, the literature shows an astonishing disparity. Although her life history is documented in historical and religious research, and although Islamic finance is a new and emerging area of academic study, very little literature actually translates her example into a current teaching tool for women's entrepreneurship. The legacy is celebrated but not deconstructed into teachable competencies such as strategic thinking, networking, and ethical leadership that can be applied to the female students at the universities in Balochistan. This is a missed opportunity for culturally grounded empowerment, which is what the policy aims to fill by making her story an active part of the curriculum.

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### Pillar II: Contemporary Entrepreneurial Theories: Causation, Effectuation, and Bricolage

Current trends in entrepreneurship literature emphasize not characteristics but, particularly in the uncertainty relation, cognitive processes of entrepreneurship. There are many more, but here are three that are relevant from the point of view of resource scarcity.

#### Causation

A causation approach is the traditional, logical, planning mindset in entrepreneurship. It is a goal-oriented approach that starts with a predetermined goal targeting the development of required resources in terms of predictive analysis, business planning, and competitive analysis to accomplish a predetermined task (Sarasvathy, 2001). This logic is very fundamental in learning basic entrepreneurial skills in terms of preparing business plans, market surveys, financial projections, and fund searches. In HEIs, women need to have an understanding of causation to instill discipline and planning in the preparation of a business proposal through the use of formal institutional settings like banks and funding institutions.

#### Effectuation

On the other hand, effectuation logic is employed by expert entrepreneurs in highly uncertain environments. This logic is means-focused, and it emerges from the entrepreneur's identity, knowledge, and existing social connections (who I am, what I know, and whom I know). This logic does not focus on predictive goals and instead uses the above means to formulate and generate new goals, and it survives and flourishes on contingencies and partnerships formed on the basis of commitments (Sarasvathy, 2001). This theory is extremely applicable to Baloch women, who would have limited means to start with, and they have their own distinct knowledge, social structure (though

limited), and skill sets. This theory teaches them to start where they are, think about affordable loss (what they can afford to lose), and develop their businesses on the basis of partnerships, which would be extremely feasible compared to raising large amounts of capital.

### **Bricolage**

Bricolage theory, as a complement to effectuation, helps to understand how entrepreneurs “make do” by recombining available resources to address new problems and capitalize on opportunities (Baker & Nelson, [2005](#)). Bricoleurs do not accept the limitations imposed by the lack of “standard” resources, but instead, they find ways to creatively use physical, social, or institutional resources that others have discarded as worthless. In a situation of scarcity, such as Balochistan, bricolage is not only a theory but also a skill for survival. For women, this could mean finding ways to transform domestic skills into commercial services, using social events as a form of market research, or using university resources as a first production space. The theoretical literature is rich, but the application of these theories is often removed from context. There is little research done on how these logics of cognition can be gathered and disseminated to a specific demographic, the women in the conservative and conflict-ridden region, to assist them in connecting formal planning (causation) and creative, resourceful production (bricolage and effectuation). A pedagogy that provides a step-by-step process for advancing women from bricolage and effectuation to more causal processes as their ventures grow is one unique aspect of the integrated framework.

### **Pillar III: The Institutional Model: GIFT University’s Entrepreneurial Practices**

Theoretical frameworks require institutional mechanisms through which the process of their implementation becomes feasible. Over the years, different versions of “entrepreneurial universities” have been noticed in the community of higher education in Pakistan, with Ghulam Ishaq Khan Institute (GIKI) and, more specifically, GIFT University in Gujranwala being repeatedly cited. The GIFT model has a sound basis grounded in “embedding entrepreneurship in the lived experiences” of students. The critical approaches, as identified by a search by Khan and Quazi in [2021](#), are “the integration of an entrepreneurship curriculum into the core education program, compulsory to all students”; “the establishment of ‘business incubation centers,’ which provide not only space and seed capital but also legal and administrative services”; “strong ‘practitioner-educators’ networks, designed to engage students with entrepreneurs”; and “focusing on ‘experiential education,’ such as business plan competitions, social innovation challenges, and live project participation with local industry.”

This model has also been successful in inculcating entrepreneurial intentions and entrepreneurship rates among its passouts. However, there are two shortcomings of the prevailing literature on such models. Firstly, the prevailing literature is remarkably gender-neutral, as it does not focus specifically on female students in such models. This can be a challenge due to different requirements and different barriers for women. Secondly, and more importantly in the context of this review, a very noticeable gap exists in the study of the adaptation of such a model in a strikingly different ambiance, such as Balochistan. The policy must, therefore, incorporate the following critical adaptations: how to create a safe space for women incubation under the constraints of the culture; how to create mentorship opportunities through women or highly trusted male mentors; and how to develop projects aimed at Balochi social and market needs through projects like water purification, renewable energy solutions, or market solutions for digital Balochi embroidery. All these represent the policy’s adaptation of an existing successful model to the gender and region.

### **Pillar IV: Social Entrepreneurship as a Conduit for Nation-Building**

Social entrepreneurship (SE) is defined as the use of market-oriented approaches and entrepreneurship in creating sustainable social value, where there is an emphasis on the unattended or unmet needs in the market (Mair and Martí, [2006](#)). Social entrepreneurship is a strong case for women in Balochistan. Social entrepreneurship is in accordance with the ethical need of the Islamic religion for social justice and the welfare of the people (maslaha). Social entrepreneurship also allows

women to become entrepreneurs for a cause that may get better social acceptance than business, because when women become social entrepreneurs, they become servants to the people. Social entrepreneurship also deals with the problems that women feel and experience, such as education, health, and environmental problems.

SE in developing countries represents an important point of convergence in literature, recognized for the opportunities it holds for development in the creation of employment, delivery of essential services, and improvement of the downtrodden (Zahra et al., 2009). However, the literature examines women social entrepreneurs in a post-conflict, predominantly Muslim state, and the relationship between gender prejudices and the 'liability of newness' in the context of a social enterprise undertaken in a weak institutional environment is yet unexplored. In fact, the role of HEIs in developing the necessary SE environment in the identified regions is an emerging issue. This policy bridges the gap by identifying HEIs in Balochistan not only as innovation hubs for business start-ups but also for social enterprises that set their own standards of success.

### Synthesis and Critical Gap Analysis

Each of the four pillars has an ample amount of literature to support it as an individual pillar. The development reports provide data regarding the socio-economic conditions of Baloch women. The business ethics of Islam and the history of Hazrat Khadijah (RA) have been debated in religious and historical forums. Effectuation, bricolage, and causation are well-established concepts in the domain of management science. The GIFT model emphasizes an interesting case study of institutional innovation. Social entrepreneurship is an ongoing interdisciplinary domain. The problem lies in the integration of these domains of knowledge to address a complex issue.

The existing body of knowledge operates in a vacuum, and the body of knowledge in Islamic studies does not engage with contemporary models of the cognitive process of the entrepreneur. Management scholars do not engage with indigenous, ethical, and cultural foundations. These case studies of the entrepreneurial university are woefully understudied concerning the role of women and regional culture in adaptation. Empowerment programs for women in Balochistan are generally basic education or microfinance programs, lacking the broader vision for the full ecosystem that aims to build a bridge between post-secondary education and high social impact entrepreneurship. "The research and policy gap is the absence of a comprehensive, multi-level framework that motivates through culturally authentic, ethical, and historical narratives" (Islam, Hazrat Khadijah). With a modern, adaptable entrepreneurial mindset (causation, effectuation, and bricolage). Implements a practical, adapted institutional mechanism (GIFT-inspired, HEI-centered model). Aims for dual-impact results that are good for both the individual and her community (social entrepreneurship). "The policy brief, as described in the abstract, aims to fill this gap. These case studies of the entrepreneurial university are woefully understudied concerning the role of women and regional culture in adaptation. Empowerment programs for women in Balochistan are generally basic education or microfinance programs, lacking the broader vision for the full ecosystem that aims to build a bridge between post-secondary education and high social impact entrepreneurship. "The research and policy gap is the absence of a comprehensive, multi-level framework that motivates through culturally authentic, ethical, and historical narratives" (Islam, Hazrat Khadijah). With a modern, adaptable entrepreneurial mindset (causation, effectuation, and bricolage). Implements a practical, adapted institutional mechanism (GIFT-inspired, HEI-centered model). Aims for dual-impact results that are good for both the individual and her community (social entrepreneurship). " The policy brief, as described in the abstract, aims to fill this gap. The latest models and paradigms of innovation in any area of entrepreneurship theory that most radically and innovatively redefine any understanding of and on the subject of entrepreneurship as a distillation of "ownership as a mindset" and "value as selected, not given," and the distilled insight from within on what exactly, in a most brilliant and indigenous manner, constitutes indigenous brilliant success on any subject of entrepreneurship, and the ever-mighty mission and vision that any subject of social entrepreneurship in itself inherently intends to do and achieve in any manner of change and reality-altering in any matter on fronts of social impacts. This review has outlined, as per each strand, the state-of-the-art on all these, and thus, in this process,

indicated that there is a marked lack of integration of all these on all fronts and on all literature and policy efforts on Balochistan, respectively addressed and pursued.

## Conceptual Framework

On the basis of the assumption that the empowerment of women in Balochistan as social entrepreneurs is the result of the synergistic play of culturally grounded motivation, contextually adapted entrepreneurial pedagogy, and an enabling institutional ecosystem, an integrated conceptual framework is developed to guide this research. Specifically, this framework argues that the Islamic business ethics and the Hazrat Khadijah (RA) legacy are the base independent variables, which give proper legitimacy and inspiration. This base continues to inform and drive the Integrated Pedagogical Strategy, the first mediating variable that operationalizes the entrepreneurial theories of causation, effectuation, and bricolage into teachable practices. This is achieved through a contextualized institutional model, the second mediating variable, with modifications from the GIFT University's experience to suit the HEIs in Balochistan. The activation of this entire chain hypothesis,

Foundation → Pedagogy → Institutional Support is expected to make a direct contribution to the establishment of a Sustainable Pipeline of Women Social Entrepreneurs (the immediate dependent variable). Finally, the pipeline led to the achievement of Dual Empowerment Outcomes (the ultimate dependent variable), including the socio-economic empowerment of women and community-focused social innovation, ultimately resulting in the development of Balochistan.

## Hypotheses

H1: The policy framework that incorporates the tenets of Islamic business ethics and the story of Hazrat Khadijah RA leads to a substantial level of perceived legitimacy, motivation, and entrepreneurial intentions among women studying in HEIs in Balochistan.

H2: The particular educational approach to teaching the tenets of causation, effectuation, and bricolage establishes a positive relationship with a substantial level of entrepreneurial self-efficacy and resourcefulness among women aspiring to become entrepreneurs in resource-poor Balochistan.

H3: It is anticipated that the contextual modification of the GIFT University model, focusing on creating women-safe spaces, will substantially enhance the supportive attitude of the university environment to facilitate social ventures among women.

H4: The adoption of a multi-tiered policy framework, which will include an individual, organizational, and societal-level approach, has a positive prediction towards the development of a sustainable pipeline of women-led social enterprises in the province of Balochistan.

H5: The more the integrated model is implemented, the more the dual outcomes are achieved at the individual level of women's socio-economic empowerment and the community level of social innovation.

**Table 1**

*Variable Table*

Variable Type	Variable Name	Operational Definition	Measurement / Indicators
Independent Variable	Cultural-Ethical Foundation (X1)	The integration of Islamic business ethics & Hazrat Khadijah's (RA) legacy into the policy narrative.	- Thematic salience in policy documents & curricula. - Participant perception scores on legitimacy & motivation scales (survey).
Mediating Variable 1	Integrated Pedagogical Strategy (M1)	The curriculum & training apply causation, effectuation, and bricolage theories.	- Content analysis of training modules. - Pre- & post-training scores on Entrepreneurial Self-Efficacy & Bricolage Behavior scales (Dempsey & Jennings, 2014).

Variable Type	Variable Name	Operational Definition	Measurement / Indicators
Mediating Variable 2	Contextualized Institutional Model (M2)	The adapted GIFT model provides incubation, mentorship, and experiential learning.	<ul style="list-style-type: none"> <li>- Existence &amp; quality of women-safe incubation facilities.</li> <li>- Mentor-mentee ratio &amp; network strength.</li> <li>- Number of community-linked live projects.</li> </ul>
Dependent Variable 1	Pipeline of Women Social Entrepreneurs (Y1)	The flow of women from HEIs into launching and sustaining social ventures.	<ul style="list-style-type: none"> <li>- Number of women participating in incubation.</li> <li>- Number of registered women-led social enterprises.</li> <li>- Survival rate of ventures at 12/24 months.</li> </ul>
Dependent Variable 2	Dual Empowerment Outcomes (Y2)	Combined individual socio-economic empowerment and community social innovation.	Individual: Income levels, financial autonomy scale, and leadership roles. Community: Number of community problems addressed, beneficiary reach, and social return on investment (SROI) estimates.

### Research Methodology

In the current research, an "explanatory sequential mixed-methods strategy" (Creswell & Plano Clark, 2018) has been employed, where a preliminary qualitative analysis phase, answering Objectives 1 & 2, leads into and informs a subsequent quantitative analysis phase, answering Objectives 3 & 4. This specific strategy for combining qualitative and quantitative research methodologies has been deemed most suitable for investigations involving complex and 'contextual concepts,' which, upon investigation, assist in validating and establishing relationships within and between a 'framework,' through an appropriate quantitative analysis phase for more generalized 'generalizability.'

In phase 1, within the current qualitative exploration procedure for answering Objectives 1 & 2, a qualitative 'thematic analysis' (Braun & Clarke, 2006) has been designed and conducted on two different data sets: (1) the Quran and Hadith and basic literature on 'Islamic economics' (Choudhury & Malik, 2020), for unearthing ethical tenets; and (2) biographies and contemporary outlooks like Abbas, 2021, and traditional biographies like Ibn Hisham, for unearthing and analyzing associated biographies on Hazrat Khadijah RA. The six-step thematic analysis procedure would be followed for formulating a 'motivational theme.' For Objective 2, the same procedure for thematic analysis would be followed for unearthing the theoretical literature on Causation, Effectuation, and Bricolage, respectively, in terms of Sarasvathy (2001), Sarasvathy (2001), and Baker and Nelson (2005). This would yield a result in the form of a matrix that would associate the basic finer points of each theory with the identified challenges/opportunities in the Balochistan situation, respectively.

Objectives 3 & 4: quantitative testing based on results from Objective 2 qualitative research. Phase 2 - The test employed a quantitative survey analysis to construct and test the policy framework. In order to fulfill Objective 3, a structured survey was conducted. The survey concentrated on evaluating stakeholder opinions (university administration, university faculty, potential students, and industry stakeholders) regarding the feasibility, significance, and potential outcomes of different policies at an individual level and a social level. The survey used a Likert scale. This information was then analyzed by using descriptive statistics and factor analysis to determine the most important, consensus-driven interventions for the multi-tiered framework. In Objective 4, the survey also assesses the key constructs in the conceptual framework by using validated scales, such as entrepreneurial intention, perceived institutional support, and social innovation orientation. The information on a sample of women obtained from different HEIs in Balochistan was used to test (by using SEM) the relationships, H4 and H5, in the integrated model regarding how the foundational and mediating variables predict the pipeline and dual outcomes (Kline, 2015a). Integration across phases: The themes identified in Phase 1 were used to inform the development of survey items and scales in Phase 2. Through this, the

quantitative tools are guaranteed to be rooted in context. Data source triangulation, expert validation of the survey instrument, and adherence to standard psychometric practices in terms of the reliability and validity of scales ensure methodological rigor.

**Table 2**

*Thematic Analysis of Islamic Business Ethics & Legacy of Hazrat Khadijah (RA)*

Core Theme	Sub-Theme	Concept	Source
1. Ethical Imperative for Enterprise	Adl (Justice)	Fair transactions, equitable wages, and avoidance of exploitation in all dealings.	Quran (4:29, 83:1-3); Choudhury & Malik (2020)
	Amanah (Trustworthiness)	Honesty in trade, transparency, and fulfilling contracts are sacred duties.	Hadith: Islamic business ethics literature.
	Social Welfare Obligation	Entrepreneurship as a means to fulfill Zakat (almsgiving) and Sadaqah (charity), embedding social good into business.	Quran (9:60); (Kasim & Daud, 2021)
2. Role Modeling & Legitimization	Khadijah as Economic Agent	Independent ownership, management of large-scale trade caravans, and strategic risk-taking.	Ibn Hisham's Al-Sirah; Abbas (2021)
	Khadijah as Strategic Leader	Employment of Prophet Muhammad (PBUH) based on merit (Al-Amin), demonstrating acumen in human resources and trust.	Historical biographies; contemporary analysis.
	Integration of Faith & Commerce	Khadijah's commercial success coexists with and supports the nascent Muslim community, showing no inherent conflict.	Abbas (2021)
3. Culturally Resonant Motivation	Dignified Livelihood (Halal Rizq)	Framing entrepreneurship as a praiseworthy pursuit of lawful provision for oneself and family.	Islamic teachings on work.
	Counter-Narrative to Passivity	Using Khadijah's narrative to challenge restrictive gender norms by providing a powerful, faith-based archetype of female capability and leadership.	Feminist Islamic historiography.

### Thematic Analysis

Thematic analysis reveals that Islam itself offers a broad and indigenous framework that promotes honest and responsible business. The role of Hazrat Khadijah (RA) embodies this spirit in overcoming any cultural and motivational barriers that prevent women from moving ahead in Balochistan. This results in the achievement of the "why," the honest and spiritually fulfilling reason for their becoming entrepreneurs.

**Table 3**

*Thematic Mapping of Entrepreneurial Theories to the Balochistan Context*

Theory	Core Tenet	Balochistan Context Challenge	Pedagogical Application for Women
Causation	Goal-oriented, predictive planning based on competitive analysis and acquired resources.	High uncertainty, lack of reliable market data, and difficulty in securing formal capital.	Module: "From Idea to Formal Plan." Teaches business model canvas, basic financial forecasting, and how to present to formal institutions.
Effectuation	Means-oriented; starts with "Who I am, what I know, whom I know." Leverages contingencies and partnerships.	Limited public mobility, reliance on kin and trusted networks, need to start small.	Module: "Building Your Venture with What You Have." Exercises in personal asset mapping, network visualization, and securing pre-commitments from family/community.
Bricolage	"Making do" by creatively recombining resources at hand for new purposes.	Acute resource scarcity and the need to utilize local materials, skills, and spaces.	Module: "Innovation in Scarcity." Workshops on repurposing household skills (e.g., embroidery, food processing) and using digital tools to access markets from home.
Synthesis	A dynamic process moving from bricolage/effectuation (start-up) to integration of causation (growth).	The need for ventures to begin within strict constraints but aspire to sustainability and scale.	Curriculum Flow: Pedagogy guides women from bricolage-heavy idea generation, through effectual network-building, toward causal planning for scaling social impact.

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From the deconstruction, it is apparent that there are no answers in any one theory. The pedagogical order is as follows: Bricolage: the mindset for lack, entering with enthusiasm, and uncertainty. Effectuation of the logic of action in a sparse environment. Causation: the toolkit for formalization in the long run.

**Table 4**

*Stakeholder Perception of Policy Interventions*

Policy Intervention Tier	Mean Priority (1-5)	Mean Feasibility (1-5)	Top-Ranked Specific Action
Individual Level	4.56	4.12	Integrating "Islamic Ethics & Entrepreneurship" as a mandatory module.
Organizational (University) Level	4.78	3.89	Establishing a dedicated, women-safe Business Incubation Centre (BIC) with female mentors.
Societal/Policy Level	4.45	3.45	Creating a provincial seed-funding grant with simplified access for women-led social ventures.

*Factor Analysis Results (KMO = 0.842, Bartlett's p < .001):*

It is clear from the deconstruction that any theory, in itself, does not contain any answers. A pedagogical order emerges now. Bricolage is the mindset for the approach to lack, arriving with passion, and existing with uncertainties. Effectuating the logic for acting in a sparse environment. Causation is the tool for formalizing in the long run.

The survey results indicate that there is a consensus on the priorities. The stakeholders rate interventions at the organizational level, such as safe incubation sites, as a priority and of moderate feasibility. The high internal consistency of factors derived in this study, as indicated by the high Cronbach's alpha values, supports the hierarchical structure of the policy frameworks at different levels, such as individual, organizational, and societal levels.

**Table 5**

*Structural Equation Model (SEM) Path Analysis Results*

Hypothesized Path	Std. Path Coefficient ( $\beta$ )	p-value	Hypothesis Support
H1: Cultural-Ethical Found. → Integrated Pedagogy	0.72	<.001	Supported
H2: Integrated Pedagogy → Entrepreneurial Self-Efficacy	0.65	<.001	Supported
H3: Pedagogy + Context → Perceived Inst. Support	0.58	<.001	Supported
H4: All Antecedents → Pipeline of Social Entrepreneurs	0.81	<.001	Supported
H5: Pipeline → Dual Empowerment Outcomes	0.69	<.001	Supported
Model Fit Indices: $\chi^2/df = 2.1,$			
CFI = .94			
TLI = .93			
RMSEA = .06			

The SEM analysis outcomes offer robust quantitative proof for the integrated conceptual framework. All hypotheses are confirmed with significant path coefficients. Most importantly, the strong path ( $\beta = 0.72$ ) for H1 verifies that the cultural-ethical foundation is a strong catalyst for pedagogical design. The strong paths for H2 & H3 indicate that the pedagogy and the adapted model are successful in developing self-efficacy and perceived support. The strong path for H4 ( $\beta = 0.81$ ) indicates that the synergistic approach of the components is a strong predictor in developing a venture pipeline. The verification of H5 ( $\beta = 0.69$ ) provides concrete evidence that the pipeline of women social entrepreneurs is directly associated with the end objective of dual empowerment, thus completing the logic loop. The overall model fit indices are an indication of the data's appropriateness to the conceptual framework.

### Conclusion

Therefore, the current study concludes that a policy template has been designed and validated, which is capable of empowering females as social entrepreneurs in Balochistan. Any such endeavor must be properly rooted in the concerned culture, cognitively realistic about the realities of cognition, and institutionally facilitated to achieve the aforementioned objective. The thematic analysis revealed that the Islamic value system and the role of Hazrat Khadijah (RA) provide the necessary foundation for entitlement and motivation. The mapping of theories of entrepreneurs (causation, effectuation, and bricolage) led to a learning strategy particularly tailored to address the issues of scarcity and uncertainty.

The quantitative survey and SEM analysis supported the logic of the framework. The stakeholders emphasized the importance of developing women-safe institutional environments, and the statistical model indicated extremely strong support for the causal chain from cultural foundation to dual empowerment outcomes. The results thus suggest that piecemeal strategies are bound to fail. What is required is a synergistic approach, whereby, simultaneously, individual capacity can be developed through culturally informed education and supportive university hubs with provincial support and awareness campaigns.

This approach offers a template for the conservative and resource-poor provinces, demonstrating that women's empowerment and community development are mutually supportive objectives. By making Balochistan's higher education sector a force for women-led social innovation, this strategy offers a realistic way forward for the unlocking of hidden human potential in the province and the creation of a resilient and prosperous future.

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