

A CURATED SELECTION OF PUBLISHED PERSPECTIVES

***Wounded,  
Not Bleeding***

*Women, Business & Technology in Pakistan*

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*"We are not bleeding in front of sharks but wounded,  
discouraged, insulted, degraded, pushed aside."*

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2023 — 2026

*Wounded,*

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*Bleeding*

ABOUT THIS COMPILATION

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This compilation brings together six opinion pieces and analytical essays published between 2023 and 2026, selected by the author as representative of her sustained engagement with the intersections of gender, business, technology, and policy in Pakistan. The pieces appeared in *The Friday Times*, *The Express Tribune*, and *The News* (You magazine), and draw on the author's fieldwork, firsthand experience, and decades of practice in public health, social development, and women's rights advocacy. Taken together, they document a pattern of structural exclusion that is rarely named and even more rarely addressed: the quiet, systematic obstruction of women — particularly educated, urban, non-elite women — from building, owning, and scaling economic lives on their own terms.

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## **The Reality of Doing Business in Pakistan for Non-Elite Women**

*Expensive efforts against violence targeting women, girls and trans people seem more about maintaining power dynamics and serving the elite club's usual suspects.*

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2 December 2023 • [The Friday Times](#)



Having collaborated with various stakeholders and directly engaged with survivors of Sexual and Gender-Based Violence (SGBV), my most crucial insight underscores the necessity of empowering women economically. While financial independence alone does not guarantee immunity from psychological and physical abuse, it provides women with the strength and strategy to confront such challenges.

This year's 16 Days of Activism Against GBV is centered on investing in preventing violence against women and girls.

Regardless of country or culture, more action is imperative to ensure women, in all their diversity, live free from violence and coercion. This period which starts from November 25 and lasts till December 10 also coincides with an infiltration of conferences, exhibitions, and a variety of other events to exhaust donors' and sponsors' money.

The term "entrepreneurship" is now in vogue, unlike the time when, as a young woman facing multiple vulnerabilities, I ventured into the less-travelled path of social entrepreneurship. While I appreciate the shift in economics, finance, and law—the three pillars of Ease of Doing Business (EOBD)—backed by major players in the social development industry, I harbour concerns.

My confidence in voicing these concerns is shared by many stakeholders, particularly women with limited means and no pedigree power in the entrepreneurship ecosystem. Unfortunately, a majority choose silence as an act of pragmatism, fearing repercussions for criticizing those who support them. Elites, including many class-biased and patriarchal women and men in powerful positions in UN agencies, IFIs, technical aid agencies, and chambers of commerce, seem united in sidelining the real issues faced by ordinary women aspiring to build their businesses.

The universally known factors influencing a woman's propensity to become an entrepreneur include identity development, social support, role modelling, self-esteem development, and beliefs about the business world. My worry is who will tell the true story in this atmosphere of thriving deception? And what is the truth of fintech, inclusion, empowerment of women, and encouraging their business ventures?

Based on my experiences, observations, and decades-long conversations and consultations with women without the privilege of class and networking, some key truths emerge:

## **1. Ageism in the Industry**

Women above 40, especially those not in ideal physical shape, face ageism, particularly if they lack a strong support system or connections.

## **2. Role of Banks**

Limited knowledge about obtaining loans through banks, teamed with negative experiences for those who manage to contact banks, poses obstacles. Gender-insensitive bank officials, usually men, subject women to doubt. Many women have shared that gentlemen at banks try to offend them with standard questions in an interrogative manner.

### **3. Registration of Business**

The absence of categories like social enterprise, think tank, or social entrepreneurship in the registration protocol limits options to NGOs, companies, partnerships, and sole proprietorships. The latter is the most accessible and least expensive, but the other three options are often unaffordable for the majority of women engaged in business.

### **4. Feminist and Other Funding**

Is it genuine or just a façade? Obtaining grants often requires a formal registration beyond sole proprietorship, excellent networking, and proficiency in English or access to a team that can develop proposals.

*The challenge is to create circumstances that allow businesses by the masses in Pakistan not to be sidelined by the country's classes.*

*However, the expensive efforts against violence targeting women, girls, and trans people seem more about maintaining power dynamics and serving the elite club's usual suspects.*

What winning strategy exists for women genuinely striving to initiate and lead entrepreneurial initiatives? Can grassroots women or seemingly modern urban middle-class women establish businesses dominated by political, civil,

and military bureaucracies' families? I have yet to come across the honest answers. I fear that the true story will remain untold. The greedy, selfish, and apathetic elite will persist in tapping all important resources, implementing their own vision to maintain the status quo, and most of the time promoting puppets as successful women entrepreneurs, leaders, and role models.

#### CITE THIS ARTICLE

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#### ARTICLE II

## **Pakistani Women Entrepreneurs and Sole Proprietorship**

*It is time to stop talking about empowerment and start enabling it — genuinely and inclusively.*



The fight for women entrepreneurs facing compound layers of inequality in Pakistan is relentless. A critical front in this confrontation is the eligibility to access donor funds, including feminist funds.

Allow me to unpack the predicament of women without the push of class and the pull of networks — defined here as the social and professional connections that provide support and opportunities — by posing two questions: Are donor agencies, development partners and policymakers serious about digitalisation, empowering women and dismantling outdated bureaucratic and financial obstacles? Can you become a successful, empowered woman entrepreneur in Pakistan if you do not have fancy corporate boards or shiny offices? The reality is no.

While some might resist or outright reject this seemingly harsh position, the truth for many talented women is stark.

These women often find themselves trapped in a system that fails to provide accessible funds or sponsorships for sole proprietors. Many of these women — and I am one of them — are ensnared within exclusionary frameworks. It is time to expose how ineffective business conditions not only fail women but also hinder our collective progress.

In today's Pakistan, a woman striving to break free from structural patriarchy and social elitism as a sole proprietor confronts a convoluted web of rules and requirements. The existing regulatory environment, designed for registering and then building non-profits or for-profit companies and businesses, requires not only significant capital investment, but enough social and political power to counter entrenched barriers.

By giving precedence to colonial-era frameworks such as Boards of Directors and Boards of Governors — often dominated by powerful men or women — these structures systematically marginalise skilled women, particularly those who are on their own and face intersecting challenges, whether ethnic, economic or social. This dynamic not only validates but also immortalises elite capture under the guise of business rules.

*Despite the social development industry's purported emphasis on digitalisation, fundamental contradictions permeate the system. The very banks that champion the*

*digital economy still mandate a physical, brick-and-mortar address to open an account and access financial services.*

The normalisation of elite capture and the exclusion of the vulnerable is astonishing. Ironically, those who dominate headlines in the media and high-profile forums as challengers of colonialism, champions of decolonisation or rejecters of elite consensus are often either traditional elites or newly transformed ones, benefiting from the very systems that create illusions of equality and deceptive inclusivity.

As an intersectional feminist, I challenge the very definitions of “enablement” and “empowerment” that policymakers and influencers promote. Are we truly enabling women to rise as genuine economic actors, or are we merely reinforcing entitlement and elite capture through archaic financial rules?

Donor agencies, development partners and policymakers must reconsider their approach. The key lies in redefining eligibility criteria for financial inclusion. We need simplified access to funds and sponsorship for sole proprietors — women who may not have a formal boardroom but possess the expertise, resilience and drive to create meaningful impact.

This is my call to donor agencies and policymakers in Islamabad and their headquarters across the globe: recognise the value of sole proprietorship for women. Remove the constraints that prevent them from becoming legitimate economic actors. It is time to move beyond superficial narratives of empowerment and make room for real inclusion. The digital economy, entrepreneurship and social development must belong to everyone, especially those who have historically been left behind.

It is time to stop talking about empowerment and start enabling it — genuinely and inclusively.

CITE THIS ARTICLE

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## **Digital Exploitation in Pakistan: How Women Entrepreneurs Lose Control of Their Websites**

*Women entrepreneurs in Pakistan face digital exploitation through web design, hosting, and domain control, causing financial and psychological harm.*

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10 February 2026 • [The Friday Times](#)



In the Islamic Republic of Pakistan, the land of the pure, it seems that if one entity is really 100% pure, that is exploitation. Exploitation is too often normalised. Therefore, it remains usually undocumented and rarely challenged. One such undetected form prevails in the digital space, where website owners unknowingly lose control over what should rightfully be theirs.

I have deliberately not disclosed the identities of the professionals in the web development business who have

given me and many other apparently empowered, modern, urban women such hard times. This is not to protect them. This is because this article is about the (mal)practice and not people.

While digital harassment is widely talked about now, donors fund it, NGOs campaign against it, and UN agencies hold consultations about it, this particular form of harassment and abuse is probably being documented for the first time, at least in Pakistan. We talk about online trolling, cyberbullying, and revenge porn. But financial exploitation through web design? Digital asset hostage-taking? This remains invisible.

## **The Hidden Costs Clients Are Never Told About**

Most clients believe: “Website bananay ka ek hi kharcha hota hai” (Making a website has only one cost). This is where exploitation begins. A woman-owned apparel business pays Rs. 60,000 for a website. Every year, she is asked for Rs. 30,000 for “renewal” without an invoice breakdown. Reality: domain costs Rs. 4,000, hosting Rs. 6,000. The rest is exploitation.

## **Domain Ownership: When Your Website Is Not Really Yours**

A domain name is your business identity online, like your shop’s nameboard. But designers register it on their own

email, using their personal account, without giving login access. Legally and technically, it is not the client's. A consultant with a five-year-old website wants to change web designers. She is told: "Domain meri email ID pe hai, aap isay le nahi saktay" (The domain is on my email ID, you cannot take it). That domain, built with years of marketing, is now held hostage.

## **The Hidden Dangers of Shared Hosting**

I discovered this entirely by accident. And it was traumatic. For months, my business emails were going to spam. My website was loading slowly, sometimes going down for hours. Then an IT expert checked my website's IP address. My professional website, representing years of work, was hosted on the same IP as dozens of other sites — some flagged for spam, some with malware, some penalised by Google.

*This is what unethical web hosting looks like: the designer puts 20, 30, or even 50 clients on a single shared hosting reseller account to maximise profit. You think you have your own hosting. You do not.*

## **The Mental Health Toll**

Nobody talks about this part. The constant anxiety: “Kya kal website band ho jayegi?” (Will the website shut down tomorrow?). The helplessness. The humiliation: “Itni parhi likhi hun, phir bhi thag gayi” (I am so educated, yet I got cheated). For women especially, this becomes another layer of trauma. Many women I know have developed anxiety disorders. Some have stopped pursuing their business dreams altogether. The psychological cost is immense but invisible.

## **How Clients Can Protect Themselves**

Treat your website like property, not a service favour. Keep admin access to websites and emails. Hosting must be in your name. Demand written confirmation of ownership. Ask for cost breakdowns. Always register a domain in your own email. A website is not decoration; it is a business asset.

## **Conclusions**

Most clients in Pakistan are not cheated because they are careless; they are cheated because they trust too easily and do not know what to ask. Transparency is not optional. Ownership is not a luxury. This is not just bad business practice. For women especially, this is another form of control, another way our autonomy is undermined. It is time we name it for what it is.

CITE THIS ARTICLE

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ARTICLE IV

## **Why Pakistan's Most Educated Women Entrepreneurs Struggle to Scale Their Businesses**

*Urban women in Pakistan can enter business, but systemic barriers keep them from scaling, leaving the most educated and experienced entrepreneurs wounded, not empowered.*

14 February 2026 • [The Friday Times](#)



Watching business forums between Pakistan's Prime Minister and Central Asian delegations, I see conference rooms filled with men in suits signing MOUs and discussing trade. Where are the women?

To understand this absence, I conducted a non-funded, exploratory survey of entrepreneurs across Pakistan on a one-to-ten scale (one hardest, ten easiest): How easy is doing business for educated urban women? Dr Hayam Qayyum (Islamabad), academic and CEO of Shelley's Trading: "One." Dr Syma Jafri, academic and a Member of the Board of Directors of Soormi Women Development Society, Badin, Sindh: "One." Sahibzadi Mahin Khan, founder and president of Women Chamber of Commerce, Korangi: "Three." Shad Begum, globally celebrated nonprofit leader from Khyber Pakhtunkhwa: "Five." Not a single woman rated it above five.

The men? Syed Waqar Hasnain, former senior banker and currently Director at Grey Matter Consultancy Services Limited, rated it eight for men, dropping to five for women. Ali Raza Khan, founder of YES Network Pakistan, said six for men, four for women. Dr Ikramul Haq, tax lawyer and retired civil servant, gave men seven, women four. The women? The more educated, independent, and experienced the woman, the lower her score. Those who know the system best rate it worst.

### **Entry Is Not the Same as Success**

Women can start. They cannot grow. Dr Haq captured this precisely: urban women do have comparatively better access to education, internet connectivity, banking, and markets, which makes entrepreneurship possible. However, complex tax and registration procedures, inconsistent enforcement of regulations, limited access to formal credit, high energy and compliance costs, and weak institutional support significantly raise the cost of doing business.

*They can enter but cannot scale, and scaling is where real economic impact happens, where jobs are created, wealth is built, and seats at those business forums are earned.*

## **The Wounded, Not the Bleeding**

Dr Qayyoun explained her rating of one with surgical precision: “We are not bleeding in front of sharks but wounded, discouraged, insulted, degraded, pushed aside.” Not bleeding because a dramatic injury would demand attention. Wounded because the damage is real but deniable, chronic but dismissible.

## **The Superwoman Trap and Moral Double Standards**

Modern urban women face expectations men never shoulder: super mom, super looks, super skills. Men can be mediocre and succeed; women must be exceptional to be taken seriously. Networking is essential but morally suspect for women. Men build relationships over golf without comment; women, doing the same, face whispers. This moral double standard explains why women lacking networking skills do not progress beyond certain points.

## **When Women Undermine Women**

Perhaps the most painful obstacle comes from other women. Dr Qayyoun said it plainly: “Females exploit females.” Internalised misogyny is real. When women are socialised to see each other as competition, when success is so scarce it feels zero-sum, solidarity becomes impossible.

## Change Begins with 'I'

Structural change remains elusive. But while we work for systemic reform, we can each become the woman we needed when we were young. I mentor. I make introductions. I share information freely — the intelligence that flows naturally in male networks, but must be deliberately constructed among women.

*Next time you watch those men in suits discussing Pakistan's economic future, ask: Where are the women? They are the ones who rated the system one, three, and five. They are the wounded, not the bleeding. They are the ones with all the knowledge and none of the keys.*

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## Gender Inequality in Pakistan's STEM Sector Threatens the Nation's Future

*Gender integration in science, technology, and innovation is not a women's issue; it is Pakistan's most underutilised development strategy.*

15 March 2026 • [The Friday Times](#)



In 1996, I was writing a weekly Urdu science column on science and technology for the youth page of *Jang* in Rawalpindi. Nobody else was doing it. Information Superhighway was a phrase most Pakistanis had never heard. Cyberspace was a concept more than a destination. We were getting our first encounters with dial-up

connections, learning to navigate early search engines like AltaVista and Yahoo, when the line held long enough. You read. You researched. You wrote.

That same year, I was also hosting a live morning current affairs programme and the daily morning transmission on PTV as its first solo female anchor, speaking extempore, no teleprompters, speaking to a national audience about where the world was heading technically, and why Pakistan needed to be in that conversation. That was a generation ago. It is Women's Day, March 2026. I am still making the same arguments.

What I am not, at fifty-something, is patient. Because I have been making the same arguments for thirty years. The vocabulary has upgraded as we moved from bulletin boards to broadband to AI. The frameworks have multiplied. The gender action plans have thickened. And the situation of women in Pakistan's science, technology and innovation systems has moved at a pace that, if sustained, will achieve parity in 2077. My grandchildren will be old.

Let me start with a name: Dr Mehwish Hasnain. A doctor at the District Headquarter Hospital in Kohat, Khyber Pakhtunkhwa. She asked a male visitor to leave the female ward. Basic patient safety — the kind of thing any of us would do without thinking. She was shot dead on the way home. She was travelling by rickshaw. Because that is what

doctors in Pakistan earn. Not enough for a car. Not enough for safe transport after a shift.

Her offence was enforcing a rule to protect her female patients. There was outrage. A news cycle. The Young Doctors Association struck. And then, as always, the noise faded. I am not telling you this to provoke. I am telling you because it is a policy failure, a pay failure, and a safety failure in the same sentence.



*Thirty years of sector knowledge, networks, and hard-won expertise are being discarded at precisely the moment they are most valuable.*

I have been documenting women entrepreneurs in Pakistan. In February 2026, I published research on something I had not seen formally named. I call it digital

hostage-taking. I also named a wider pattern: EOBD — Ease of Business Doing. Or, as I have come to think of it: Educated but Obstructed from Business Development. Not a single woman rated ease of doing business above five. When I asked men to estimate women's experience, the most optimistic gave a seven. That gap is not a data point. It is a denunciation.



Here is something else nobody says. Women are the backbone of Pakistan's STEM education system. Every science teacher I had growing up — math, chemistry, physics, and biology — was a woman. Every single one of them. Globally, women are 57 per cent of secondary school teachers. They built the intellectual foundation on which every scientist in this country is standing. The pipeline is not broken at the entry. It is broken in recognition, promotion, and pay.

One more bias nobody names: ageism. I am a woman over fifty. I say that without apology — it is a credential, not a confession. In the innovation economy, ageism starts at 36 for women. After 45, funding falls sharply. After 50, we become statistically invisible to investors, despite the fact that the average age of a successful start-up founder is 45.

I was explaining the Information Superhighway on PTV before most of the investors now funding twenty-five-year-olds were born. Female. Over fifty. Pakistani. Three reasons to be written off. I am still here. I am not here to play resilience. Resilience is what women do when systems refuse to change. I am done celebrating it as a virtue.

I am asking for four concrete things: legally enforce safe working environments for women in every STI institution; create digital asset protection laws so women own what they build online; produce annual, public, gender-disaggregated data across STI; and put women at every table where decisions are made, not as tokens but as principals. Gender integration in science, technology, and innovation is not a women's issue. It is Pakistan's most underutilised development strategy. I have been saying so since before you could Google it.

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ARTICLE VI

## **The System Works — Just Not for All Women**

*It is about time to make genuine efforts to give all women entrepreneurs a fair chance to grow.*

31 March 2026 • [The News — You Magazine](#)



Once upon a time, I co-founded a non-profit with a man widely seen as sacrosanct. What I underwent there I now

understand as a toxic convergence of patriarchy, misogyny and structural inequality. I endured it longer than I should have, believing that proximity to power would eventually lead to justice. It did not. Leaving was an act of reclaiming power.

I returned to an older dream — ‘Creative Anger by Rakhshi’ — and decided to formalise it as a sole proprietorship. I went to open a bank account. At the very bank where I had once signed off on transactions worth millions, I was subjected to harsh questioning. My professional history counted for little. In the end, I needed the ‘favour’ of a young male intern to convince the bank manager that my platform was legitimate.

Back then, I was already a celebrated TV anchor for live morning and current affairs shows and had produced ‘Gender Watch’, PTV’s pioneering 1999 series on gender issues — the first of its kind. I had revived the Urdu alternative *Sinf* in academic and activist discourse. Yet none of it mattered at that bank counter. The question is not whether I survived it. The question is: what has really changed since then?

## **Discrimination at a Micro Level**

Today, young women like Shanzay Siddiqui\* face the same structural barriers I did, often magnified by class, marital status or a lack of connections. Shanzay grew up in Bihar Colony, Karachi and now rides her scooty to a café in

Defence to work. She recently spent three months trying to open a business bank account. As a young, divorced woman running a sole proprietorship, she faced the familiar barrage of questions: Who supports you financially? Can your father provide a reference? Do you have a male business partner who can co-sign? Her education, portfolio and verified income were secondary to her marital status.

Sylvia Maalik\*, from a Christian slum colony in Islamabad, runs a digital marketing agency serving international clients. When she tried to open a business account, the bank insisted on a physical commercial office address. "Digitalisation is the latest vogue. Everyone talks about the digital economy, remote work and borderless business. My clients are in three countries. I work from my laptop. But I can't open a business account unless I rent an office I don't need and can't afford."

## **Five Common Discriminatory Behaviours**

**1. Your surname matters more than your degree.** A woman with a powerful surname can navigate bureaucratic systems that routinely crush equally qualified women without these advantages.

**2. Single status is an economic liability.** Unmarried, divorced or widowed women face routine discrimination. Banks ask intrusive questions. Landlords refuse commercial leases. Suppliers demand male guarantors.

### **3. Financial inclusion statistics are misleading.**

Pakistan proudly reports a dramatic rise in women's financial inclusion. Yet most of this increase comes from microfinance. Women-led startups receive a tiny fraction of total investment.

### **4. Sole proprietorship is not enough, but registration is too much.**

Donors, corporations and government contractors routinely refuse to work with sole proprietors. They demand company or NGO registration, both of which require boards, office addresses, legal fees and often male co-founders to be taken seriously.

### **5. Behind curated success stories lie compromises.**

Silent male 'partners' who contribute nothing but signatures; vendors who patronise; clients who assume women's work is a hobby.

*Factual empowerment and ceremonial empowerment are two different planets. The former is not about celebrating exceptional women who survive impossible systems; it is about dismantling those systems so that women's economic participation becomes ordinary, not exceptional.*

Even when women overcome many of these barriers, pay gaps persist. According to the International Labour Organisation's 2025 report, women in wage employment

earn 25 per cent less per hour and 30 per cent less per month than men with similar qualifications — among the highest gaps in South Asia. In the informal economy, the disparity widens to 40 per cent.

## **The Way Forward**

Let me finish the story I started. Shanzay eventually opened her bank account. It took a male friend with the right surname making a phone call to the bank manager. “I am grateful, but I shouldn’t have to be grateful for basic access. I shouldn’t need connections to exist economically.”

What we need are real reforms: simplified, standardised business registration that does not punish sole proprietors; acceptance of sole proprietorships for funding and contracts; targeted support for women independent entrepreneurs; mandatory intersectional analysis in programs; and legal recognition of social enterprises. Beyond the hashtags of sisterhood and empowerment, there exists a far more complex truth: the lived economics of women shaped by class, marital status, disability and access — or lack thereof — to social capital.

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*\*Shanzay and Sylvia are fictitious names used to protect the identities of real women.*

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