Journal Of Women's Economic Independence And Social Mobility

VOL.1-NO.1-2026

P ISSN: xxxx-xxx

E ISSN: xxxx-xxx

WOMEN'S FINANCIAL INDEPENDENCE THROUGH ENTREPRENEURSHIP AND DIGITAL SKILLS DEVELOPMENT

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ABSTRACT

Women's financial independence has become an important component of inclusive economic development, gender equality, poverty reduction, and sustainable livelihoods. Entrepreneurship and digital skills development provide women with opportunities to establish independent sources of income, participate in the digital economy, manage financial resources, and improve their decision-making power within households and communities. Digital platforms, online marketplaces, mobile banking, electronic payments, social media marketing, and remote working opportunities have expanded the possibilities for women to develop businesses with comparatively limited initial investment. However, the availability of these opportunities does not automatically guarantee financial independence. Women entrepreneurs continue to encounter barriers related to limited access to finance, inadequate digital literacy, unequal educational opportunities, social and cultural restrictions, unpaid care responsibilities, market competition, and cybersecurity risks. These challenges are particularly significant in developing countries such as Pakistan, where digital entrepreneurship may offer flexible income-generating opportunities but where unequal access to technology and financial services can limit women's participation. This article examines the relationship between entrepreneurship, digital skills development, and women's financial independence through a literature-based analytical approach. It explores the importance of digital literacy, financial management, entrepreneurial confidence, access to credit, online business development, and institutional support in strengthening women's economic participation.

KEYWORDS: *Women's Financial Independence, Women's Entrepreneurship, Digital Skills Development, Digital Literacy, Financial Inclusion, Economic Empowerment, Digital Entrepreneurship, Financial Literacy, Online Business, Gender Equality, Sustainable Livelihoods, Women-Owned Enterprises.*

INTRODUCTION

Women's financial independence is a fundamental element of economic empowerment because it enables women to earn income, manage financial resources, participate in economic decisions, and exercise greater control over their lives. Financial independence does not simply mean that a woman receives money through employment or business activities; it also means that she has meaningful control over how that money is earned, saved, invested, and spent. Women who possess reliable income sources may be better positioned to contribute to household expenses, support their children's education, invest in their professional development, and respond to unexpected financial difficulties Arif, A., Batool, H., & Asgher, S. (2024) found that . Nevertheless, many women continue to experience economic inequalities arising from restricted employment opportunities, unequal access to productive resources, limited property ownership, financial exclusion, and social expectations concerning household responsibilities. These structural challenges demonstrate the importance of developing practical pathways through which women can acquire marketable skills and establish sustainable income-generating activities. Entrepreneurship and digital skills development represent two closely connected pathways because they can enable women to convert their knowledge, creativity, and professional abilities into economic opportunities. The Global Entrepreneurship Monitor's 2023/2024 women's entrepreneurship report documents changes in women's business participation and entrepreneurial perceptions across participating economies, emphasizing the continuing importance of understanding the opportunities and barriers encountered by women entrepreneurs (Global Entrepreneurship

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VOL.1-NO.1-2026
P ISSN: xxxx-xxx
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Monitor [GEM], 2024). Entrepreneurship offers women an opportunity to develop independent economic activities instead of relying exclusively on traditional employment arrangements or financial assistance from family members.

Women may establish businesses in clothing, fashion design, food preparation, beauty services, education, handicrafts, consultancy, content creation, information technology, and other professional fields according to their interests and available resources. Small businesses can also provide a foundation for developing management abilities, professional networks, customer relationships, and long-term economic security. However, entrepreneurial activity does not necessarily lead to financial independence in every situation. A business may generate irregular income, experience financial losses, depend heavily on unpaid family assistance, or remain too small to support its owner adequately. Basit, A., Nawaz, M., Rehman, S., & Shafique, M. (2025, June) explaines Therefore, evaluating women's entrepreneurship requires attention to business sustainability, profitability, access to markets, control over earnings, and the ability to make independent financial decisions. Recent international entrepreneurship research emphasizes that women's business participation must be considered alongside the conditions that influence business survival, development, and expansion (GEM, 2025). Digital technologies have introduced additional possibilities for women who want to establish or expand entrepreneurial activities. Smartphones, internet connectivity, social media applications, online marketplaces, digital payment services, and remote communication tools can reduce some of the geographical and operational limitations associated with conventional businesses. A woman producing clothing at home, for example, can use social media to display products, communicate with customers, receive orders, and promote new designs without immediately renting a physical shop. Similarly, a woman with teaching, writing, graphic design, or administrative skills can explore online services and reach clients beyond her immediate community.

Digital channels may help entrepreneurs test products, identify customer preferences, and develop business relationships at a relatively small scale before making larger investments. These possibilities are particularly relevant where mobility, family responsibilities, or limited access to formal employment restrict women's economic participation. Digital skills development is essential because owning a smartphone or accessing the internet does not necessarily mean that an individual can use digital tools effectively for business purposes. Women entrepreneurs may need to develop competencies in online communication, digital marketing, content creation, electronic recordkeeping, spreadsheet management, customer service, cybersecurity, online payments, and the use of digital financial services. They may also require more advanced skills in e-commerce management, website development, data analysis, search optimization, and artificial intelligence applications, depending on the nature of their businesses. These competencies can help women identify potential customers, communicate professionally, compare suppliers, monitor sales, calculate expenses, and make informed decisions. Research on digital skills for women's entrepreneurship in Punjab, Pakistan, highlights the relevance of interventions designed to help women operate online shops and examines the role of family support in their entrepreneurial journeys (Beg et al., 2024/2025).

This area of research is particularly important because digital training becomes more valuable when it is connected to practical economic activities rather than restricted to general

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P ISSN: xxxx-xxx
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knowledge about technology.Financial literacy is another essential element of women's financial independence. Entrepreneurs need to understand income, expenditure, savings, pricing, profit margins, working capital, debt obligations, and investment decisions. Dilawar, F., Hussain, I., & Tahira, R. (2024). Revelaeds Without these skills, a woman may generate substantial sales while remaining unable to determine whether her business is profitable. Mixing personal and business money can make it difficult to assess financial performance, plan future purchases, or prepare for periods of reduced demand. Digital financial tools can help entrepreneurs record transactions, maintain budgets, receive electronic payments, and review business performance. However, the effective use of these tools requires an understanding of financial security, transaction charges, account protection, fraud prevention, and the responsible use of credit. R Shukla, S., Bharti, P., & Dwivedi, A. K. (2026). Elaboreds on esearch on the digital financial landscape of women entrepreneurs in India has examined relationships among digital financial literacy, financial competence, financial skills, and entrepreneurial financial decision-making, demonstrating the relevance of financial knowledge to digitally connected business activities (see the study published online in 2024). Accordingly, digital skills and financial literacy should be developed together to help women turn entrepreneurial activity into meaningful economic control.Women's entrepreneurship is also shaped by social and cultural conditions. In some communities, women may encounter restrictions on mobility, limited opportunities to participate in professional networks, expectations to prioritize unpaid household work, or family concerns about conducting business online.

Such circumstances can affect the amount of time women have available for training, customer communication, and business expansion. Even when women possess entrepreneurial abilities, they may lack access to business premises, credit facilities, professional advice, or the freedom to make decisions about their earnings. These difficulties demonstrate that women's financial independence cannot be achieved through individual effort alone. Families, educational institutions, community organizations, financial service providers, and government agencies all have roles in creating supportive conditions. The 2024/2025 GEM women's entrepreneurship report identifies continuing constraints associated with financing, social conditions, and caregiving responsibilities, reinforcing the importance of policies that respond to the different circumstances of women entrepreneurs (GEM, 2025). The relationship between digital skills and financial independence is especially relevant in Pakistan, where women may seek flexible ways to participate in the economy while managing educational, professional, and household responsibilities. Online businesses, freelance services, digital marketing, and home-based enterprises can offer opportunities to women who have difficulty accessing conventional workplaces. However, the benefits are not distributed equally. Women with limited digital experience may find it difficult to create professional business profiles, manage customer inquiries, use electronic payment systems, or distinguish reliable online opportunities from fraudulent schemes. A 2024 study on digital literacy and inclusive growth among female students in Lahore examines digital empowerment in the context of educational and economic opportunities (Arif et al., 2024). Similarly, research published in 2025 on digital transformation and women's economic empowerment in Pakistan considers digital engagement, online income generation, and familiarity with financial transactions, illustrating why general technology use must be distinguished from effective financial participation (Digital Transformation and Its Influence on Women's Economic Empowerment in Pakistan, 2025). Access to finance remains an

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important challenge even when women have business ideas and digital competencies. Entrepreneurs may need capital to purchase equipment, maintain inventory, pay for internet services, package products, develop websites, or promote their businesses..

Digital financial inclusion may widen access to payment accounts and financial information, yet digital access does not necessarily ensure access to affordable business credit. Research on women-owned businesses in Pakistan has examined entrepreneurs' experiences of obtaining finance and the perceptions of women entrepreneurs and industry professionals regarding financing barriers (Women-Owned Businesses and Access to Finance in Pakistan, published in Qualitative Research in Financial Markets, 2025). Such evidence supports the need to connect entrepreneurship training with accessible financial services, transparent lending arrangements, business mentoring, and opportunities to build financial histories.Digital entrepreneurship also requires attention to online safety and business risks. Women who sell products or services online may encounter fraudulent customers, payment scams, account theft, harassment, misuse of personal information, or unauthorized access to their business profiles. These risks can discourage participation, damage trust, and create financial losses. Despite these challenges, entrepreneurship combined with digital skills development offers a meaningful opportunity to strengthen women's economic participation and agency. Training programmes can help women transform existing abilities into products and services, understand their target markets, communicate with customers, and evaluate financial performance. Educational institutions can integrate entrepreneurship and digital financial literacy into vocational and higher education programmes, while public agencies can facilitate affordable internet access, business registration guidance, mentorship, and suitable financing. Trice, G. E. (2025). Found rthat Financial institutions can improve the accessibility of digital accounts and business products, and community organizations can provide peer-learning opportunities for women who have limited professional networks.

RESEARCH OBJECTIVE

1. To examine how entrepreneurship and digital skills development contribute to women's financial independence, with particular attention to financial literacy, digital business opportunities, access to finance, and the barriers affecting sustainable entrepreneurial participation.

RESEARCH QUESTION

1. How do entrepreneurship and digital skills development contribute to women's financial independence, and what financial, technological, and social factors influence the sustainability of women-owned businesses?

LITERATURE REVIEW

Women's entrepreneurship has received increasing attention as a pathway toward economic empowerment, employment creation, and inclusive development. Entrepreneurship enables women to identify market opportunities, organize resources, develop products, provide services, and generate income through activities that reflect their abilities and circumstances. Unlike economic participation measured solely through employment status, entrepreneurship

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may also provide opportunities for women to develop independent professional identities and acquire greater control over financial decisions. Women-owned enterprises can contribute to household income, local employment, community services, and economic diversification. However, the extent to which entrepreneurship improves financial independence depends on business profitability, continuity, ownership, and the entrepreneur's authority over earnings. The Global Entrepreneurship Monitor's 2023/2024 report documents the development of women's entrepreneurial activity and changes in perceptions of business opportunities and entrepreneurial capabilities across participating economies (GEM, 2024). Maji, S. K. (2026). Found that Its subsequent 2024/2025 report highlights the importance of addressing the barriers that affect women's ability to maintain and expand their businesses (GEM, 2025). These findings indicate that encouraging women to start businesses is important, but support must continue after business establishment. Financial independence requires the capacity to earn a reasonable return, reinvest where appropriate, manage financial uncertainty, and make meaningful choices about the use of income.

Women entrepreneurs may initially operate small enterprises because of limited resources, but access to appropriate training, finance, mentoring, and markets can create opportunities for gradual expansion. Consequently, entrepreneurship policies should assess outcomes such as income stability, business survival, savings, control over earnings, and the quality of women's economic participation rather than counting business registrations alone.Digital skills have become increasingly relevant to entrepreneurial success because modern businesses frequently depend on online communication, electronic transactions, digital promotion, and technology-assisted administration. Women entrepreneurs require practical competencies that enable them to use digital devices to solve business problems rather than simply access information. Explaineds Javed, A., Ashraf, M. Z., & Shahbaz, S. (2025). More specialized skills include managing social media business accounts, creating promotional content, analyzing customer engagement, operating online shops, and using digital payment systems. Depending on their professional objectives, women may also benefit from graphic design, website development, online teaching tools, freelance platforms, and digital advertising. Beg, Lucas, and Rehman's work on digital skills for women's entrepreneurship in Punjab examines interventions intended to help women operate online shops and considers the importance of the social environment surrounding their entrepreneurial activities (Beg et al., 2024/2025). This research direction is relevant because digital competencies become economically meaningful when women can apply them to actual products, customers, and transactions. Effective training should therefore combine instruction with practical exercises, supervised business activities, and opportunities to receive feedback. Participants should learn how to calculate product costs, photograph products, communicate prices, manage orders, respond to complaints, and maintain sales records. Training must also accommodate differences in literacy, language, device availability, and prior experience.

A short course that assumes advanced technological knowledge may exclude the very women who need support most. By using accessible teaching methods and realistic business tasks, educational programmes can make digital skills more relevant to income generation and entrepreneurial confidence.Digital entrepreneurship involves using online technologies and platforms to establish, operate, or expand commercial activities. For women entrepreneurs, online channels may reduce some of the barriers associated with geographical

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distance, physical business premises, and limited access to conventional retail networks. A home-based business can display products through social media, communicate with customers through messaging applications, accept electronic orders, and arrange delivery without operating a permanent shop. Freelance marketplaces and remote service platforms can similarly provide opportunities for women with skills in writing, teaching, design, translation, administration, and information technology. Digital channels may also help entrepreneurs compare competitors, identify customer preferences, and experiment with different products before making large investments. Research on digital literacy among female students in Lahore has discussed the relationship between digital empowerment and inclusive economic opportunities, highlighting the relevance of technology to women's participation in the developing digital economy (Arif et al., 2024). Nevertheless, online access should not be confused with guaranteed commercial success. Entrepreneurs must develop customer trust, maintain product quality, respond promptly to inquiries, and manage delivery and returns. They may also face advertising expenses, platform commissions, unreliable suppliers, intense competition, and sudden changes in platform policies.

Financial literacy is a central component of entrepreneurial independence because business owners must understand how money moves through their enterprises and how financial decisions affect long-term stability. Women entrepreneurs need to distinguish revenue from profit, estimate operating costs, set appropriate prices, prepare budgets, maintain emergency savings, and assess borrowing decisions. These competencies become especially important when digital businesses generate frequent small transactions that can be difficult to track without an organized system. Digital financial inclusion may help entrepreneurs use payment accounts, electronic transfers, mobile financial services, and transaction records to manage income more efficiently. However, access to a digital account does not necessarily mean that a woman understands financial products or has the authority to use her earnings independently. The 2024 study Navigating the Digital Financial Landscape examines digital financial literacy, financial competence, financial skills, and decision-making among women entrepreneurs in India, offering a relevant basis for understanding the financial knowledge required in technology-enabled businesses. In Pakistan, research on digital transformation and women's economic empowerment has also examined digital engagement and familiarity with financial transactions, drawing attention to the distinction between general digital participation and effective use of financial services (Digital Transformation and Its Influence on Women's Economic Empowerment in Pakistan, 2025). These studies suggest that entrepreneurship programmes should teach women how to maintain transaction records, separate business and personal accounts, compare financial service charges, protect account credentials, and evaluate credit carefully. Financial literacy should also include awareness of consumer rights, responsible borrowing, fraud prevention, and financial planning. Such knowledge may help women make informed decisions and retain a clearer understanding of their businesses' financial performance.

Access to appropriate finance is an important determinant of whether women entrepreneurs can establish, sustain, and expand their businesses. Capital may be required to purchase equipment, acquire raw materials, maintain stock, improve packaging, pay employees, advertise products, or adopt new technology. Women who lack property ownership, collateral, formal employment records, or established credit histories may encounter difficulties accessing conventional loans. These difficulties can force entrepreneurs to depend

on personal savings, informal borrowing, or limited household resources. While starting a small business with minimal capital may be feasible in some sectors, insufficient working capital can prevent timely purchasing, restrict marketing, and make it difficult to respond to increasing demand. Research on women-owned businesses and access to finance in Pakistan examines the perceptions and experiences of women entrepreneurs and industry professionals regarding financing challenges (Women-Owned Businesses and Access to Finance in Pakistan, 2025).

Revleds vGrimaldi, M., Muazzam, A., Troisi, O., & Visvizi, A. (2024). This work highlights the importance of understanding not only whether financial products exist but also whether women can realistically obtain and use them. Financial institutions can improve access through transparent eligibility criteria, appropriate lending products, financial education, and business support. Governments and development organizations can complement these measures through carefully designed grants, credit guarantees, entrepreneurship funds, and training-linked financial programmes. Such initiatives should avoid encouraging unsustainable borrowing and should provide clear information about repayment obligations. Women entrepreneurs also need guidance on business planning and cash-flow management so that financing contributes to productive investment rather than unnecessary debt. The combination of financial access, digital competence, and responsible financial management can provide a stronger foundation for business continuity.Women's entrepreneurial opportunities are influenced by social expectations, household arrangements, and the distribution of unpaid care responsibilities. Even where women have relevant skills and viable business ideas, they may have limited time for training, customer service, business travel, or professional networking because of childcare, eldercare, and domestic work. In some settings, women may also encounter restrictions on mobility, concerns about online interactions, or limited freedom to make independent financial decisions. These circumstances can affect the time, resources, and confidence available for business development. The GEM 2024/2025 report identifies family and personal circumstances among the reasons women discontinue businesses, demonstrating the relevance of conditions beyond individual entrepreneurial ability (GEM, 2025).

The long-term benefits of digital entrepreneurship depend partly on women's ability to operate safely, manage risks, and access reliable support. Online businesses may expose entrepreneurs to identity theft, fraudulent payments, harassment, account compromise, and misuse of personal information. These risks are particularly concerning when a woman's personal and business activities are conducted through the same device or account. Digital skills training should therefore include secure authentication, privacy management, scam identification, safe payment procedures, and appropriate handling of customer information. Shahzad, F., Mir, S., Ghaffar, C., & Ferreira, J. J. (2025). Elaboreds Women also need to understand platform rules, advertising costs, consumer expectations, and the risks of relying entirely on one online marketplace. Research on digital transformation in Pakistan identifies digital literacy, financial services, learning opportunities, and entrepreneurship platforms as relevant dimensions of women's economic participation (Digital Transformation and Its Influence on Women's Economic Empowerment in Pakistan, 2025). Inclusive policy should ensure that these opportunities reach women with different educational backgrounds, income levels, and geographical circumstances. Public institutions can support accessible digital training, reliable internet connectivity, entrepreneurship mentoring, and financial education,

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while financial institutions can strengthen the availability and usability of suitable business services. Educational institutions can connect vocational learning with real business projects, and private platforms can improve safety, transparency, and customer protections. Progress should be assessed through sustained earnings, business survival, financial decision-making, savings, and women's control over income. This broader understanding avoids assuming that simply joining a digital platform automatically produces empowerment. Ultimately, digital entrepreneurship is most likely to contribute to sustainable financial independence when technology, business knowledge, financial inclusion, personal agency, and supportive institutional arrangements work together.

METHODOLOGY

This article adopts a literature-based analytical methodology to examine the role of entrepreneurship and digital skills development in promoting women's financial independence. It draws on published research, academic studies, and institutional reports concerning women's entrepreneurship, digital literacy, financial inclusion, online business development, and economic empowerment, with particular attention to Pakistan and other developing economies. The literature was selected for its relevance to the relationship between entrepreneurial activity, digital competencies, access to finance, and women's control over financial resources. Priority was given to materials published between 2023 and 2026, including work from the Global Entrepreneurship Monitor, research on digital skills for women entrepreneurs in Punjab, studies of digital transformation in Pakistan, and investigations of women-owned businesses' access to finance. The analysis considers both the opportunities associated with digital entrepreneurship and the barriers that may restrict its benefits, including financing difficulties, unequal digital access, social expectations, and online safety concerns. Because this article is based on existing literature rather than original fieldwork, it does not claim to have collected survey responses, conducted interviews, or measured new statistical relationships. The conclusions are therefore analytical interpretations of the available sources and should be understood within the limitations of a literature-based study.A qualitative, interpretive approach is used to examine how entrepreneurship and digital skills may contribute to women's financial independence. This approach is appropriate because financial empowerment involves several connected dimensions, including earning capacity, access to resources, control over income, confidence in decision-making, and the ability to sustain economic activity. These dimensions cannot be fully understood through business revenue alone. The analysis therefore interprets the literature in relation to digital literacy, financial knowledge, entrepreneurial opportunities, social conditions, and institutional support.

RESEARCH DESIGN

The study uses a descriptive and thematic literature-review design. Relevant publications from 2023–2026 were considered in relation to five central themes: entrepreneurship and financial independence, digital skills development, financial literacy and access to financial services, social and institutional barriers, and sustainable business development. Sources were assessed according to their relevance to the research question, the clarity of their stated objectives, their methodological transparency where applicable, and their contribution to understanding women's economic participation. Particular consideration was given to

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P ISSN: xxxx-xxx
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research focused on Pakistan, including work on digital skills training in Punjab, women's access to finance, digital literacy among female students in Lahore, and digital transformation and economic empowerment. International entrepreneurship reports were used to provide broader context concerning women's business participation and continuing constraints. The design does not constitute a systematic review unless a reproducible database search, predefined inclusion and exclusion criteria, and formal screening procedure are carried out and documented. Accordingly, the article presents a thematic synthesis of relevant literature rather than claiming exhaustive coverage of all publications in the field. This design allows the discussion to connect different dimensions of financial independence while acknowledging differences in geographical context, research methods, and the populations examined in the underlying studies.

DATA ANALYSIS

The literature was examined through thematic analysis, with attention to recurring ideas concerning the mechanisms through which entrepreneurship and digital skills may influence women's financial independence. The first theme concerned economic participation, including income generation, business ownership, and opportunities to reach customers. The second addressed digital competencies such as online marketing, e-commerce management, electronic communication, and digital recordkeeping. The third focused on financial literacy, access to finance, transaction management, savings, and control over earnings. The fourth considered social and institutional barriers, including caregiving responsibilities, limited capital, restricted access to technology, and unequal opportunities for professional development. The fifth examined business sustainability, digital safety, mentoring, and policy support. Findings from the literature were compared conceptually to identify areas of agreement, complementary explanations, and continuing challenges. For example, the availability of online marketplaces may create commercial opportunities, while research on financial access and digital transformation indicates that technology alone does not eliminate resource constraints. Similarly, entrepreneurship may create opportunities for income generation, but the sustainability of those opportunities depends on business profitability, financial knowledge, and the entrepreneur's ability to make decisions about earnings. No statistical tests, regression models, or newly calculated effect sizes were used. The analysis is interpretive and literature-based, and its conclusions should not be read as estimates of causal effects.

FINDINGS

The literature-based analysis indicates that entrepreneurship can provide women with opportunities to strengthen their financial independence by creating income-generating activities, developing professional capabilities, and increasing participation in economic decision-making. Women who establish businesses may gain greater flexibility in choosing their working hours, identifying customers, selecting products, and developing services according to their interests and available resources. These opportunities can be particularly valuable for women who face restrictions in accessing conventional employment or who need to combine professional activities with household responsibilities. However, the relationship between entrepreneurship and financial independence is not automatic. Business ownership does not necessarily guarantee adequate income, financial security, or control over earnings.

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E ISSN: xxxx-xxx

The findings discussed in the GEM 2023/2024 and 2024/2025 reports demonstrate the importance of examining women'sentrepreneurial participation alongside the conditions that influence business continuation, growth, and development (GEM, 2024, 2025). The analysis therefore suggests that entrepreneurship programmes should evaluate not only how many women establish businesses but also whether those businesses remain operational, generate sustainable profits, support savings, and enable women to make meaningful financial decisions.A second important finding is that digital skills can expand the range of entrepreneurial activities available to women. Digital communication, social media marketing, online marketplaces, electronic payments, and online professional networks can help women promote their products and services beyond their immediate communities. Women who previously relied on local customers may be able to reach wider markets, communicate directly with buyers, and develop new forms of business activity. Digital tools may also reduce certain operational costs by enabling home-based businesses to advertise products and communicate with customers without maintaining a physical retail location.

CONCLUSION

Women's financial independence through entrepreneurship and digital skills development represents an important opportunity for promoting gender equality, inclusive economic growth, and sustainable livelihoods. Entrepreneurship can enable women to transform their knowledge, abilities, creativity, and professional experience into income-generating activities. Digital technologies can extend these opportunities by helping women communicate with customers, promote products, manage orders, receive payments, and reach markets beyond their immediate communities. These opportunities are particularly relevant for women who encounter difficulties accessing conventional employment or who require greater flexibility in organizing their professional and household responsibilities. However, financial independence should not be measured simply by the number of women participating in online businesses or the number of enterprises established. A more meaningful assessment considers whether women generate reliable income, retain control over their earnings, develop savings, make independent financial decisions, and sustain their economic activities over time. The literature reviewed in this article indicates that entrepreneurship and digital skills can contribute to these outcomes, but their effectiveness depends on the resources, knowledge, and opportunities available to women. Digital technology may facilitate economic participation, yet it cannot independently eliminate unequal access to finance, educational disadvantages, social restrictions, or the responsibilities associated with unpaid care work. Therefore, policies designed to promote women's entrepreneurship must address both individual capabilities and the wider conditions in which businesses operate.The findings further suggest that digital skills development should be integrated with financial literacy, business management, and access to appropriate financial services. Women need practical training in digital marketing, e-commerce, online communication, electronic recordkeeping, secure payments, and cybersecurity, alongside the ability to calculate costs, set prices, manage cash flow, and plan for business growth. Training should be accessible to women with different educational backgrounds and should include practical activities that allow participants to apply newly acquired skills to real or simulated business situations. In Pakistan, educational institutions, government agencies, financial organizations, and community groups can contribute by developing programmes that connect digital competence with market opportunities and sustainable business practices. Affordable connectivity,

suitable devices, transparent financing arrangements, mentoring, and supportive professional networks may help women overcome barriers that cannot be resolved through training alone.

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