



## Transgender Entrepreneurship Barriers and Support: A Qualitative Study

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### Abstract

The core focus of this study is the exploration of the available barriers and possible support for transgender entrepreneurship in Pakistan. The twenty-five (25) transgender entrepreneur were interviewed, who had quit dancing, acting, begging and commercial sex work and started a business venture. While employing the grounded theory (qualitative methodology), the finding of the study suggested the transgender entrepreneurs face unique barriers that can hinder their entrepreneurial journey, spanning across six (6) major dimensions including economic, social, legal, educational, market and psychological. On the other hand, the finding also suggest the possible support systems or mechanism, consisting of (6) main domains, including the government and legal support, financial support, non-governmental and non-profits organizational support, community and peer support, market access and visibility support, and finally psychological and emotional support. This article shed light on transgender entrepreneurship in Pakistan and also critical observed the major problems which restricting transgender individuals, to become entrepreneur, and their solutions which can help the transgender community to contribute in the ongoing social and economic progress of this country. The findings of this study also provide direction to the effort and support of government, civil society and none governmental organizations (NGOs) in promoting entrepreneurship among the transgender community of Pakistan. At the end of the study, the limitations and future research direction are discussed.

### Introduction

In many walks of life, the transgender people faces marginalization and humiliation (Shuster & Westbrook, 2024). Transgender individuals have found it challenging to fit-in with the mainstream society due to social rejection. Following the enforcement of the Transgender Protection Act of 2018, transgender individuals in Pakistan have experienced a significant surge in support from civil society. In result, the transgender people in small numbers have laid the foundation for the entrepreneurship. So that they can also prove themselves as useful citizen of this country and participating positively in the ongoing economic and social progress of Pakistan. Many of the transgender people has chosen business as career and started their own venture (Dutta & Patil, 2024).

Transgender people have actually existed in Asia for over four thousand years, according to historical records (Luibhéid & Chávez, 2020). Traditionally, there are only two gender titles: male and female (Hsu et al., 2021). In contrast, transgender is an umbrella term used for anyone who does not fit into either of the male or female categories (Anderson, 2023). There are many other terms used for the transgender population, including intersex, transsexual, gender queer, and from female sexual orientation to male sexual orientation or

from male sexual orientation to female sexual orientation (Bitzer, 2024). In Indo-Pak, terms such as Hijra, Kiner, Khusra, Khawaja Sira, Mietha, and Murat are used to refer to the third-gender population (Sharan, 2023). This community has been subjected to inequitable treatment in society since their birth. These people face discrimination at every level of their lives, from the early school education to finding an appropriate profession, either a job or a business, and finally, getting themselves involved with the main stream of the cisgender population, to becoming respectable citizens of the country (Singh, 2022).

The World Health Organization (WHO) refers to transgender as a generic term used for those individuals whose gender identity and sexual orientation do not match with the conventional standard of sex of society (Anderson, 2023); therefore, transsexual, transgender, or non-conforming gender are included in this group. At this juncture, any person who gets himself/herself registered in the National Database and Registration Authority (NADRA) is called transgender in Pakistan and labeled as gender-X (Hussain, 2023). This marginalized group is a minority in Pakistan (Khan, 2020). Earlier, in different traditions and customs, transgender individuals were treated with honor and respect in the

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subcontinent (Nawaz & Safdar, 2023), whereas it is not the same now. In the present times, transgender individuals are treated very badly in Pakistan; therefore, most of them never disclosed their gender identity due to life security, unequal behavior, and disrespect of society (Bosse et al., 2022).

If consider two main religions of the subcontinent, i.e., Hinduism and Islam, the Hindu mythology 'Ardhanarishvara' believes the inspiration of sex (male or female) for God, meaning the 'Bahgwaan' is neither male nor female (Iyer, 2022). The historians confirm the existence of transgender individuals since the 'Ramayana' and 'Mahabharata' (Narayan, 2022). Hindu culture has a bit ambiguous sense of transgender community; on the one hand, they seek blessings during weddings and childbirth, and on the other hand, they also feel ashamed and disrespectful during the company of transgender people (More, 2021).

In contrast, Islam categorically emphasizes that all humankind should be treated equally without any race, color, or sex (AlKhaza'leh, 2021). In the jurisprudence (fiqh) terminology, if someone is born transgender, they are called 'Khunsa'. Islam supports this case for the reason that people born like this, without their fault, should be accepted by society because it is an absolute will of Allah. Islam also discourages self-sex-changing activities; hence, if any individual is born normal and then changes his/her sex (transsexual) without any biological deficiency by birth, it is prohibited (Haram) in Islam (Benhalim, 2023). Furthermore, there are two main categories of transgender individuals in Islam: if men of sexual orientation look like women, they are called 'Mukhannas', as well as if women of sexual orientation look like men, they are called 'Mutarajjal' (Benhalim, 2023).

According to census 2023, around 20,331 transgender people live in Pakistan (Source: Table 9: population by sex, religion, and rural/urban, census 2023, Pakistan Bureau of Statistics). These numbers only reflect the registered transgender population, whereas the actual number is difficult to calculate due to the unavailability of reported data (Shuster & Westbrook, 2024). Transgender peoples are the most neglected community in Pakistan. Starting from their birth, they have to face many problems and difficulties, like equal opportunities for education, jobs, and businesses. They are being discriminated against on the basis of their gender. The studies show that transgender individuals do not have access to very basic rights of a citizen, such as healthcare services, employment, education, and even a separate toilet facility. This discrimination of society is well established and documented; resultantly, they are forced to begging, commercial sex work, acting, and stage dancing. Furthermore, very few transgender people try to involve themselves in business activities.

Research on the transgender community has recently gained more interest from scholars. Social sciences, life sciences, arts, and psychology are now focusing transgender studies on multidisciplinary subjects. Such studies assisted in the interpretation of the relationship between different

constructs related to gender identity and entrepreneurial activities in different contexts. This research is trying to investigate the different barriers and possible support for transgender entrepreneurship in Pakistan, and add value to exiting knowledge of the transgender community for their betterment and economic growth.

The act of owning and operating one's own business or getting self-employed is the most basic definition of entrepreneurship (Bögenhold, 2020). The process of creating, identifying, and seizing opportunities is referred to as entrepreneurship (McMullen, Brownell, & Adams, 2021). In addition, entrepreneurship is perceived as a powerful driver of economic growth, from the creation of employment opportunities to the long-term stability of a country (Al-Qudah, Al-Okaily, & Alqudah, 2022). The grounded theory (qualitative methodology) appears to be the most effective approach for investigating the different business barriers and possible support systems, as it enables the collection of realities and the extraction of the entrepreneurial barriers and support of transgender entrepreneurs, despite the complexity of the phenomenon and the lack of unviability of relevant literature.

The pier research has already demonstrated the various challenges or barriers faced by entrepreneur for starting their own venture in Asian context (Dutta & Patil, 2024). While few other studies recommended possible solution of these challenges and barriers (Shuster & Westbrook, 2024), but these studies carried out on either male or female entrepreneurs. According to my limited knowledge, very few studies are carried out in such a manner on transgender entrepreneurs, particularly in local context. At this argument, the researchers and practitioner must be interested in exploring how policymakers, governments, civil society, none governmental organization (NGOs) can provide support to this minority group in Pakistan and help them to stand on their feet. So that they live their life with respect and equality and consider as assets instead of liability of the society.

### Literature Review

The results of a careful analysis of the literature point to the original classification of gender roles as mostly feminine and masculine (Archer, 2022). With the passage of time, these roles that were traditionally associated with men and women began to change toward more liberal roles that were assigned to both. While transgender individuals have roots in the early stages of human evolution (Zwir et al., 2022). However, there has not been much research done on transgender individuals who started their own businesses or worked for themselves, especially in the Indo-Pakistan region. The phenomenon of gender stereotyping is characterized by a set of features and qualities that are more prevalent in one sex than the other (Charlesworth et al., 2021). Discrimination based on gender affects not only the individual but also the nation's overall economic performance (Altuzarra, Gálvez-Gálvez, & González-Flores, 2021). People who identify as transgender are viewed as strange, are not accepted, and

behave in a way that makes them feel excluded and out of place in society (McGleughlin, 2024). The scarcity of studies analyzing and compiling important data on entrepreneurial barriers and support in Pakistan is indicative of a research deficit. In Pakistan, hardly much research has been done on transgender entrepreneurship or self-employment (Iqbal, Afzal, & Khan, 2024). Pakistan is an emerging nation that deals with a number of issues, including discrimination against men and women, human rights violations, unemployment, illiteracy, and poverty. Gender inequality and disparities in rights are, nevertheless, Pakistan's most pressing and visible problems. It exists in one way or another across all facets of the society (Ali et al., 2022).

The transgender community in Pakistan is not treated with respect (Noreen & Rashid, 2024). They experience sexual harassment, criminal persecution and are seen as having the lowest reputation (Noreen & Rashid, 2024). In Pakistani society, transgender individuals face the worst levels of physical violence, discrimination, and ridicule, which ultimately pushes them to social marginalization (Noreen & Rashid, 2024). It concludes by stating that social exclusion is the main driver of unethical conduct within the transgender community. As a result, more people in the community are engaging in begging, dancing and commercial sex work. Transgender people face unique challenges in their careers across the nation in order to be treated fairly and respectfully. A study confirm that transgender individuals experience more discrimination than any other minority or gender group of this country (Majid et al., 2023). Considering of their appearance, this community encounter severe prejudice, due to this, they have to spend a substantial amount, in order to feel good about themselves. Nevertheless, transgender people face shame when they reveal their genuine gender identity (Lewis, Barreto, & Doyle, 2023). According to a study, transgender experience uncertainty when they reveal their gender identification (Lemma & Savulescu, 2023). Discrimination against transgender people or LGBT group is an international concern that is not limited to Pakistan. The diversity management context considerably, ignores transgender individuals (Köllen & Rumens, 2022). Theoretical and empirical research on the barriers and support of transgender person's experience, in starting their own businesses is lacking greatly. In Pakistan, very little research has been done on transgender entrepreneurship (Ahmad, Ozturk, & Tatli, 2024). Transgender individuals who experience financial hardship are more likely to engage in self-harm and suicidal behavior (Jadva et al., 2023). When compared to other populations, transgender individuals have significantly higher rates of depression and suicide thoughts (Green et al., 2022). Transgender individuals attempted suicide for variety of reasons, such as social injustice, social shame, financial instability, lack of employment opportunities, and uncooperativeness for starting their own businesses (Jadva et al., 2023).

Pakistan has a reputation for being a multicultural nation that welcomes all traditions, customs, gender and races across the globe (Raza & Awang, 2020). However, families of

transgender people have forthrightly disowned their children for going against socially enforced gender norms due to lack awareness about gender none-conformity in this country (Zhang & Manosalvas, 2024). A person is referred as transgender, when his gender identity and sexual orientation differ from the prevailing gender standard of the society. A zero-tolerance policy among students and staff of educational or vocational institutes is the main reason for their lack of education and skills (Noreen & Rashid, 2024). They also face disrespect, discrimination, being demoralized, being forced to leave their parents, unwanted attention, rape abuse, verbal abuse, physical abuse, low economic status and poor housing. Transgender individuals experience markedly greater inequality in health facilities than cisgender individuals of this country (Milionis & Koukkou, 2023).

In a study, the scholars examined the social and personal security of the transgender community, his research focuses on the three key areas of transgender-related human security: community, economic, and personal security (Lerner et al., 2020). In light of the Supreme Court of Pakistan's decision favoring the transgender community, the research places a specific emphasis on the improvement of transgender lives outside of their community (Suleman et al., 2024). In addition, a vital and significant discussion has been held after the submission of a petition for the basic rights of the transgender community in the highest court of Pakistan. Another study made an effort to investigate the mental health of transgender people in Pakistan (Akhtar & Bilour, 2020). The authors gathered data on 100 transgender people using the snowball sampling technique. The majority were found to have poor levels of psychological well-being and self-esteem who lived alone or with friends only, compared to those transgender people who were living with Gurus (leaders of trans individuals), who showed much greater levels of resiliency and self-esteem (Akhtar & Bilour, 2020). The primary factors identified by these study that impact the transgender community include life security, relationships with their families and friends, and education. According to the findings of these study, young transgender people have fewer socioeconomic issues than older ones. They have struggled with issues related to socialization, economics, and education (Akhtar & Bilour, 2020); (Suleman et al., 2024).

The primary source of income of transgender community of Pakistan is begging and commercial sex work (Khan, Abbas, & Ali, 2024); even if they found other employment opportunity or get self-employed, they still engage in such unethical activities to make money (Khan et al., 2024). Transgender people prefer not to participate in business opportunities because their fear of discrimination and exploitation in society (Khan et al., 2024). The majority of transgender people facing psychological issues, such as sadness and low self-esteem and were not happy with their existing living conditions of the country (Akhtar & Bilour, 2020). Despite the all the immense suffering and exploitation, some of transgender individuals still

choose started their own business venture to make money with respect and honor. Hence, it is vital to know that, what different barriers they are facing during their business and what kind of support they are anticipating being marginalized community. As they are not only biological different but also face different psychological, sociological and economical condition to survive in the country.

In order to achieve socioeconomic development and to contribute significantly to economic growth, entrepreneurship is essential (Galindo-Martín, Castaño-Martínez, & Méndez-Picazo, 2021). It boosts productivity, competitiveness, and job creation, all of which promote economic growth and a higher standard of living (Galindo-Martín et al., 2021). Thus, the goal to become an entrepreneur has gained significant importance. Furthermore, there is broad agreement and a wealth of empirical data supporting the idea that encouraging people to develop their entrepreneurial venture, improves economic results, small- and medium-sized business success rates, and corporate performance (Shahzad et al., 2021).

As the available literature is not sufficient on barriers and support of transgender entrepreneurship, due to scarcity of research studies, particularly in the local context; therefore, we are relying on grounded theory, a qualitative methodology to find what are the available barriers and possible support for transgender entrepreneurship in Pakistan.

### Methodology

A qualitative research design is followed in this study, considering grounded theory as a research strategy. As very few literature is available on the problems and their solution faced by the transgender entrepreneurs in start their business, particularly in local context, therefore this research approach is suitable. The two American academicians, Glaser and Strauss (1967), were the ones, those proposed grounded theory for the very first time in literature. It follows a structured process that collecting, synthesizing, interpreting, and conceptualizing qualitative evidence for theory, is what needs to be done in order to develop a grounded theory. The research approach known as "grounded theory" has as its primary objective the construction of a theory by making use of empirical facts. Through a thorough study of the data in search of reoccurring themes, concepts, and hypotheses, this approach places more of an emphasis on the generation of hypotheses as opposed to the more traditional method of testing hypotheses. Grounded theory is an effective strategy for enhancing study comprehension in situations where there is a dearth of knowledge or if the ideas that are currently prevalent are insufficient (Abbasi et al., 2021). As a result, grounded theory results in the generation of fresh insights and theoretical frameworks that are applicable in a wide variety of settings (Abbasi et al., 2021).

### Sample

By utilizing the most appropriate platform of non-governmental or non-profit organizations, the required

transgender participants of the study are recruited. This study used a purposive or snowball sampling technique to identify more research participants who would provide rich data. The following criteria must be met by transgender entrepreneurs to participate in the study:

1. Consider oneself as transgender.
2. Age (18 years to 65 year).
3. Quit all unethical and unlawful activities
4. Sole-proprietor.
5. Began operations upon the recognition and declaration of gender identity and gender orientation.
6. At least 5 year of experience running a business.

### Procedure

In a qualitative research paradigm, it is crucial to ask specific questions and pay close attention to the participants' experiences and feelings. While keeping in mind the primary purposed of the study, semi-structured interviews guide is created. The interview protocol, inclusion criteria of participants, and semi-structured interviews guide (questionnaire) were shared with the mediating NGOs via email to give a clear picture and prior information before interview. After clarifying the objectives of the study for purely academic purposes, the contestants consented in writing to participate in the study. In addition to this, participants have the liberty to refuse any question or leave the interview at any moment without any pressure. The identification of transgender entrepreneurs will not share publically and kept secret. The interviews are conducted face-to-face only at the designated place by non-governmental or non-profit organizations. With the participant's consent, the interview are taped both audio and video using various recording devices. Following the disclosure of the aims of the study, participants asked open-ended questions to get the interview started. The interviewer presented a gift (chocolate bar) to relax the participants as token of appreciation. The information acquired during the interview is kept confidential, and the participants will remain anonymous. Because the majority of the transgender entrepreneurs (participants) are only literate, therefore the interview was organized in the local (Urdu) language. The interview schedule was modified in light of earlier discoveries, and data gathering was stopped once saturation (redundancy) is reached. After each interview, field notes are generated that contain the participant's demographic data (name, age, profession, and education) as well as any other interesting findings.

The interviewer asked a few demographic questions to gauge the interviewee's comfort level before moving towards formal questions from the agenda of the semi-structured interview. The primary subject served as the framework for the question arrangement. An open-ended question (such as "What problems did you face during the course of your business venture, or what solutions do you propose for these problems?" were constructed with the main subject in mind. Snooping questions were posed, such as giving a brief description of each barrier that the

participant took into account while starting the business and what possible support they anticipate for all the stakeholders. The final question of the interview was whether they missed any important topics or want to add anything that was not on the schedule. Each interview lasted between 90 to 100 minutes. After gathering the data, the transcripts of the audios and videos interviews was prepared. For confidentiality reasons, the transcripts was annotated with fictitious names for the participants. The interview schedule was keep changing after the first interview and preceding interviews were completed. The well-known qualitative software NVIVO 15, which is capable of handling a vast quantity of data, was used to carry out the data analysis. Continuous data collection and analysis occur concurrently in the constant comparative approach, which is the core component of grounded theory analysis (Lewis et al., 2023).

The coding procedure will be carried out in the first stage word by word, line by line, or in little data chunks. The grounded theory begins with codes, which are collections of words intended to explain the significance of phenomena. Themes can be examined to find the codes. The ideas used to describe each code must now be fixed because they have been finalized. Each line or block of data that indicated the barriers and support of transgender entrepreneurship in Pakistan was categorized at this level of coding. These codes are sorted and arranged according to the pertinent subject in the second step. During this phase, it was necessary to retain a codebook with the codes and an explanation of each code within. Additionally, giving abstract

names to the related codes and grouping them.

In the third stage, coding further connects categories and subcategories; this process is called axial coding, where the codebook and data are compared to ensure that the codes match the activities listed in the data set. The codes were aligned at the last stage, and the data was also inspected at an abstraction level. The categories were arranged using diagrams. To develop the study hypothesis statement or idea, the categories that later emerged, i.e., barriers and support of transgender entrepreneurship, will be integrated, linked, and organized into applicable clusters.

### Findings and Analysis

The finding of the study explained the following barriers, which actually faced by the transgender entrepreneurs towards staring their own business venture along with the support measures they are anticipating from government and society. At the end of the interviews, transcripts are analyzed using the open, selective, and axial coding. There are six (6) major barriers including economic, social, legal, educational, market and psychological faced by transgender entrepreneur during stating their own business venture. On the other hand, they also suggesting (6) possible support measures, including the government and legal support, financial support, non-governmental and non-profits organizational support, community and peer support, market access and visibility support, and finally psychological and emotional support (see Figure 1).

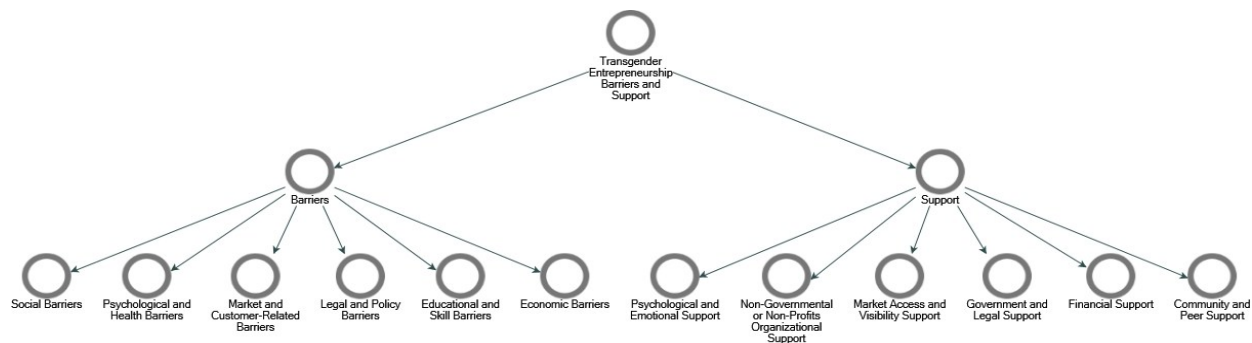


Figure 1: Transgender Entrepreneurship Barriers and Support.

### Social Barriers

The social barriers consist of all such challenges or barriers that are related to the surrounding social environment, including culture, customs, values, traditions, religion, region, and lifestyle. The transgender entrepreneurs faced discrimination and stigma from their customers, employees, and business partners. They always complain about a lack of family and community support, which pushes these transgender entrepreneurs towards social rejection. As a result, they are unable to get a sufficient amount of emotional support from their own people. Consequentially, they experience social isolation, which limits their access to social networking, business events, mentorship programs, and the entrepreneurial ecosystem.

Almost all of the participants in the study experienced social barriers during their entrepreneurial journey. These social challenges and barriers are the most prominent ones and have direct effect on transgender entrepreneurship. It is impossible to avoid such barriers being working-class transgender. These barriers included discrimination and social stigma, social rejection, and social isolation.

The following quotes reflect the social barriers of these transgender entrepreneurs:

*"I faced discrimination not only from society, but largely from my own people" (Respondent 01)*

*"I feel being reject person of this society" (Respondent 03)*

*"I think, being transgender, I have very limited assess of all*



*government of non-government organization for my business betterment” (Respondent 13)*

In addition to this, all the participants experienced discrimination from all the stakeholders of their business, including their partner, suppliers, and customers. The majority of participants shared that the suppliers are not providing raw materials due to their stereotyped mindset when they disclosed their gender identity. In some cases, the vendor refused to sell his products due to sexual orientation by transgender entrepreneurs. Nonetheless, transgender people faced discrimination even from their customers, who were the end buyers of the product or services. These customers feel hesitant to purchase from transgender entrepreneurs due to the societal stigma attached to this community. Furthermore, some clients considered the transgender people only for begging, dancing, and commercial sex activities, and as a result, they demanded sexual favors instead of buying their products or services.

### **Economic Barriers**

One of the most common and obvious business barriers reported by transgender entrepreneurs are the “economic barriers.” All the financial and money matters are addressed by these kinds of barriers. These barriers are further divided into three dimensions, such as limited access to finance, or, in other words, difficulty in securing loans, credit, or investment due to discrimination or a lack of guarantee. The second dimension is unemployment or underemployment by the transgender individuals, as prior exclusion from formal employment leaves many transgender with little savings or financial literacy to start their own business. Lastly, high startup costs and the additional burden of personal expenses (such as medical costs for transition) can limit business capital.

Kindly consider the following quotes in this reference:

*“When I decided to start my own business, the first thing come to my mind was arrangement of capital” (Respondent 02)*

*“I don’t have any investor for my startup, so I decided to invest from my own saving, which is very limited amount, so I could not accelerate as compare to other” (Respondent 07)*

*“The financial intuitions or banks are useless, as this involve allots of documentation and very difficult and lengthy procedure, I get loan from my family” (Respondent 10)*

*“The startup cost was very high, so its took me more time to start my business” (Respondent 22)*

As mentioned in the above quotes by transgender entrepreneurs, the first challenge that they faced while starting their business was economic problems. As money is the biggest barrier as well as support for any entrepreneur, it is required always, all the time, in every situation and at every stage of business because funds are needed for establishment, maintenance, and expansion of business.

### **Legal Barriers**

Many barriers confronted by transgender individuals are legal in nature. There are three subcategories under these barriers, including lack of legal recognition as absence of formal recognition or inconsistent legal gender status, which complicates business registration and access to government schemes. The second subcategory of these legal barriers is limited access to social welfare programs, as many transgender entrepreneurs are excluded from welfare programs, grants, and subsidies meant for marginalized groups, and the final subcategory of these legal barriers is discriminatory legal frameworks. In Pakistan, laws may not offer protection from discrimination, discouraging transgender people from entering the market.

The following are few quotes, which reflect their legal struggle being entrepreneur:

*“My gender identity was not disclosed publicly as I not register as transgender” (Respondent 03)*

*“I don’t have any identity document after I changed my sexual orientation” (Respondent 05)*

*“We are alien or ghost as we does not exist anywhere” (Respondent 09)*

*“Yes, due to my gender identity, I am not able to access any welfare scheme and grant issued by the government” (Respondent 16)*

*“I experience discriminatory behavior from market people, which really discourage me to continue my business” (Respondent 25)*

For many years, transgender people in Pakistan fought for their gender identification in legal settings. Prior to the 1970s, they were not officially registered anywhere; however, as of right now, they are listed as gender-X with the National Database and Registration Authority (NADRA), with over 20,000 people registered until the 2023 census. However, prior to the 21st century, they lacked legal protection for their rights in Pakistan. From 2000 to 2010, the Supreme Court of Pakistan took the lead in this case and imposed a number of rulings pertaining to the rights of Pakistan's transgender minority. After years of legal reforms announced by the Pakistani government, the parliament finally enacted the "Transgender Persons (Protection of Rights) Act 2018" to protect the rights of the transgender population. However, because of the difficulties in putting these legal reforms into practice and the unreliability of the data that is currently accessible, the debate is still going on in the Pakistani Parliament.

### **Educational and Skill Barriers**

The limitations faced by transgender entrepreneurs, who were unable to obtain formal or informal education and acquire any skills necessary to stay competitive in the market, are explained under the category of educational and skill barriers. Because they have not completed their schooling, transgender people would not be aware of the advancements in knowledge

and skills that have taken place, which makes it more difficult for them to be transgender entrepreneurs. There are three subcategories of these barriers, including limited educational opportunities: discrimination in schools often leads to early dropout, reducing access to formal education and entrepreneurial skills. The second subcategory is lack of business training and skills development opportunities, as mainstream entrepreneurial opportunities may not address the specific challenges faced by transgender entrepreneurs, and finally the digital divide: limited access to technology and digital literacy training can be an obstacle in today's market.

The following quotes are evident of educational and skill barriers faced by transgender entrepreneurs:

*"My class fellows taunt me, hoot at me because of my womanized orientation, so I decide to leave my school"*  
(Respondent 08)

*"I want to study further and want to learn e-commerce skills for betterment of my business, but I couldn't find any place which help me in this matter"* (Respondent 17)

*"My biggest regret of life, that I cannot get proper education"* (Respondent 21)

### Psychological Health Barriers

The psychological barriers included all such barriers, which are related to cognitive activities and has huge impact on transgender entrepreneurship. On the other hand, health barriers including are all such kind for barriers which are related to the physical and mental health of transgender community of this country. Almost all the participants of the study experience these kind of barriers. The first subcategories is mental health challenges. As transgender individuals often experience stress, anxiety, and depression due to social stigma and discrimination, affecting their ability to run a business. The second subcategory is lack of role models and mentor in transgender community of Pakistan. It is fact that there is absence of visible transgender entrepreneurs reduces confidence and aspiration of potential entrepreneurs. Lastly, fear of harassment and violence is the third and final subcategory of these psychological health barriers. This is concerns over personal safety, which can prevent full participation in entrepreneurial activities by the transgender community.

The following quotes of the participants are recorded in this reference.

*"I never feel properly fit either mentally or physically, this limit my entrepreneurial activities"* (Respondent 02)

*"Once my close friend, who was also a transgender, get physical abuse and violence from few young boys which badly affected her mental and physical health"* (Respondent 05)

*"Being transgender individual, my primary concern is my life security, I think, I never feel safe in this country"*  
(Respondent 10)

*"Although there are few highly educated transgender*

*working as doctors, engineers etc. but I really feel Pakistan is still lacking in real heroes, role models and mentors in transgender community"* (Respondent 24)

### Market and Customer-Related Barriers

The "market and customer-related barriers" include the competition in their industry, discriminatory clientele, and the dearth of transgender entrepreneurial prospects in the local market. Few participants encounter social biases from their prospective clients, who steer clear of transgender-owned companies when making purchases. Others suffer from a lack of market prospects since companies that serve underdeveloped or niche customers (such as LGBTQ+ goods or services) might not have much room to grow. Since many cisgender people work in the same industry, many others face intense rivalry in the market, which further reduces the transgender community's prospects of success as entrepreneurs.

The following quotes of the participants are recorded in this reference:

*"My female's clients sometime feel uncomfortable, when I am doing their makeup"* (Respondent 12)

*"The behavior of my customer get changed, when the know my gender identity"* (Respondent 15)

*"I am facing high competition in my business, which restricting my business stability and scalability"* (Respondent 16)

*"Transgender entrepreneurs are usually involve in limited business field or industries, which limit their changes to expand and grow their business"* (Respondent 23)

On the other hand, addressing these barriers requires a combination of legal reforms, financial inclusion strategies, and support programs, tailored to transgender entrepreneurs, promoting inclusive policies, access to education, and public awareness can help to create a more enabling environment for transgender entrepreneurship. There are few suggested support systems or mechanisms that can benefit transgender entrepreneurs, based on the interviews of participants, as follows:

### Government and Legal Support

The following supportive steps suggested by the participants of the study, must be taken by the government or civil society to protect the rights of the transgender community, which help in promoting entrepreneurship in this marginalized community.

- The government should establish a legal framework including legislation, laws, and anti-discrimination policies that provide protection against discrimination in business and, consequently, create a safer environment for transgender entrepreneurs.
- The government must include the transgender in social welfare programs and offer grants, subsidies, or tax exemptions, targeting this marginalized group.

- The government should facilitate transgender entrepreneurs in business registration and legal identity by simplifying legal recognition and business registration processes (one-window operations), which enable transgender entrepreneurs with easier access to government services and schemes.

The following quotes are reflections of this government and legal support wanted by the transgender entrepreneurs:

- "If government offer, hassle free business registration process, I will register my business" (Respondent 01)*
- "We are unable to get ourselves register in any government scheme, which actually develop for promoting entrepreneurship in our community" (Respondent 04)*
- "I feel discrimination from all the stake holders of my business, including my suppliers, customers and business partners" (Respondent 12)*
- "I want to expand my business in this country, but I don't feel safe here" (Respondent 17)*
- "I always humiliated and discriminated by the society, and there is nothing to protect me" (Respondent 23)*

### Financial Support

The financial support covers all money matters and consider very vital for transgender entrepreneurship. The following measure should be taken by the all stakeholders for encouraging transgender entrepreneurs in Pakistan. The following recommendations are given by the participants of the study consider the financial support.

- The financial institutions can offer loans and financial products tailored for the transgender community through their microfinance and social banking.
- The crowd funding platforms allow transgender entrepreneurs to raise capital directly from supporters.
- Investors and social venture funds can focus on supporting businesses with a positive social impact for transgender entrepreneurship.
- The community savings groups can raise informal savings from groups or cooperatives within the community, which can help transgender entrepreneurs.

The interviewees offered the following statement in order to seek financial support:

- "Financial support is always needed, for every time and every stage of business for, its stability and scalability" (Respondent 03)*
- "I need capital to start my business, but unable to get any financial support. Finally, I invested my savings in the business, which took me so long to become an entrepreneur" (Respondent 05)*
- "I need zero interest loan with easy and flexible installment plan to finance by business"*

*(Respondent 09)*

*"Money is everything for business persons" (Respondent 10)*

*"My community helped me a lot in staring and establishing my business venture" (Respondent 18)*

### Non-Governmental/ Non-Profits Organizational Support

Pakistan is considered the most charitable state in the world (ref); therefore, the role of non-governmental/non-profit organizations is evident in this nation. The non-governmental/non-profit organizations are already providing huge support for the transgender community. The below mentioned suggestions are given by the transgender community in order to increase the effectiveness of this support.

- The NGOs should start capacity-building programs, which provide training in financial literacy, business planning, and entrepreneurship skills tailored to transgender individuals.
- The non-profit organization should provide legal aid and advocacy to the transgender entrepreneurs, which navigate their legal hurdles and provide advocacy for policy reforms.
- The non-governmental organizations should offer networking and mentorship programs to the transgender entrepreneurs, which offer a platform for peer networks and connect transgender entrepreneurs with mentors and role models.
- The social enterprise incubators and accelerators should provide support to transgender entrepreneurs.

The following quotes are provided in this reference:

- "I am very happy with the role of NGOs in Pakistan" (Respondent 06)*
- "NGOs are providing the huge support in transgender entrepreneurship" (Respondent 09)*
- "The role of non-government or non-profit organizations is very effective but they are also suffering with the scarcity of the resources" (Respondent 14)*
- "The NGOs are provide all kind of help to our community but the scope and operations are limited in big cities of this county" (Respondent 15)*
- "The NGOs must provide such trainings which capable us to live our live with equality in the society" (Respondent 18)*

### Community and Peer Support

The community and peer support is the initial support, which is always anticipated by any individual. In the case of the transgender community, this support is considered the most effective support. There are a few suggestions given by the interviewees in this reference:

- Transgender business incubators should more focus on startups and offer financial, logistical, and mentorship support to other transgender entrepreneurs in their community.



- Transgender businesses should establish associations or chambers of commerce that specifically support minority entrepreneurs.
- These associations or chambers of commerce should offer entrepreneurship conferences, summits, and events, which can provide opportunities to learn, network, and gain visibility.
- Community support groups within the community should provide emotional support, share resources, and offer guidance to aspiring other transgender entrepreneurs.

The below given quotes are the reflection of these recommendations:

*"I want that our community should provide such platform, where our successful business persons can provide financing to other young transgender entrepreneurs" (Respondent 08)*  
*"I think transgender entrepreneurs should establish a legally register association, which can provide 360 degree visibility for other transgender business persons" (Respondent 11)*  
*"The majority of transgender belongs to the poor financial background, so they cannot help others but they can teach them the required skills to become a successful entrepreneur" (Respondent 25)*

### Market Access and Visibility Support

"Market access and visibility support" is the most vital support for entrepreneurship after the financial support. For transgender business opportunities, this support is important, but very few initiatives have been taken in this regard. In this reference, a few suggestions were given by the participants of the study:

- It is a dire need to start supplier diversity programs, as some corporations and companies already have supplier diversity initiatives that actively seek to do business with transgender-owned small and medium enterprises.
- It is required to take initiatives like participation in LGBTQ+ events and pride markets that provide transgender entrepreneurs with visibility and market access.
- The media and advocacy campaigns should be started highlighting transgender entrepreneurs; this will help break stereotypes and promote their businesses.

The participants gave their thoughts, ideas and expression on the market access and visibility support in the following quotes:

*"I think, we need easy access to market place, which defiantly help us to grow our business." (Participant 02)*  
*"I believe such initiatives will help transgender entrepreneurs like business conference, events and gathering which provide a platform for networking with suppliers and business partners" (Participant 11)*  
*"I feel I am lacking in market awareness which limits my access*

*towards the large group of potential clients" (Participant 12)*

### Psychological and Emotional Support

Last but not least, the psychological and emotional support is significantly important for transgender entrepreneurs. In this highly competitive business world and orthodox society, they face high level of stress, depression, discrimination and unequal behavior from everyone. Few suggestions are given by the transgender entrepreneurs in this context:

- The transgender entrepreneurs requiring the access to mental health services including mental health support, counseling, and peer support groups, which help transgender entrepreneurs manage their stress and build resilience.
- Another initiative should take place immediately to safeguard psychological and emotional support the affirming communities which ensure participation in LGBTQ+ networks fosters a sense of belonging and emotional well-being, essential for entrepreneurial success.
- The government or civil society should start self-care and resilience programs as some initiatives focus on building mental resilience through self-care practices and stress management workshops.

The following quotes are the witness of the psychological and emotional support:

*"Sometimes I tried from all these challenges in life, but no one is there to buck-up me." (Participant 05)*  
*"My mental health is badly suffering, I need immediate help." (Participant 13)*  
*"I feel very depressed, even sometimes I thought of suicide, but couldn't, I need someone to talk about my problems." (Participant 21)*

The implications of these findings create a new light on the difficulties and opportunities that transgender people experience during and after starting their own business venture in Pakistan.

### Discussion

As already discussed, the core idea of this research is to identify the available barriers experienced and possible support required by the transgender entrepreneurs during their business in Pakistan. The highlights of the study is that very small amount of research is conducted on transgender entrepreneurs, who encountered various problems during start of their own business and possible solutions of those problems to encourage entrepreneurship in transgender community of Pakistan.

These findings of the study is also consistent with earlier investigations on the subject matter (Sohail et al., 2022); (Kidney, McAdam, & Cooney, 2024); (Ramalingam et al., 2024). The analysis of this research indicates that transgender

entrepreneurs suffer considerably more issues than cisgender do, because of stigmatized behavior of society and unsupportive surrounding environment. As a result, do not have limited access to the available resources which restricts their ability to opportunities creation, opportunities visualization and finally opportunities exploitation for entrepreneurship. Although, the issues faced by transgender entrepreneurs and cisgender entrepreneurs were comparable in general, but transgender experience different social-economic issue, because of the biological differences. For every entrepreneur, the available barriers to start their own business venture are same but, for transgender individuals, obtaining opportunities is more challenging. They live not only with both gender role i.e. feminine and masculine but also face the both gender problems and challenges to start their own business venture. In addition to this, transgender community is in minority group, therefore, they struggle with their basic rights in this country.

If these six barriers are cater thought recommended six supporting measures, the transgender entrepreneurship can be flourish in Pakistan. Inferring that the transgender entrepreneurs are facing economic, social, legal, educational, market and psychological barriers during the start their own business venture and, if the suggested support systems, government and legal support, financial support, non-governmental and non-profits organizational support, community and peer support, market access and visibility support, and finally psychological and emotional support can take place properly, the transgender entrepreneurship can be flourish in Pakistan. There is a strong acknowledgment that the stereotyped role of transgender individuals is impeding transgender entrepreneurship, hence government legislation and regulations are being introduced and implemented as an intervention to obliterate the problems experienced by transgender entrepreneurs. In-depth gender awareness training programs, gender proofing in public, and routine gender impact assessments to examine gender bias are just a few of the actions and policy interventions that can be implemented.

Also, championing successful transgender entrepreneurs who have achieved and have overcome gender inequality can be portrayed as role models for the transgender community. Along with this, inducing policies offering the right funding opportunities for transgender individuals will show a drastic growth of transgender individuals choosing entrepreneurship as their career. If the future objective of a policy is to increase the transgender entrepreneurs, particularly amid the financial crisis and increased unemployment rate, it is fundamental to take into account the challenges faced by the transgender entrepreneurs.

### Conclusion

Entrepreneurship is a viable means for transgender individuals to overcome obstacles such as persistent preconceptions, discrimination, and gender inequality. The aim of this research was to investigate the available barriers and possible support for transgender entrepreneurship in Pakistan.

Overall, transgender entrepreneurs encountered six main entrepreneurial barriers, some of which were also confronted by cisgender men and women entrepreneurs, according to survey participants. After finding out their six possible support, the government, policy makers, civil societies and non-profit or non-governmental organizations try to help this marginalized community and ensure them to that they can also live their life with respect, honor and equality.

### Limitation and Future Direction

Similar to other studies, this particular study has some shortcomings that need to be addressed in future research. First of all, most of the study's participants are from Punjab, which is Pakistan's most populous province. However, representation of other provinces is also vital because of cultural and other socioeconomic disparities of these provinces of Pakistan. Secondly, most transgender individuals are not well educated and are from diverse age groups i.e. from 18 years to 65. If only younger or more educated transgender participants were included in the study, the results might differ for subsequent research. Thirdly, this study was only carried out in Pakistan; in the future, other South Asian nations like India, Bangladesh, and Nepal may also include to extend this reach and make it a global impact. Lastly, this study only conducted on transgender community of Pakistan, other minority groups like LGBT+ were also not included in this research, which may consider for future research.

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### CRedit Authorship Contribution Statement

Farhan Qadir, Shafaq Arif Chaudhry: Conceptualization, Data curation, Formal analysis, Funding acquisition, Investigation, Methodology, Project administration, Resources, Software, Supervision, Validation, Visualization, Writing – original draft, Writing – review & editing.

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We confirm that we have no financial or personal conflicts of interest associated with this work.

### Funding

We declare that no external financial support was provided for this study.

### Ethical Statement

The research complied with ethical principles, and no approval was required due to the absence of human biological materials.

### Data Availability Statement

Data used in this study are accessible upon reasonable request by contacting the corresponding author.

### Artificial Intelligence/ Language Module Statement

This study did not involve the use of AI or LLM tools for writing, analysis, or proofreading, and the authors accept full accountability for its content.

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