

Women Entrepreneurs Struggling for Sustainability

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ABSTRACT

The purpose of the study was to explore the main issues and challenges of female entrepreneurs within the context of a developing country, particularly during the COVID-19 pandemic. The feminist theory provides a theoretical lens for the foundations of this research. Data were collected via in-depth interviews from eleven female social entrepreneurs of KP, Pakistan, and analyzed using thematic analysis. On an empirical level, we have identified and discussed a number of interesting and explanatory themes related to female entrepreneurship that have been combined in an overarching theme of socio-economic impact on female social entrepreneurs. The findings have significance for a proactive approach for future episodes of the pandemic. In the end, the study comes to the conclusion that gender-sensitive crisis support for female entrepreneurs is necessary, addressing both universal economic shocks and the deeply ingrained sociocultural barriers that increase their vulnerability.

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INTRODUCTION

Current business literature shows that women's businesses tend to have a variety of idiosyncratic characteristics (Khan & Yunis, 2019). Gender bias in entrepreneurship has resulted in low participation of female entrepreneurs in important decisions with respect to managing businesses (Levent et al., 2003; Yunis et al., 2018). The social and economic uncertainty was further elevated with COVID-19 (World Health Organization, 2020). However, it has been difficult for the literature to comprehend how entrepreneurial activity is affected by episodes of crisis (Doern et al., 2019). According to Alonso et al. (2020) and Cowling et al. (2020), all crises have an immediate and long-term impact on the small business and entrepreneurial communities.

Although businesses are always at risk and prone to crises, their effects are not equal on gender. Pre-existing gender-related disparities in entrepreneurship, when coupled with the risk due to crisis situations, increase the susceptibilities of small enterprises, such as low financial safeguards, demand shocks, and supply chain disruptions. Crisis responses for women entrepreneurs, particularly in developing economies, are mediated by a number of factors, including their overrepresentation in sectors that are highly impacted (such as retail and services), unequal care responsibilities, and normally limited access to finances and formal support networks (OECD, 2020). Consequently, a crisis situation poses not only economic challenges but also a gendered dilemma, which further increases the gendered disparity in entrepreneurship.

Most female-owned enterprises in KP have been severely affected by the government restrictions and prolonged lockdowns. Small businesses have limited finances, and thus a lack of liquid capital during the crises further added to their ordeal. Businesses were mostly transferred online to keep them afloat, but unfortunately female entrepreneurs were unable to digitize their businesses (OECD/European Union, 2019). In the 2008 crisis, even in developed economies like Poland, France, and Spain, among other countries, female-owned businesses were hit hard (OECD, 2020), let alone the social enterprises in developing countries. For many female entrepreneurs, declining business revenues put their families' livelihood at risk (de Vries et al., 2020). Considering the economic significance and vulnerability of women-owned businesses, greater attention is required to understand how these entrepreneurs should strategize during crisis situations (Herbane, 2010).

Numerous reports and research have highlighted the fact that COVID-19 has affected the two genders differently (Fisher & Heymann, 2020; *World Bank East Asia and Pacific Economic Update, April 2020: East Asia and Pacific in the Time of COVID-19*, 2020). Female entrepreneurs coped with difficulties,

both on economic and family fronts, during the closure periods. Integrating entrepreneurial activity with their family responsibilities is an intricate task even in normal situations. Thus, women-owned businesses in developing countries are particularly at high risk due to the COVID-19 crisis.

To control the spread of COVID-19, the government of Pakistan imposed safety measures by shutting down businesses and by making people homebound. Unfortunately, women-owned businesses are overrepresented in sectors that are severely impacted mainly due to decline in customer demand or supply chain disruptions, inexperience or small size of their firms, low liquid capital, restrictions and limitations on networking for women during the pandemic, increased household responsibilities due to shutdown of schools, and increased healthcare duties. All of this resulted in drastic shrinkage of their revenues. Some female entrepreneurs were even forced to permanently shut down their businesses.

The current study aims to examine the challenges experienced by women-led small businesses in Pakistan during the COVID-19 pandemic, taking into account the combination of general crisis consequences and gendered entrepreneurship vulnerability. More specifically, it looks into how this gendered crisis is experienced in real life by answering the following questions: 1) How have women entrepreneurs experienced the COVID-19 crisis in terms of their businesses in the context of a developing country? and 2) How have women entrepreneurs managed to strike a balance between their business and family affairs?

The findings of this study are of great significance and deviate from the previous descriptive studies conducted by different scholars and institutions. First, instead of conducting an online survey or filling out questionnaires, this study comprises detailed one-on-one interviews with the owners of women-led businesses in Khyber Pakhtunkhwa. Secondly, it discusses an in-depth understanding of the plight of women entrepreneurs and entrepreneurship during the COVID-19 crisis using a qualitative approach by sharing their experiences of struggle in uncertain situations. Ratten (2020) stresses that empirical work on COVID-19 and entrepreneurship should be exploratory because the lasting consequences of the crisis are indefinite. This implies researchers to be inventive.

This study has highlighted the social and economic problems faced by women during the COVID-19 crisis to create awareness among the different stakeholders to strategize for women's entrepreneurial training and plan new programs, which will extend financial, social, and moral support to the vulnerable female entrepreneurs of a patriarchal society like Pakistan.

LITERATURE REVIEW

Entrepreneurs in a Time of Pandemic

The entrepreneurs, during 2020 and 2021, operated in a volatile business environment. The economic and social changes caused by the COVID-19 crisis will leave emotional, psychological, personal, societal, economic, and cultural marks for a long time to come (He & Harris, 2020). Brown et al. (2020) contend that the attention of policymakers has inevitably, and quite reasonably, concentrated on the instant impacts of the COVID-19 crisis on existing entrepreneurs. In the short term, entrepreneurs face challenges in relation to their ability to avoid cash-flow problems and/or prevent liquidation. Social entrepreneurs are susceptible to crisis because they lack the capital of larger companies (Stephens et al., 2021). Besides the financial and social strains on entrepreneurs, the culture and environment have also become a big challenge for female entrepreneurs to work as entrepreneurs.

The ability of an entrepreneur to manage a crisis successfully can mean the difference between survival and failure (Doern et al., 2019; Kuckertz et al., 2020). Business setbacks affect four aspects of an individual's life: economic, social, psychological, and physiological (Anderson et al., 2018; Cunningham et al., 2022; Singh et al., 2007). The prime negative influence of a crisis or failure is likely to be fiscal strain, which will be translated into the survival of an enterprise (Simmons et al., 2014). Besides the financial loss, business crises also result in emotional damage and psychosomatic stress by reducing self-esteem and the sense of losing control (Jenkins et al., 2014; Yunis & Hashim, 2020). During a crisis situation the entrepreneurs tend to exhibit high levels of psychological stress due to a sense of losing control (Freeman et al., 2019) and negative emotions, which reduces their propensity to continue their entrepreneurial journey (Lent et al., 2019; Shepherd & Haynie, 2011).

Women entrepreneurs in KP

Women entrepreneurs play a significant role in gaining sustainable economic development. However, in Pakistan, and particularly in the Khyber Pakhtunkhwa (KP) Province, their potential remains largely untapped due to deeply entrenched socio-cultural norms that have been commonly documented in the literature. The patriarchal structure prevalent in the region designates men as primary breadwinners and confines women to domestic roles, which directly marginalizes their economic participation.

The challenges for women entrepreneurs in KP are multifaceted and stem from this foundational context. Empirical studies highlight a union of social and

cultural barriers, including restricted mobility linked to purdah norms (Lindholm, 1982), limited access to entrepreneurial education and training (SMEDA, 2016), and significant difficulties in securing financial capital due to collateral requirements and gender bias (State Bank of Pakistan, 2022). Furthermore, the disproportionate burden of unpaid household and care work constrains the time and energy women can devote to their businesses (Pakistan Bureau of Statistics, 2019). According to Roomi and Parrott (2008), these factors collectively lower women's self-efficacy and entrepreneurial intentions, thus strengthening economic dependency.

The Pukhtoon community's norms, often interpreted through a conservative lens, play a defining role. Research on gender issues in Pashtun societies shows that gender roles are socially constructed, leading to marked disparity. Studies note that traditions and selective religious interpretations are frequently invoked to curtail women's rights to education and employment (Khan, 2007). This is reflected in the statistics: for instance, the 2018-2019 Pakistan Social and Living Standards Measurement (PSLM) survey reported a literacy rate disparity in KP of 76% for men compared to 40% for women (Pakistan Bureau of Statistics, 2021). Low female literacy rate is a key barrier that explains limited access to entrepreneurial information, formal economic networks, and digital tools.

Consequently, a significant gender gap exists in the SME sector. According to the Pakistan Labor Force Survey (2017-2018), women's labor force participation in KP was only 14%, compared to 60% for men (Pakistan Bureau of Statistics, 2018). Prior to the pandemic, scholars had already declared the fragile position of female entrepreneurs in KP, constrained by an "institutional void" of support. The COVID-19 pandemic, hence, did not create new challenges but aggravated these pre-existing, well-documented structural inequalities (UNDP Pakistan, 2020).

The current study aims to build upon this established body of work by conducting a detailed analysis of how the specific crisis of COVID-19 has impacted local women-led businesses in KP, Peshawar. It seeks to extend the findings of previous regional studies by uncovering the complex, lived experiences of the pandemic's compounded challenges on this already vulnerable entrepreneurial group.

The Feminist Lens

According to Acker (1987), feminist theoretical perspectives address the questions of the lower status of women in a patriarchal society, why it happens, why it is propagated, how it might be changed, and what life would be like without it. Feminist qualitative research is dedicated to feminist ethics and

theories and acknowledges the epistemological position of subjective knowledge that is deeply rooted in lived experiences of the social actors and is reflexive. Feminist theory thus helps in answering research questions and is used as the methodology of research besides serving as a foundation for analysis. The goals of feminist research include dissecting structures that give rise to female oppression and gender-based discrepancies and thus carving new ways of constructing knowledge.

In explaining the systematic differences of why female entrepreneurs face more hardships in their smaller-sized businesses than men, we have borrowed two theoretical perspectives from H Holmquist and Sundin (2002): liberal feminism and social feminism. First, feminist perspectives are necessary to understand this phenomenon. Second, the difference between the issues faced by the two genders needs to be understood within the conventional theories relating to the domain of entrepreneurship. Thus, both perspectives are vital to grasp the in-depth imbalances of gender and entrepreneurship. Entrepreneurship has mostly been studied with a masculinized approach (Galloway et al., 2015; Welter et al., 2014), and the entrepreneur has become synonymous with a male who creates wealth by pursuing business (Franco & Matos, 2013).

METHODS AND METHODOLOGY

The current study has resorted to qualitative research using an interpretative framework. The feminist theory provides a theoretical lens for the foundations of this research. According to Levinson (1998), feminist ethnography is used for “gendered construction and representation of experience, which is informed by a political and intellectual commitment to the empowerment of women and the creation of more equitable arrangements between and among specific, culturally defined genders” (p. 339).

Data were collected using purposive sampling from eleven women entrepreneurs in KP, which took around six months in the year 2021. This technique was aligned with the strategy of the study (feminist ethnography) that allows a researcher to critically select cases that could satisfactorily answer the research questions. This implies identifying and selecting knowledgeable and appropriate female entrepreneurs who had firsthand experience of the issues and challenges during the crises. Our sample consists of entrepreneurs who are small-scale social entrepreneurs but who seem to be contributing to the social well-being of the community. For broad representation of experiences across various industries and personal contexts, cases were carefully chosen based on the criterion of “maximum variation.” We found that data reached the point of theoretical saturation after eleven interviews, and new data no longer produced

fresh theme insights or significantly changed the developing conceptual categories (Saunders et al., 2018). By the eighth and ninth interviews, we noticed repetition of core themes related to gendered constraints, dual burdens, and adaptive strategies. This indicated that our sample had provided an in-depth understanding of the phenomenon. Data collection and analysis were done concurrently, and this decision was reached iteratively. As we discussed earlier, women in KP confront social constraints for gaining financial independence. The selected eleven cases challenged social norms in establishing their enterprise.

The interview protocol consisted of open-ended questions grouped into social and economic themes. It also helped us maintain consistency in the data collection process. Interview protocol is important as it improves the rigor in qualitative studies. Some of the content questions in the protocol were focused on the main constraints and challenges those women entrepreneurs face during the pandemic, such as what external challenges or constraints were faced by women-led businesses during the COVID-19 pandemic? What personal issues and challenges did women-led businesses face during the lockdown that made them continue or discontinue their business? How did women-led businesses suffer during the pandemic because of government/legal regulations? How did women-led businesses suffer during the pandemic because of government/legal regulations? Did the government start any initiatives to support women-led businesses (funds or training)? What steps or precautions would a women-led business take in order to cope with risks and uncertain situations like COVID-19 in the future?. Besides, some probing questions were also asked of the interviewees for further elaboration on answers to certain content questions.

The interviews lasted between 50 and 160 minutes and were conducted in the native languages (either Urdu or Pashto). The audio-recorded interviews were later transcribed in English for extraction of categories and themes. Interviews were conducted with women entrepreneurs who were doing businesses in the textile, beauty, fashion, food, vocational training, hospitality, and media industries. 90 percent of the female-owned businesses were related to the service sector, whereas the remaining 10 percent had to do with production. One author later translated the recording into English, while the second author checked by to ensure accuracy and validity of the study. The list of the interviewees has been provided in Table 1.

ANALYSIS

The situation of women entrepreneurs during the pandemic could be best understood by taking the context in which they operate. This is also the requirement of ethnographic research to study a phenomenon by immersing

Table 1.
List of interviewees

No.	Interviewee code	Type of business
1	Mrs. A	Women Clothing Brand
2	Ms. B	Women Clothing Brand
3	Mrs. C	Food Business
4	Ms. D	Clothing and Jewelry Brand
5	Ms. E	Cosmetics Retailer
6	Ms. F	Clothing Retail Shop
7	Mrs. G	Event Planner
8	Ms. H	Women Led Startup
9	Ms. I	Female Photographer
10	Ms. J	Female Photographer
11	Ms. K	Baking Shop

in the social and cultural context in which it happens. Different levels of codes were generated for the purpose of analyzing the data, which terminated into the generation of subcategories, core categories, and an overarching theme. The answers were arranged into an overarching theme of socio-economic impact on women entrepreneurs in KP. Thematic analysis is the traditional approach for studying entrepreneurial phenomena (Moult & Anderson, 2005) and is appropriate for interpretative studies (Creswell et al., 2003). The following steps were followed in the thematic analysis: (1) gaining familiarity with the data through reading and rereading interview transcripts; (2) coding and categorizing the transcripts; (3) identifying subcategories, core categories, and main themes; (4) identifying explanatory connections; (5) explaining and theorizing the entrepreneurial practices of the participants. The core categories and subcategories, along with a sample of selected excerpts (raw data) from the interviews, are presented in Table ?? (Social Impact) and Table 3 (Economic Impact).

Synthesis: Answers to the Research Questions

Two research questions that sought to comprehend the lived experiences of women entrepreneurs in KP during the COVID-19 crisis served as the basis for this ethnographic study. We are able to give clear responses because of the thematic analysis of rich interview data.

RQ1: How have women entrepreneurs experienced the COVID-19 crisis in terms of their businesses in the context of a developing country?

Table 2.
Social Impact Themes on WomenEntrepreneurs in KP

Core Category	Sub-category	Illustrative Data Excerpt
Social Impact	Increased Household & Unpaid Work	"I was working 24/7... so tired that I could not manage my business activities." (Mrs. C)
	Limited Access to Technology	"These women... do not know how to use smartphones." (Ms. H) / "I suffered from my lack of education... to shift online." (Mrs. A)
	Inadequate Representation in Decision-Making	"I do not know of any Government approved funds for women..." (Mrs. C) / "Most... are not registered so, they do not get aware..." (Ms. I)
	Religious Extremism	"I received threats from religious extremists to close my Training Academy." (Mrs. A)
	Limited Networking & Mobility	"Not being able to meet [artisans] was a major disaster." (Ms. H)
	Community Attitude & Gender Norms	"My husband... is of the opinion that I should... look after my home and kids." (Mrs. H) / "I had to seek the permission of my father and brothers to travel." (Ms. E)

Table 3.
Economic Impact Themes on WomenEntrepreneurs in KP

Core Category	Sub-category	Illustrative Data Excerpt
Economic Impact	Lockdown Effects	"When the markets were closed... our daily earning had been stopped." (Mrs. A) / "The '5 Customer Policy' exhausted the customers." (Mrs. A)
	Financial Crisis	"I had to invest more money and I did not have any." (Ms. B) / "I had to utilize my savings to pay the poor staff." (Mrs. G)
	Lack of Government Support	"[I got] no help, loan or relief from the Government" due to business type. (Mrs. A)
	Lack of Entrepreneurial Knowledge	"I had no financial skills to save for such a crisis." (Ms. I)
	Supply Chain Disruptions	"I could not get raw materials... on time. That was a huge issue." (Mrs. B)

In direct answer to the first question, the results show that the crisis was perceived by female entrepreneurs as a compound gendered shock in which pre-existing socioeconomic vulnerabilities and universal business disruptions collided catastrophically. In addition to revenue loss, their experience was marked by a complex struggle characterized by (1) the collapse of demand in female-dominated service sectors (such as textiles and beauty); (2) an acute

liquidity crisis made worse by a lack of formal credit and savings; (3) severe supply chain and mobility restrictions that were exacerbated by culturally prescribed restrictions on women's movement (purdah); and (4) a nearly complete lack of targeted government support, leaving them to rely on shaky informal networks.

Importantly, their experience was filtered through KP's patriarchal norms, which continuously subordinated their identities as "entrepreneurs" to their primary social obligations as caregivers, making business survival a deeply personal and socially contentious undertaking.

RQ2: How have women entrepreneurs managed to strike a balance between their business and family affairs?

In response to the second query, the data shows that, at the height of the epidemic, "striking a balance" was essentially an unachievable ideal. Rather, women participated in a precarious negotiating and sacrifice triage process. The physical and temporal barriers between work and home were destroyed by the lockdowns, which resulted in an overwhelming increase of the "double burden." When confronted with this unmanageable workload, participants reported a hierarchy of reaction in which household and family responsibilities nearly always took precedence over business operations, resulting in postponed business decisions, shortened working hours, and, in several instances, closure.

Instead of using balance as their main coping mechanism, they relied on informal support and personal endurance, internalizing a great deal of stress and financial risk, and using digital tools when they could. This "management" frequently came at a significant personal cost to their well-being and the health of their businesses, demonstrating how crises uphold established gender norms at the expense of women's economic agency.

In conclusion, these entrepreneurs had to navigate a compounded dilemma during the epidemic, when commercial difficulties were inextricably linked to gendered societal norms. The results verify that crisis response is intricately woven into the sociocultural fabric of a place like KP, compelling women to adopt a reactionary triage stance rather than facilitating strategic balance.

FINDINGS AND DISCUSSION

The current study has highlighted the issues related to COVID-19 in female entrepreneurs in the context of KP using the feminist lens. The findings show that some of the challenges are generic in nature and pose a threat to both male and female entrepreneurs; however, some particularly pertain to women entrepreneurs in the given cultural context. Studies noted differences

in male and female entrepreneurs' motivations in starting their enterprises, their administrative and entrepreneurial skills and professional backgrounds, and the problems they face. According to our findings, female entrepreneurs hold small, slow, and modest expectations about their businesses, and growth prospects are a result of situational constraints. These differences can be accounted for by differences in the attitudes and the values of the two genders. Female-owned businesses are more vulnerable in pulling through a crisis situation due to a lack of adequate resources, particularly in terms of business acumen, managerial experience, and access to finance. Lacking such requirements may limit the expansion of female firms. Moreover, the desire to expand may interfere with other cherished goals, e.g., family demands and conjugal life. These observed differences do not imply that women will be less effective in business than men, as affirmed by feminist theories that offer some perspectives on these variations. The main issues identified in the data were arranged into two core categories: social and economic impacts and are discussed at length.

Social Impact

Social impact takes into account all those factors and issues that have to do with the well-being of women entrepreneurs due to the change in the social dynamics of the society during COVID-19. These issues include, but are not confined to, increased household responsibilities and unpaid work, women's limited access to technology, inadequate representation of women's presence in decision-making bodies, religious extremism, limited networking and the issue of women's mobility, and family members' attitudes.

Increased household responsibilities and unpaid work

It is important to note that women's unpaid work increased manifold during the pandemic with possibly negative implications on long-term business outcomes. According to the World Bank report, Pakistani women devote on average 10.5 times more time than men to unpaid domestic work (World Bank, 2020). The unpaid work includes household errands and caring for children and older family members (Tariq & Bibler, 2020). Women are thus more time-poor to care for their own healthcare and develop their economic and business skills. During the COVID-19 crisis, women entrepreneurs were experiencing difficulties in carrying out business activities because of increased household duties that could be accounted for by quarantine and caregiving responsibilities (Chmura, 2020). Maintaining a balance between household responsibility and entrepreneurial activities is tough, as each requires complete dedication. According to Madgavkar et al. (2020), women perform 75 percent

of the unpaid-care work. 'Time poverty' is being intensified during the COVID-19 lockdown due to the closure of schools and additional home chores and responsibilities. Women entrepreneurs were thus left with little or no time to cater for their businesses (Chmura, 2020).

To start any venture and to flourish in it, women need constant support from the spouse and entire family (Welter et al., 2014). The findings show that female entrepreneurs had a tough time juggling between household and business activities, mainly due to the non-availability of domestic helpers. In an Eastern culture the males and females do not usually share the household responsibility, which is a common practice in the Western culture. In Pakistan females are expected to take on the entire household and family responsibilities (Mehtap et al., 2017). The unpaid care work and the struggle to merge family and work responsibilities not only lead women to reduced earnings but can also result in women pulling out from the labor market (Dugarova, 2020).

Women's Limited Access to Technology

In terms of equal access of men and women to technology, there exists a severe digital split by gender in Pakistan (Tariq & Bibler, 2020). Women in Pakistan are 37 percent less likely than men to have access to technology, i.e., own a mobile phone or have internet access (Cruz-Jesus et al., 2018). It is further reported that 33 percent of the population in Pakistan has access to internet services, in which the male/female ratio is 21:12. The overwhelming majority of these users reside in cities.

The respondents clearly show their inability to adapt to digitization and switch their physical businesses to online. Ms. A and Ms. H, besides other respondents, have highlighted this limitation. Women's limited access to technology has kept them away from access to COVID-19 awareness campaigns on different digital media and information about relief measures being offered by the state.

Inadequate Representation of Women's Presence in Decision-Making Bodies

Another persistent problem is that women have rarely been a part of decision-making bodies governing the COVID-19 response and recovery strategies. As a result, women's voices cannot be heard, and their unique perspectives are being overlooked in crucial conversations about economic revival in the post-pandemic era. The United Nation's report confirms the significant impact on the lethargic response to the COVID-19 pandemic due to low representation of women in decision-making bodies (OECD, 2020). Persistently overlooking

the importance of women's inclusion in COVID-19 response policy and recovery measures shrunk the financial support explicitly directed towards women-led businesses.

In the words of one participant (Mrs. G), the suggestions and opinions of female entrepreneurs were never sought by anyone, such as no one from the private or public sector, regarding their struggle against COVID-19. She further added that because men do not understand their business needs, how can they act in their best interest? Another respondent (Ms. H) said that she desperately waited for people from the government department to listen to their viewpoint, but there was only disappointment. Many women entrepreneurs were not even aware of any relief measures by the government. Blažková (2018) argued that women's empowerment implies bestowing the choice of freedom to decision-making.

After the confirmation of the first few cases of COVID-19 in Pakistan in March 2020, the government reacted quickly and adopted a National Action Plan (NAP) for COVID-19 that comprehensively covers many actions and policies that the government bodies at local and national levels will undertake. The plan, however, did not satisfactorily address the women-related issues with respect to health facilities and safety practices. For implementation of the NAP, a number of committees were constituted. But unfortunately, in these male-dominated committees, women's representation was negligible. Women's representation on different COVID-19 committees was less than 5 percent, depriving women of their due share in the available support from the government.

Religious Extremists

Much blame for this deplorable condition of the females has been affixed on unrealistic religious extremists (Roomi & Parrott, 2008). Although in reality Islam has given equal rights to women as men to pursue their education, own property, hold businesses, or work in organizations and thus live an honorable and respectable life (Ahmed, 1992), which is far from practice in this part of the world. Religious extremists have indoctrinated people of this part of the society by stripping females of their basic rights and threatening them with serious consequences by labeling such empowered females as shameless, bold, and indecent. Thus, ousting them from the domain of Islam as per the male clerics. According to Pratt (2010), extremism suggests fanaticism, which squarely fits in the case of KP. During the last decade such extremists have continuously targeted empowered women, particularly female entrepreneurs in the region.

Limited Networking and the Issue of Women's Mobility

The socio-cultural norms in developing countries like Pakistan deprive women of equal access to facilities, networking, and socializing. Limited networking acts as a barrier for women to engage in entrepreneurial activities (Orser et al., 2020). In Pakistan women are barely allowed to socialize and network with the outside world (Roomi & Parrott, 2008; Rutashobya et al., 2009). Limited socialization adversely affects women's entrepreneurial activities, which require constant interaction with the outside world (Kumbhar, 2013). Whatever little interaction these women had was further snatched away with limited socialization opportunities during the pandemic that brought their business to a halt (Jaim, 2020).

Community Attitude

Gender inequality acts as an inhibitor for the growth and development of the females, which either hinders the opportunities and choices or can even prevent them from arising. Such inequalities can be explained through an institutional context (Gul et al., 2023). As women have always been struggling with patriarchal issues in the developing countries, the COVID-19 crisis has further added to such gender-specific issues (Amine & Staub, 2009; Roomi & Parrott, 2008). According to our findings, mobility was a major issue for businesswomen in COVID-19. The lockdown and restriction on travel acted as a barrier for women to connect with the outside business world.

Looking at the responses, one can sense discrimination against the women entrepreneurs. The franchise owner, being a woman, was not allowed by the company owners to shift her business online, whereas those franchises that were run by male businessmen were still doing some business as they shifted their businesses online. Due to no income and mounting operational costs, such as the outlet's rents, bills, and salaries, the female entrepreneur was forced to bear huge financial losses in her business.

Economic Impact

The study identified a set of factors that had an economic impact on the female entrepreneurs in the region of KP due to changes in revenues from business activities, profits, or personal wages, etc., during the pandemic. These factors include but cannot be confined to complete and partial lockdowns, financial crises, government support, lack of entrepreneurial knowledge and guidance, and disruptions in the supply chain.

Complete and Partial Lockdowns

The COVID-19 pandemic crisis had a more severe impact on the economy and businesses as compared to the 2008 recession because of complete lockdowns and restrictions on the activities of each sector except for health (OECD / European Union, 2019). According to one respondent (Mrs. A), the situation was extremely worrisome for small businesses, which did not have the tendency to bear the financial strain. Some women entrepreneurs even considered permanent closure of their businesses if these sporadic lockdowns continue in the future. The “5 Customer Policy,” limited business hours, and complete closure on weekends imposed by the government were beyond the control of entrepreneurs. The government resorted to strict SOPs and imposed heavy fines on shop owners in cases of non-compliance. There were a few entrepreneurs who found alternate ways to keep their businesses afloat; for example, Ms. F and Mrs. B switched to online businesses and thus evaded the losses to a greater extent during the lockdowns, but not everyone was tech-savvy.

Financial Crises

The economic crisis as a result of the pandemic proved to be more challenging for women because of a lack of financial capital and their dependence on male family members for providence of financial assets (Orser et al., 2020). Regarding the financial constraints, our study found two important things: first, that the businesses led by women were not strong financially, and second, they had no savings. One respondent (Ms. I) stated that her business was running on token money, and when they had to pay back the advances, they were left with no money for daily operations of the business, as she had already spent it on the equipment. Similar responses were elicited by other participants as well.

In Pakistan, the businesses that were worst affected included those owned by female entrepreneurs. The Human Rights Watch Commission estimated that around 20 million home-based workers, of which 12 million are women, constitute up to as much as 75 percent of the informal labor force in Pakistan and are declared to be in the economic vulnerability zone (Tariq & Bibler, 2020). Because most of these domestic/informal workers are not registered with the Social Welfare Department, they are not provided any legal coverage of relief claims from the government.

Government Support

The findings of this study reveal that six out of the eleven respondents did not know of any government initiatives that supported women-owned businesses.

Mrs. B was aware of the government-facilitated acceleration program, which helped her gain the entrepreneurial knowledge that was required to carry out her business activities in a successful manner. But not all women were lucky enough like Mrs. B. The scale of the women-owned businesses and their inexperience put them in the higher risk zone (Chmura, 2020). Therefore, even small disruptions can lead to devastating effects for women-led businesses; the risks were obviously increased manifold during COVID-19 (Orser et al., 2020).

Ms. H identified the issue that due to a small-scale business, it was denied access to the National Vocational and Technical Training Commission (NAVTTTC) program. Similarly, Mrs. A reported that during the pandemic the government had announced loans for helping women entrepreneurs, but the eligibility criteria only included those women who were engaged in handcrafted products and employed women workers, thus disqualifying many women entrepreneurs from getting loans. Mrs. G, despite her business being registered, could not receive any assistance from the government during the pandemic.

A majority of the interviewees greatly appreciated the role of the NGO sector and considered it better than the government support for female social entrepreneurs. The participants acknowledge that the NGOs provided them some respite, and they learned a lot while working in collaboration with these organizations. The non-government organizations' (NGOs) role was exemplary in empowering women and extending support to help them establish and flourish their business by offering vocational training programs. Support by the NGOs has resulted in women's empowerment in the developing countries by enabling them to establish their small-scale ventures (Basu, 2018).

Lack of Entrepreneurial Knowledge and Guidance

The gender discrimination is all too evident in the developing countries where women have lower access to entrepreneurial education, experience, and guidance as compared to men. Having limited access to various business-related training adversely affects entrepreneurial success (Davis, 2012). Many respondents expressed their concern over not possessing the requisite entrepreneurial knowledge and skills that are crucial to efficiently managing their businesses. The disparity in payments provided to women because of their inability to adapt to the global standards of digitalization, leaving them with either no or little knowledge of the advancements in technology.

Disruptions in the Supply Chain

Several industries were affected due to disruptions in the supply chain management (OECD, 2020), and the textile industry was amongst those affected. Women who are mostly engaged directly or indirectly with the textile industry were hard hit and may have wound up their business due to non-availability of raw materials and delays in fulfilling the orders of their customers. A similar situation was witnessed during the past crisis of the Ebola epidemic in 2014-2015.

The women entrepreneurs talked about economic disruptions during lockdowns that accounted for disturbances in the supply chain and purchase of raw material because of trade restrictions, a decrease in the demand due to uncertain economic conditions and the absence of new collections/stock in the market, and customers' purchasing power parity reduced due to uncertain situations. Due to the non-availability of raw material for their finished products and limited financial resources, these businesses could not survive the long dry spell that stretched over months and had to ultimately shut down their small-scale businesses. These women, who were already struggling with their limited financial resources, lost all their savings, which were difficult to recover.

CONCLUSION AND WAY FORWARD

The underlying socioeconomic weaknesses that women entrepreneurs in Khyber Pakhtunkhwa, Pakistan, faced were exposed and made worse by the COVID-19 pandemic, which acted as a harsh magnifying glass. This study shows that the crisis was not a gender-neutral event because it is based on a feminist ethnographic approach. For the women in this study, pre-existing gendered constraints—such as the crippling double burden of care work, limited mobility, low digital literacy, and a severe lack of institutional support—intersected catastrophically with universal business disruptions—lockdowns, supply chain breakdowns, and financial shocks. Their hard-won economic agency was under jeopardy due to a compounded gendered crisis, not just economic loss.

Two main conclusions follow from our findings. First, women were forced into a reactive state of triage where household responsibilities predominated, frequently at the expense of company survival, as a result of the pandemic's fundamental disruption of the delicate balance between work and family. Second, because they were unaware of these gendered realities, traditional crisis response methods failed this group. A crucial policy vacuum was shown by the lack of focused assistance, forcing women to rely on their own resiliency and shaky informal networks.

Therefore, we provide specific recommendations for stakeholders and policymakers that want to create a more resilient and equitable entrepreneurial ecosystem, going beyond general SME support:

1. Create gender-sensitive crisis protocols: The gendered division of work must be specifically addressed in future strategies for business continuity and economic recovery. This includes making childcare assistance available during lockdowns and adjusting financial assistance to the informal, asset-light nature of many women-owned firms.
2. Close the digital and literacy divide: Resilience requires proactive investment in digital skills training for female entrepreneurs. The transition to digital financial management and e-commerce must be facilitated by support programs.
3. Ensure representation in decision-making: Government agencies, trade groups, and chambers of commerce that create relief plans and recovery plans must provide women business owners a formal voice. Their real-world experience is essential for developing successful policy.
4. Enhance gender-disaggregated data collection: In order to accurately identify needs and gauge the effectiveness of programs, governments and statistical organizations must first systematically gather and evaluate data on women's entrepreneurship.

In summary, this study emphasizes that safeguarding women's entrepreneurship is a fundamental economic requirement for sustainable development rather than a minor social concern. Recognizing and actively removing the particular obstacles that transform a public health emergency into a serious threat to women's economic empowerment is the first step toward an inclusive recovery and crisis readiness. Ignoring this request will weaken Pakistan's economy's overall resilience in addition to sustaining inequality.

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