

A Case Study on Women's economic empowerment during a crisis: Can COVID-19 be a Turning Point?

Saira Maqbool¹, Dr. Qaisara Parveen², & Humna³

¹PhD. Scholar, ²Associate Professor & ³M.Phil. Scholar

Department of Education, Pir Mehar Ali Shah Arid Agriculture University-Rawalpindi (Pakistan)^{1,2&3}

Corresponding author: Dr. Qaisara Parveen, qaisarach@yahoo.com

ABSTRACT

COVID-19 has developed into a global calamity. This Pandemic has impacted the global and family economies, particularly female informal sector entrepreneurs. The review takes on a case study strategy, to investigate the outcome of (COVID-19) on females' pioneering exercises and difficulties in females' strengthening. Three female Entrepreneurs were chosen, and semi-organized interviews were directed under a contextual investigation research plan. This gives a contemporary perspective on the issues seen by female business visionaries in a time of enormous social and monetary commotion. This study points to explore the effect related to (COVID-19) lockdown on small and medium trades claimed through female mortgagors of micro-finance establishments plus, to give strategy ideas to help female business people. This study is about how small business owners should limit financial emergencies' effect on their workers and clients and embrace various methodologies in the hours of an emergency. Using a qualitative research method, the Researcher will conduct a case study of entrepreneurs who adopt different strategies and tactics to survive their small home-based businesses. Through semi-structured interview researcher tries to reveal how entrepreneurs survive the Pandemic. This study also draws some practical suggestions regarding the survival of small and medium businesses. The outcomes provide meaningful experiences into what the COVID-19 trouble meant for female business visionaries by thinking about family pay, business deals, way of life, and psychological wellness.

Keywords: Women, Empowerment, Crisis, Covid-19, Business survival, Entrepreneurship, Economic, Small Business, Coronavirus

Objectives of the study;

1. The major objective of this study was to find out how small business owners limit the effects of financial emergencies on their workers and clients, embrace various methodologies in the hours of crisis and overcome the economic situation in this Pandemic.
2. To find out the challenges faced by women entrepreneurs who were hit hard by the Pandemic

Introduction;

One of the significant issues facing society today is a social enclosure, poverty reduction, and gender inequality (Lee et al.).,2021). According to Pakistan Microfinance Network (Pakistan Microfinance Network, 2009), government institutions in emerging economies like Pakistan fail to provide enough services to the poor regarding business training and financial assistance. According to Memon (2020), women - entrepreneurs faced significantly more hurdles as compared to men. men They are facing many barriers regarding financial problems , traditional limitations on movement (working

outside not from home), and many of women did not get any support from their husbands (spouses).

Covid -19

Presently, the (COVID-19) Endemic had severely interrupted the nationwide and worldwide economy. The, World Health Organization (WHO) just reported that (196/251) countries are severely affected through (COVID-19), on behalf of (80%) of the world's states (WHO, 2020a). In monetary terms, Chinese exchanges fell by about (17.2%). That time also, Europe, North America and Asia may not supply their shares worldwide marketplaces. The

'New York Times' (2020) stated that about fifty (Silicon Valley), startups laid off 6,000 representatives in fair a couple of weeks because of (COVID-19) Widespread. Several, (SMEs) startups and businesspersons stay the foremost powerless due to the Widespread (Rattten, 2020). Businesspersons/Capitalists face enormous hygienic and sanitary problems that concern millions or even billions of people worldwide. At the same time ,the worldwide economy had practiced a dramatic slowdown.

Role of Women in the Economic Development of Pakistan

Women speak to half of the populace in Pakistan. Women play a crucial part in the financial improvement of any country/state. Any country's net household item can be boosted by simply lessening sexual orientation distinction. So also, females' authorization in Pakistan will bring a gigantic alter. Numerous experts offer verification that erotic orientation contrast is the biggest reason for moo financial development. Nations with a tall rate of sex separation have less net household item rate of growth moderately than nations with less gender orientation separation. Steady with the planet Financial Gathering, Pakistan stands 148 out of 149 countries inside the worldwide sexual orientation whole index.

From the proceeds, struggling females of our nation are still confronting a few issues and challenges. Pakistan's female labor interest is twenty-three, 23%, steady with the around the world Economy report. Subsequently, Pakistan hierarchic 167 out of 181 nations. Besides being confined get to advance, females are confronted with tremendous wage variety. Reliable to a report uncovered by the Joined together Country on women's well-being, approximately forty-eight 48% of ladies in Pakistan have no right to decide on their well-being. Whereas concerning maternal passing, Pakistan is taken under consideration to be the third-worst nation. The exceptionally lean approach to females' rights, need

for assets, and lower speculation inside the health sector & quick increment unit of measurement are the most causes of the destitute well-being of women in our Country. Viable programs and approaches must be implemented to energize female support in the labour economy.

What is more, to boost the working condition, appropriate laws and enactment must be compulsory. For the women who Joined together Countries' organization unit, the working arrangement of back and offices got to be given. Break even with financial speculation openings inside the well-being segment & academic division square measure preeminent for the economic Preparation of Pakistan.

Socio-economic Situation in Pakistan

Border closures and lockdowns disturbed the horticulture esteem chain. For the nearby shopper, this may decrease the accessibility of cultivate and related items within the showcase. As well as, it might be limit, people's access to enough nutritive sources of nourishment, particularly, in those zones were ,most affected by the infection and with a pre-existing issue of nourishment safety. Lower financial bunches remain most vulnerable ,to this, especially Women-,led families plus children (since decreased family livelihoods and acquiring control will lead to confined wholesome differences and proportioning of nourishment admissions). In any case, study information is missing to approve the anticipated unfavourable effect of COVID-19 ,in the starting times of the lockdown in (March,2020) the Pakistan Stock showcase misplaced, on average, (1500) focuses every day. The misfortunes in the stock showcase remained accredited to the increment in intrigued rate first decrease in oil cost moment and the beginning of coronavirus.

Fabricating division, particularly the exporters, confronted challenges due to decreased demand for imports from ,Pakistan and other creating nations. Many shipments of the material division were stranded on the ocean and, after that reverted as in

the wake of the widespread, no state needed to bring them interior the nation unless everything was back to typical. Exporters, too confronted with issues in working capital management. In addition, small businesses, particularly independent visionaries, have battled as supply chains dried up, taking them off without items or crucial resources. Internationally, the 2007-08 money-related emergency was considered the most significant money-related emergency in the world sometime recently the existing trouble. The existing disaster hit the administration division, which has the most important segment of the economy. Due to social removal, numerous of the administration's sector businesses, such as lodgings, eateries, marriage corridors and marquees, were closed.

Additionally, due to ,border closings and the general commerce average down, discount and retail exchange was the most affected services division, which has the most significant ,share in services zones in expansion to the transportation segment. By and extensive financial development in Pakistan contracted to (-) 0.47% in 2019-20 when it already had a powerless economic growth of just 1.9 per cent within the previous year. Coronavirus further compounded long-standing challenges, particularly within the mechanical and administrations sector. However, due to the appropriate mediation of the Government (financial incentive package), the economy turned back to restoration way.

SMEDAS estimates display that (3.25) million micro, small & medium enterprises (MSMEs) found about (90%) of all the endeavors in, Pakistan, and they roughly contribute to yearly GDP around 40%. 97% of these ventures are under singular possession and working in the casual segment. Meanwhile, most MSMEs are not reported or secured against employment misfortune. In expansion, the stage economy workers, particularly those providing geographically fastened administrations like ,transportation (Uber and Careem), conveyance of items (Bykea) and residential work administrations (Mauqa, Ghar par), are altogether affected amid the

lockdown. Such digital programs utilized their employees as independent workers , later soothing themselves of any work obligations ,towards these workers. These white-collar employees or workers are not associated with social protection or Ehsaas programs.

Literature Review

Pakistani women situation

Microfinance inspires females in emergent nations to promote their endeavors; hence , it makes a difference in incapacitating communal and financial obstructions by ,giving them intriguing and ,collateral-free advances (Bongomin et al., 2020; Khurshed et al.,2021). Certain studies mentioned that female businesspersons detailed a few tasks of handling their business , and their participation within the countrywide economy remains low (Elahi and Malik, 2021). The present, male-controlled solid ideas covered financial, communal and radical circles and make the weak societal image of females in Pakistan. Females are hindered from promoting their endeavors and thinking about their professions (Nasir et al., 2019).Very few females in Pakistan who dare to take risks and start their business to make them strong. Unfortunately, females are considered, as it were, for little credits due to a need for required ,collateral by casual and formal banks. They are expected never to run a prosperous trade and handle huge trade wanders (Abraham, 2020).

In this manner, in most- cases, most females facing uttermost stresses of meeting necessities of life, set out to begin their businesses. In Pakistan, females are not as uncovered to a few administrative, socio-economic and monetary limitations but also the sexual orientation balance issue. Be that as it may, despite all present issues, numerous females have crossed the boundaries, and their number is developing rapidly in Pakistan (Salahuddin et al.,2021). Females are battling to raise their social status by propelling their innovative wanders on display. They are significant in Pakistan's economy,

typically due to societal progression and globalisation (Nooret al.,2021).

Currently, the flare-up of COVID-19 has severely influenced worldwide economies. Due to this pandemic emergency, several businesses endured misfortunes (Bartik et al., 2020). Especially micro-enterprises and small and medium enterprises have numerous detailed issues, such as diminishing requests, decreased deals, deficiency of crude fabric, and transportation problems (Seetharaman, 2020). However, endeavors worldwide are encountering the extreme effect of COVID-19 on their trade development. This study claims that significant sufferers of the coronavirus lockdown were the ,micro-enterprises claimed by females borrowers turned businesspersons because females in specific needs are unapproachable to sufficient assets, mainly administrative and monetary assets (Bartik et al., 2020).

Carter et al. (2015) describe that women-led trades had more probabilities of coming up short than those overseen by men and more seasoned companies run by business professionals. Consequently, numerous businesses possessed by females detailed extreme impacts on their commercial financial gains as they ran ,out of stock amid the lockdown (Martinez Dy and Jayawarna, 2020).. Among creating nations, Pakistan is an overwhelmingly male-dominating society, where women confront confinements in their houses, preventing them from getting a higher education and beginning their trades. Hence, gender predispositions are a massive impediment for women business visionaries in Pakistan (Winn, 2005). As mentioned in the World Bank report, IJGE13,2188 Pakistan stood at 37th in females' support within the working drive between recorded (46th) Asian nations and positions (165th) among (191) countries (Global Economy, 2018).

Females confront more un-employment problems than men due to the winning gender-lopsided characteristics in Pakistan The trading environment of Pakistan is indeed not simple for female business

visionaries. They confront strains because of male dominance in each trade area in conjunction with social & devout limitations, which ruins them in becoming financially autonomous (Tambunan, 2009). In this way, higher un-employment highlights that Pakistan should centre more on advancing business mainly females' enterprises.

Females strengthening through Enterprise

Females' strengthening may be a ceremonial, communal, and individual alter on entwined radical, communal, financial, and emotional fields. Through these areas, females increase their powers and control-over their choices (Debnath et al., 2020). Females' Entrepreneurship enables communal and monetary strengthening, which is pivotal for attaining a maintainable job. Previous researchers focus on a comparable association among female enablement plus business enterprise; in any case, there's no agreed-upon explanation. However, female business visionaries inventors creating nations and sustaining females' strengthening, which is how the economy can be flourished (Croce, 2020; Pachorkar et al.,2020).

Enterprise is utilizing one's innovative aptitudes to create prosperity through innovative wanders, contributing to humanity and the country's economy ,by taking benefit of conceivable outcomes in a quickly varying communal, radical, legitimate, and economic situation (Kumar and Singh, 2021). Regardless, men and women are very similar in their commitment to the business. This variety can be clarified because ladies still have rarer openings to form a long-life career (Rossi et al. 2011; Costa et al. 2016). To teach females about the esteem of their commitments to society and cultivate women's business enterprise, female strengthening and contribution to the labor markets should be tended to (Dautovi'c et al. 2019). Studies (Onu 2021; Karwati et al. 2018) demonstrate that the level of distant better; much better; a higher; more vigorous; an improved" a much better family economy can be

enhanced through the presentation of entrepreneurial exercises as implies of female empowerment.

Bhardwaj (,2018) presented the part of instruction in upgrading the position of females businesspersons through strengthening and self-employment and create a critical relationship between the measure of the trade extension and the segment of trade and benefits created for improving community administrations. Females' informal entrepreneurship is noteworthy in family, financial, and societal well-being. It is imperative to enable females (Muhammad et al. 2021). Bhukuth et al. (2019) inspected how to upgrade females' well-being and allow them more impact in their homes, societies, and corporations. They displayed two cases of enabling females through business enterprise. They decided that female business visionaries did not develop their businesses autonomously and required help from their families. Moreover, they found that the most inspiration for beginning commerce was the opportunity for monetary autonomy and independence.

Nurbatra and Hartono (,2020) demonstrated that the life expertise platform for women's strengthening emphasised imagination and females' enterprise, which enhanced finances. Thapa Karki and Xheneti (2018) supposed that, to realise economic advancement objectives (SDGs), it was broadly recognized that females' financial enablement through business is imperative. Jakkula (2017) businesspersons had created techniques to extend advertising share and proposed enabling such entrepreneurs. Karki and Xheneti (2018) focused that they ought to be included within the different business enterprise associations for the, by and large, advancement of rustic entrepreneurship.

Chatterjee et al. (,2019) appeared that growing women businesspersons' cooperation might boost nationwide development and empower females. Subsequently, the impact of vital components on the victory of female businesspersons (emotional, socio-cultural, ability, and resources-related) was

investigated. Su et al. (2020) approved the five measurements to look at females' strengthening in a subjective view to comprehend the incorporation of legacy and tourism into strengthening country women. These measurements are financial, social, mental, instructive, and political. They found that the original imperative size were economic strengthening. Further measures included instruction, the acknowledgment of their claim esteem and commitment to the family, self-reliance and positive self-analysis , and acknowledging individual ability and value.

Dahlum et al. (2022) initiate that the association between females' radical strengthening and financial development was related, and females' political enablement improves innovative alter. Openings to engage female trade performing artists to develop their companies and keep up a maintainable business position are made conceivable by the plausibility of building up a trade through social capital & shared duty. Through maintainable business enterprises, female visionaries can create professionalism and have few adaptabilities to cope with their work and domestic obligations (Yudiasuti et al. 2021).

Harrison et al. (2020) demonstrated the formation of women only business systems to offer bolsters, role-models, and get-to-assets; territorial financial advancement approaches have set a solid accentuation on empowering and advancing females' business enterprise. Manzoor et al. (2020) stated on the significance of genuinely enabling females and counting them in society. Female business visionaries are interested in the casual economy for various reasons, depending on poverty increasing expansion the got to back their relatives and extend domestic wages.

Covid -19 and Women Entrepreneurs

Globally, nearly all nationwide economies have been distressed due to the widespread Cronavirus . It ,has disastrously impacted economies and industries (Maritz et al., 2020). SMEs and home based cottage

industries are critical casualties of the widespread (Shafi et al., 2020). Donthu and Gustafsson (2020) mentioned in developing risky infections influence the economy, humanity, and public's lives. Coronavirus widespread have collapsed divisions such as trade, traveling business, and higher instruction & education. The attitude of customers and clients had changed totally. Authority issues in commerce, morals, and the administration of workers have ended up prevailing. Xia et al. (2018) suggest that startups, in situating themselves as advertising quality, are exposed to critical uncertainty in the beginning stages. New Startups positioned themselves as contributing quality to form the foremost of their chances of existence, but built-up firms look to maximise revenues.

Agreeing with Hopp and Martin (2018), chance resistance and versatility positively impact the choice, whereas having negative impacts on salary determined by the business. O'Brien et al. (2003) illustrate that humungous instability within the target- the industry could be influenced by speculation choices at the firm level & industry level. Grounded on the recognition of Dai et al. (2020), the coronavirus flare-up and ensuing lockdowns had extricated an overwhelming toll on (SMEs) in China. Mostly small and medium industries have closed, with the number of employees decreasing.

Gómez et al. (2020) planned a significant impact of the Coronavirus Epidemic's entry and working environment push on industries from the trade perspective. The widespread had influenced nearly complete lifecycle and the worldwide Economy & Trade. The opposing effect of (COVID- 19) had genuinely disturbed utmost recently created corporations and startups. Various business people and startups confront a considerable diminish in income because of the Epidemic's impact on the worldwide (supply-chain) business logistics management of merchandise and administrations (Meahjohn & Persad, 2020). Economies besides with few profitable segments (Smith- Bingham & Hariharan, 2020) had collapsed, as have partitions

such as flying, framework, excitement, travel, instruction, hardware, and extravagance merchandise (Accenture, 2020; Smith- Bingham & Hariharan, 2020). In fabricating elements, Coronavirus had hindered worldwide consumer confidence. Due to instability and uncertainty in product demand and supply businesses and people have had to stand up to numerous issues (Guerrieri et al., 2020). The existing worldwide financial emergency could be a remarkable result of the widespread COVID-19. The overall impacts have crushed various economies' generation structures and contradicted economic development and entrepreneurial forms.

Over time, Governments worldwide faced challenges in executing the approaches and supporting financial development (Ruvalcaba-Gomez et al., 2020). Overseeing bodies attempt to guarantee that small and medium Endeavors (SMEs) and entrepreneurial wanders lock in with each other and contribute to social and financial development (Juergensen et al., 2020; Priyono et al., 2020). The widespread Coronavirus has changed the trade working measurements. Not as it were, wander proprietors have stressed almost their supportability within advertising. Indeed, governments worldwide are pushed to overcome this emergency (Porcher, 2020; Stevens, 2020).

Most female business visionaries utilized traditionalist trade models, which they tried to move to an advanced trade demonstration (Ge et al., 2022). In expansion, Shafi et al. (2020) conducted expressive research about Pakistan to get the results of forced confinement amid widespread COVID-19 (SMEs). They initiate that most business people were ill-equipped for such a huge emergency. Beneath the startling lockdown, the business visionaries and commerce proprietors had to close their businesses as they had no involvement in managing such circumstances.

In the meantime, GoP propelled the "Ehsaas Crisis Cash Program," beneath which PKR144 billion was apportioned to 12 million families of the daily

wagers. In this way, it quickly dispersed cash alleviation of PKR12,000 among low-income families (KPMG, 2020). Though, the policy for business visionaries was unclear and did not get any support from GoP throughout the widespread. From April 3-14, 2020, the SMEs Endeavors Improvement Specialist (SMEDA) recognized that at least (920 SMEs) and other minor businesses in Pakistan remained insufficient to create income. The widespread has postured a genuine risk to the survival of SMEs (SMEDA, 2020).

Methodology

Yin (1994) characterizes the Case study research strategy as a pragmatic study that observes a phenomenon related to its real-life situation when the existing phenomenon and framework restrictions are not patent. When conducting a case study, the analyst explores crude information to discover connections between the research objects and the conclusions accordingly to the research theme. The Researcher utilized an interview guide to investigate the effect of the Coronavirus disaster on women-led business wanders. Specifically, we have used Semi-structured discussions beneath Case consider study design. Andersen (2019) clarifies that Subjective information collection ought to be conceivable through recognition. Post and Lampard (2002) express that assembly or meet methodology inclinations allow the examiner to enter the interviewee's perspective, inquire about their open-finished request to induce nitty-gritty information and clarify the multifaceted nature of the ponders. The interview guide improvement may be a critical procedure. The validity of the research depends upon the nature of the accumulated data and, in this way, on the questions asked. A specific interview guide should meet the primary measures of significance and precision to fulfil the investigation reason. A critical meet direct joins pertinent to the analysis-related significant questions. A Precise interview directly ensures that those inquiries are surrounded essentially and fair to make respondents understand and will collaborate through the meeting. An

interview guide direct consists of a list of questions per each subject of consideration. Researchers chose the members through the purposive sampling strategy since it could be a (Non-probability) inspecting procedure in which a test is selected after the assembly of specific measures. In this ponder, we requisite females ,who were doing small businesses and hit hard by, so we chose our respondents purposively. The sample size comprised three female business visionaries who widely utilised diverse procedures. The Micro-enterprises cover three dissimilar trades

Data collection

The Researcher noted Semi-Structured Zoom meetings ,with three female businesspersons. Throughout the meetings, researcher inquired influenced of Crona virus lockdown on their entures . The challenges faced by entrepreneurs during this tragic time? What strategies & tactics did they use to survive their (small) business? What practical suggestions they are referring for maintaining a business? How they view their ethical responsibilities toward their clients and employees? They also discussed how can Government provide support to entrepreneurs during a crisis?

Discussion of interviews

Saru-j is Case no 1, who has been running at home based beauty salon for nine years. The Researcher asked many questions regarding the pandemic situation. The Researcher asked regarding strategies, tactics and precautions how she survived and suggested some measures for the business's survival.

"Saru-j describes that regarding this Pandemic, we were not ready for this, and we had not planned, we a community of entrepreneurs were not prepared; the salon community was the first target of restrictions because Salons are high-risk areas in the spread of COVID-19 cases because of using equipment's and gadgets without sterilising produces and entertaining affected clients definitely cause infections and are the major cause of spreading disease. The safety

measures we took were first buying the protection PPE kits, shields, and masks and ensuring every worker and client used sanitisers. We spray disinfectants everywhere in salons and have started using disposable gloves and napkins on every customer, especially the Spa tools. We strictly use only sterilised tools and towels and do not use the stuff twice. We mention on social media platforms that sick persons and children are not allowed, and we only book services by appointment to avoid gatherings.

"We strictly followed SOPs. We faced lots of financial problems as people were very scared. At the beginning of the lockdown, all salons were closed for three months, and we paid rent and employees' salaries with our pockets; then, we purchased the safety equipment and material at a very high cost. We have suffered from financial Loss, as I am a student too, so I have to pay my educational and utility bills too, which was very hard at that time to meet my expenses. My husband is also an entrepreneur, and his shop was closed for three months. It was a very hard time. People use social media in a very negative way. They spread rumours and fake news that were also very disturbing. Those days, my whole family was at home'.

"The expenses were getting raised because all family stayed home and our earnings were finished. Then after three months, Government allows us to open the business with strict SOPs. Now the time was very crucial. I have changed my business model; I also started an online food business because I have a huge clientele, and I use them as they trust me. I supply bakery and Italian food like pasta, soup, and Pakistani dishes. A lot of the community knew me, so they started giving orders. I hired a bike service that delivered my order. So I survived. Then I planned to give free services and make deals for salon clients' attractions. This strategy worked; slowly and gradually, females returned to my salon. I use the policy one customer at a time. Instead of gathered people."

'I did not fire my staff and turn monthly salary into daily wages. I did not utilize any support program from Government and did on my own'.

The second Case was Mazia Qazi belongs to one of the most beautiful destinations in Pakistan called Huzna Valley. She elaborates;

"From the last 4 years, I have been in business. My first venture was a destination management company a tour company with the name Rove Pakistan Travel & Tours, and I started another venture with the name Nature's Best, which deals with the Supply of Dried Fruits, Nuts, Cold-pressed Oil and Raw Honey of Gilgit-Baltistan Region of Pakistan an Online Retail business. Initiated in this Covid time, my third venture is Rove Enterprises. A few of the key challenges I am facing are the problem in managing the overhead and running cost of the business, therefore squeezing the business in terms of Human resources and other resources, Loss of demands of the products as customers were confused due to the Covid situation. Like my tour queries, they become flat or zero due to restrictions. I utilised savings during this pandemic time. My income was zero, I could not pay full employees, and I suffered from Psychological stress.'

'I utilised my savings very carefully. I Pugged in a few other works like consultancies, as per my previous experience. Most important, the Preparation of plans and databases for future work (tourism). Discussed the practical suggestions she told me that Diversify my business, having something small aside which does not get affected by such a Pandemic. Like my tourism business was off and flat, but my Nature's Best small business was operational during this Pandemic due to people's inclination towards a healthy lifestyle. Work on skills that can earn extra income in a pandemic, like reporting, content writing, etc. Regarding ethical responsibilities towards clients, she mentioned that you should be fare with your employees and staff, stand on the commitment the company has to retain them even during any disaster, take care of their well-being,

take care of customers' privacy, and Honour the employees and clients.'

'Regarding the crisis, she mentioned that Government has to implement some policies to support entrepreneurs by providing relief packages, launching new incentivized programs, Grants for businesses, Refinance schemes by banks, and Layoff loans. For me, these competencies, or, most importantly, as an entrepreneur, are interpersonal communication skills, Stress management, Communication and writing skills, and Networking skills.'

The third case is Miss Phool Zaiba. She is a dress designer and has boutique and cloth designing, and in the time of covid, she started her other online educational assessment business.

'I am into the business sector since 2003. And I started my first business in 2003. And now, I'm running my second business, which I started in late 2019 because I had been associated with the assessment and education sectors for about 12 years. And This led me to the idea that we lack technology in the assessment sector. And one solution is related to the online, on-screen marking of descriptive papers. And the other solution we have is related to item bank development and paper generation solutions. The new business Yes, and I'm now more focused on this because I started the clothing business in 2003. As you know, I'm a serial entrepreneur. So I started the first one in 2003. And then, I closed it down in 2008 for such reasons and restarted it in 2016. And that business is still in process. It's like an ongoing business.'

The main challenge was that our business was related to examinations, okay. An investigation was not held last year because of COVID. And this year, even experiments are quite squeezed, like in a way that, you know, a syllabus is half and examinations are not done in that way. And nobody's, but on the other side, the study didn't happen on one side. That was a setback. But on the other side, fortunately, because of

COVID,? How, how it was like, like, let's say if, if there is no if there was no COVID nobody was going to accept our online solution at the moment and public sector, you know, the kind of setup we have in the public sector in Pakistan. So nobody was going to accept that online solutions, especially paper checking and paper making and, you know, item writing and that solution. So COVID helped us in that way. Okay, everybody wanted to have an online solution. So, accepting or doing something online was brought to Pakistan due to COVID. And we were pushed forward about five-six years forward, that we were whatever we would receive. I saw so many women entrepreneurs, you know, suffering because of COVID. I saw so many different women entrepreneurs who were closing down their businesses. That was quite a setback for women entrepreneurs because we already have hardly 1% or more entrepreneurs in Pakistan. And you have an idea of how many women entrepreneurs are working in the SME sector, industry level, or higher sector. It's like more and more women entrepreneurs are working in cottage industries.'

About the tactics and strategies, she replied,

'Okay, I, the first one was that I reduced my costs to a minimum. Okay, that's good. Right, which was, like, let's say, if we had two floors for the business, then I had one floor, closed one, one office, and the office was used for both businesses. So that was one of the strategies to reduce the cost as much as I could; I didn't, you know, let my employees who, you know, wanted to take our employees to help them sustain with myself. Good. I just cut the other fixed costs short. There is one business scenario before COVID, and one business scenario, post-COVID. So in a post-COVID scenario, we actually cannot survive the pre-COVID scenario, which was like we were all working in silos. We didn't have many collaborations. We were not working on collective efforts; then, we have active efforts in the business community to help support and sustain our businesses with one another; otherwise, we need to

have as many collaborations as possible to help sustain our businesses and others' businesses also."

"And in my opinion, the ethical responsibilities towards clients and employers? Of course, you've not fired them and other responsibilities or ethical responsibilities. Oh, if you talk about the employees, though, that's like, I didn't lay them off. One, I kept them motivated through different trainings through different webinars to different, you know, connected them to different like, semi door data for any other organization is arranging the training, so I connected them to their training. So that you know, they stay motivated and network online, even on zoom. And then in the Case of clients, obviously, first of the very basic ethic, which I feel is like quality and sustaining the quality, business security is a major concern..'

During a crisis, should the Government implement respected policies to support entrepreneurs?

One of the major policies which the Government should have set was that okay. They can ask the, you know, the landlords who were who had rented out the places to cut short the rents or to help us sustain that cost of the fixed price of the businesses to help support businesses. Secondly, they can announce some interest-free loans, some small amount of interest-free loans to sustain businesses, they didn't report the loans, but the process and the system were not, you know, very, very helpful for the entrepreneurs, especially for women entrepreneurs, because in Case of former entrepreneurs, the documentation and legal part is missing. And that is why they do not actually get any finance from any formal banking sector. Also, this is true. She said the competencies of an entrepreneur, like soft skills, communication skills, and networking skills, are must-haves for women entrepreneurs.

About the competencies which must have with entrepreneurs are to be good in marketing or networking , I have attended lots of functions and

meetings and my major goal was to convince people or attract people towards my business .

Finding from the interview discussion,

Truly, it has been recorded that financial emergencies extend existing disparities for females across key features like admittance to medical care, instruction, and finances. The concentrate additionally features how the Pandemic has exacerbated prior carnal orientation division of work and added to females' twofold weight of paid and unpaid consideration work. The effect of the Pandemic on females, nonetheless, is constraining females to settle on troublesome choices on whether to remain in the labor force or leave in light of the expanding requests for unpaid work and the potential well-being hazards. This will worsen gendered pay holes and upset the regularising conviction that females have a place in the work environment. If moderation measures are not taken, these and different effects take steps to move back additions and make long-haul financial instabilities for females. This is the reason this investigation endeavours to investigate the experience of the informed and financially free (and needy too) females who are situated in metropolitan zones to see how the females need to battle to keep up their generally better position concerning their privileges/office in the hours of pandemics like COVID- 19. This study also describes the tactics which female entrepreneurs adopted for their survival. This study discovers that Covid – 19 span was a turning point in their business lives. Many women entrepreneurs start new business , and that time they used social media plateform very well .

Conclusion ;

Within the Pakistani context, this investigation gives more profound experiences into how gender specific issues are verbalized concerning female business people in a patriarchal creating nation. Based on the interviews with female businesspeople in Pakistan, this study uncovers their assorted encounters

overseeing their businesses amid the COVID-19 lockdown period. The Researcher found different challenges confronted by female business people in Pakistan, counting diminishes in trade deals, family wages, way of life, and compounding mental well-being amid the lockdown. The situation in Pakistan was very worst. The Government of Pakistan started the Ehsaas Emergency Cash program, which the Prime Minister dispatched on April 1, 2020, regarding the monetary difficulty being capable by the defenceless because of the progressing COVID-19 emergency. The financial help under the program is intended to help them purchase proportions to ensure they don't go hungry. The program covers over 15 million families, 12,000 for each, spending Rs. 203 billion. This study generalizes the women's economic condition and how they survived the Pandemic. This study confirmed that COVID-19 significantly influences women-led entrepreneurial

wanders alongside other crucial variables. We consider unveiling how these four challenges caused women's close down businesses due to the COVID-19 emergency in Pakistan. We found that the COVID-19 flare-up has an exogenous shock and immediate effect on female businesspeople and their companies in Pakistan. Findings uncovered that all our members depended on reserve funds amid the lockdown as their deals went to zero. Our findings are steady with later ponders conducted on the common subject in numerous nations; thus, this confirms that the nearness of pandemics is a gigantic emergency for females business people (Shafiet al.,2020; Martinez Dy and Jayawarna, 2020). This study also highlights that most entrepreneurs switch to another business, and before Covid, they even think like that, so Covid is a turning point in their lives.

References

1. Mustafa, F., Khurshed, A., Fatima, M. and Rao, M. (2021), "Exploring the impact of COVID-19 pandemic on women entrepreneurs in Pakistan", *International Journal of Gender and Entrepreneurship*, Vol. 13 No. 2, pp. 187-203.
2. Shafi, M. , Liu, J. , & Ren, W. (2020). Impact of COVID- 19 pandemic on micro, small, and medium- sized enterprises operating in Pakistan. *Research in Globalization*, 2, 100018. 10.1016/j.resglo.2020.100018
3. Donthu, N. , & Gustafsson, A. (2020). Effects of COVID- 19 on business and research. *Journal of Business Research*, 117, 284–289. 10.1016/j.jbusres.2020.06.008
4. Xia, B. , Guo, J. , & Fung, R. Y. K. (2018). Quality investment timing by the startup and the established firm. *Managerial and Decision Economics*, 39(3), 275–284. 10.1002/mde.2902
5. Hopp, C. , & Martin, J. (2018). Can beneficial antecedents to self-employment be detrimental to entrepreneurial performance? *Managerial and Decision Economics*, 39(5), 563–576. 10.1002/mde.2927
6. O'Brien, J. P. , Folta, T. B. , & Johnson, D. R. (2003). A real options perspective on entrepreneurial entry in the face of uncertainty. *Managerial and Decision Economics*, 24(8), 515–533. 10.1002/mde.1115
7. Dai, R. , Feng, H. , Hu, J. , Jin, Q. , Li, H. , Wang, R. , Wang, R. , Xu, L. , & Zhang, X. (2020). The impact of COVID- 19 on small and medium- sized enterprises: Evidence from two- wave phone surveys in China. Working Paper 549 September 2020, Centre for Global Development, <http://www.cgdev.org>. Retrieved on 10 September 2020.
8. Meahjohn, I. , & Persad, P. (2020). The impact of COVID- 19 on

- entrepreneurship globally. *Journal of Economics and Business*, 3(3), 1165–1173.
9. Smith- Bingham, R. , & Hariharan, K. (2020). El impacto del coronavirus COVID- 19 en los negocios.
 10. Lee, J., Meijer, E., Phillips, D. and Hu, P. (2021), “Disability incidence rates for men and women in 23 countries: evidence on health effects of gender inequality, *The Journals of Gerontology: Series A*, Vol. 76 No. 2, pp. 328-338.
 11. Accenture . (2020). Outmaneuver uncertainty: Navigating the human and business impact of Covid- 19.
 12. Guerrieri, V. , Lorenzoni, G. , Straub, L. , & Werning, I . (2020). Macroeconomic implications of COVID- 19: Can negative supply shocks cause demand shortages. Working Paper No. 26918; Working Paper Series, National Bureau of Economic Research. 10.3386/w26918
 13. Abraham, M. (2020), “Gender-role incongruity and audience-based gender bias: an examination of networking among entrepreneurs”, *Administrative Science Quarterly*, Vol. 65 No. 1, pp. 151-180.
 14. Salahuddin, A., Mahmood, Q.K. and Ahmad, A. (2021), “Breaking second glass ceiling: lived experiences of women entrepreneurs in Pakistan”, *Quality and Quantity*, pp. 1-12.
 15. Noor, S., Isa, F.M. and Nor, L.M. (2021), “Women empowerment through women entrepreneurship: a comparison between women entrepreneurs and fulltime housewife in Pakistan” ,*Iranian Journal of Management Studies*, Vol. 14 No. 2, pp. 347-363
 16. Seetharaman, P. (2020), “Business models shifts: impact of Covid-19”, *International Journal of Information Management*, Vol. 54, pp. 1-4.
 17. Carter, S., Mwaura, S., Ram, M., Trehan, K. and Jones, T. (2015), “Barriers to ethnic minority and women’s enterprise: existing evidence, policy tensions and unsettled questions”, *International Small Business Journal*, Vol. 33 No. 1, pp. 49-69.
 18. Martinez Dy, A. and Jayawarna, D. (2020), “Bios, mythoi and women entrepreneurs: a wynterian analysis of the intersectional impacts of the COVID-19 pandemic on self-employed women and women-owned businesses” ,*International Small Business Journal*, Vol. 38 No. 5, pp. 391-403
 19. Winn, J. (2005), “Women entrepreneurs: can we remove the barriers?”, *The International Entrepreneurship and Management Journal*, Vol. 1 No. 3, pp. 381-397.
 20. Tambunan, T. (2009), “Women entrepreneurship in Asian developing countries: their development and main constraints ”, *Journal of Development and Agricultural Economics*, Vol. 1 No. 2, pp. 027-040
 21. Memon, A. (2020), “Analyzing the entrepreneurial ecosystem for women entrepreneurs: a study of rural jamshoro, Pakistan”, *Indian Journal of Commerce and Management Studies*, Vol. 11 No. 3, pp. 45-59.
 22. Debnath, G.C., Chowdhury, S., Khan, S. and Chowdhury, T.S. (2020), “Achieving sustainable development through entrepreneurship and economic empowerment of women in the technological era”, *International Journal of Management*, Vol. 11 No. 9, pp. 1385-1398
 23. Croce, F. (2020), “Indigenous women entrepreneurship: analysis of a promising research theme at the intersection of indigenous entrepreneurship and women

- entrepreneurship” ,*Ethnic and Racial Studies*, Vol. 43 No. 6, pp. 1013-1031
24. Pachorkar, S., Kawishwar, S. and Sharda, P. (2020), “Women entrepreneurship and women empowerment in India: a case study of jwala mahila samite”,*Prestige International Journal of Management and Research*, Vol. 12 No. 1, pp. 254-264.
 25. The Impact of Women’s Empowerment on Their Entrepreneurship Intention in the Saudi Food Industry Osama H. M. Hassan 1,2 , Abu Elnasr E. Sobaih 3,4,* and Ibrahim A. Elshaer 3,5,*
Journal of Risk and Financial Management
 26. Kumar, Narendra, and L. K. Singh. 2021. Status of Women-Entrepreneur in Indian Startups. *International Journal of Engineering Technology and Management Sciences* 5: 1–12.
 27. Rossi, Mathias, Marie Sansonnens, and Silna Borter. 2011. Women Entrepreneurs in Switzerland: Situation, Characteristics, Motivation and Entrepreneurial Behavior of Women Entrepreneurs in Switzerland. Paper presented at the 4th Annual Euromed Conference of the Euromed Academy of Business: Business Research Challenges in a Turbulent Era, Elounda, Greece, October 20–21.
 28. Costa, Carlos, Zelia Breda, Fiona Eva Bakas, Marilia Durão, and Isabel Pinho. 2016. Through the Gender Looking-Glass: Brazilian Tourism Entrepreneurs. *International Journal of Gender and Entrepreneurship* 8: 282–306.
 29. Dautovi´c, Edita, Nemša Omerhodži´c, and Sanja Lekić. 2019. Analysis of women entrepreneurship in montenegro. *Knowledge International Journal* 31: 1251–57.
 30. Onu, S. E. 2021. Entrepreneurship Skill for Empowering Women in Cocoyam Production in Abia and Imo States, Nigeria. *Research on World Agricultural Economy* 2: 20–25
 31. Karwati, Lilis, Ansori Ansori, and Dinno Mulyono. 2018. Women Empowerment to Build Entrepreneurship. *Journal of Non Formal Education* 4: 169–76.
 32. Pakistan Microfinance Network (2009), “Mainstreaming microfinance: progress, opportunities and challenges”, Pakistan Microfinance Review, available at: www.microfinanceconnect
 33. Bhardwaj, Broto Rauth. 2018. Can Education Empower Women through Entrepreneurial Marketing: A Model for Upliftment of Community Services. *Journal of Enterprising Communities* 12: 19–31.
 34. Bhukuth, Augendra, Bernard Terrany, and Ani Wulandari. 2019. Empowering Women through Entrepreneurship: A Case Study in East Java, Indonesia. *Gender Studies* 18: 113–28
 35. Muhammad, Said, Ximei Kong, Shahab E. Saqib, and Nicholas J. Beutell. 2021. Entrepreneurial Income and Wellbeing: Women’s Informal Entrepreneurship in a Developing Context. *Sustainability* 13: 10262.
 36. Nurbatra, Laela Hikmah, and Hartono Hartono. 2020. Life Skill For Women Empowerment: Patchwork For Creativity And Entrepreneurship. *Journal Perempuan Dan Anak* 3: 65–73.
 37. Thapa Karki, Shova, and Mirela Xheneti. 2018. Formalizing Women Entrepreneurs in Kathmandu, Nepal. *International Journal of Sociology and Social Policy* 38: 526–41.
 38. 45 Jakkula, Shakunthala Devi. 2017. A Study on Women Entrepreneurship In Guntur District of Andhra Pradesh. *IOSR Journal of Humanities and Social Science* 22: 21–24.

39. 46 Chatterjee, Namrata, Niladri Das, and Nishit Kumar Srivastava. 2019. A Structural Model Assessing Key Factors Affecting Women's Entrepreneurial Success: Evidence from India. *Journal of Entrepreneurship in Emerging Economies* 11: 122–51.
40. Su, Ming Ming, Geoffrey Wall, Jianfu Ma, Marcello Notarianni, and Sangui Wang. 2020. Empowerment of Women through Cultural Tourism: Perspectives of Hui Minority Embroiderers in Ningxia, China. *Journal of Sustainable Tourism*, 1–22.
41. Dahlum, Sirianne, Carl Henrik Knutsen, and Valeriya Mechkova. 2022. Women's Political Empowerment and Economic Growth. *World Development* 156: 105822.
42. Yudiastuti, Anni, Heri Pratikto, and Sopiha. 2021. Social Capital, Joint Responsibility Systems, And Empowerment Of Women In Msmes: A Conceptual Framework. *International Journal of Science, Technology & Management* 2: 2239–46
43. Harrison, Richard T., Claire M. Leitch, and Maura McAdam. 2020. Woman's Entrepreneurship as a Gendered Niche: The Implications for Regional Development Policy. *Journal of Economic Geography* 20: 1041–67.
44. Manzoor, Seema, Asma Manzoor, and Misbah B. Qureshi. 2020. Analyzing Economic Empowerment of Women Entrepreneurs In Informal Sector. *Pakistan Journal of Applied Social Sciences* 8: 73–89
45. Ruvalcaba-Gomez, E.A., Criado, J.I. and Gil-Garcia, J.R. (2020), "Analyzing open government policy adoption through the multiple streams framework: the roles of policy entrepreneurs in the case of Madrid", *Public Policy and Administration*, Vol. 1 No. 1, pp. 1-32.
46. Juergensen, J., Guimón, J. and Narula, R. (2020), "European SMEs amidst the COVID-19 crisis: assessing impact and policy responses", *Journal of Industrial and Business Economics*, Vol. 47 No. 3, pp. 499-510.
47. Priyono, A., Moin, A. and Putri, V.N.A.O. (2020), "Identifying digital transformation paths in the business model of SMEs during the COVID-19 pandemic", *Journal of Open Innovation: Technology, Market and Complexity*, Vol. 6 No. 4, p. 104
48. Stevens, A. (2020), "Governments cannot just 'follow the science' on COVID-19", *Nature Human Behaviour*, Vol. 4 No. 6, p. 560.
49. Porcher, S. (2020), "Response2covid19, a dataset of governments' responses to COVID-19 all around the world", *Scientific Data*, Vol. 7 No. 1, p. 423.
50. Ge, T., Abbas, J., Ullah, R., Abbas, A., Sadiq, I. and Zhang, R. (2022), "Women's entrepreneurial contribution to family income: innovative technologies promote females' entrepreneurship amid COVID-19 crisis", *Frontiers in Psychology*, Vol. 13 No. 1, pp. 1-10
51. Shafi, M., Liu, J. and Ren, W. (2020), "Impact of COVID-19 pandemic on micro, small, and medium-sized enterprises operating in Pakistan", *Research in Globalization*, Vol. 2 No. 1, pp. 1-14
52. Small and Medium Enterprises Development Authority (SMEDA) (2020), "SME policy development", available at: https://smeda.org/index.php?option=com_content&view=article&id=58:sme-policy-development&catid=2

53. World Health Organization . (2020a). WHO Timeline—COVID- 19. Available at: <https://www.who.int/news-room/detail/27-04-2020-who-timeline---covid-19> (Accessed 27 April 2020).
54. KPMG (2020), “Government and institution measures in response to COVID-19”, available at: <https://home.kpmg/xx/en/home/insights/2020/04/pakistan-government-and-institution-measures-in-response-to-covid.html>
55. Lambert, J., & Cuper, P. (2008). Multimedia technologies and familiar spaces: 21st century teaching for 21st century learners. *Contemporary Issues in Technology and Teacher Education*, 8(3), 264-276
56. Anderson, R. (2019). Intuitive inquiry: Inviting transformation and breakthrough insights in qualitative research. *Qualitative Psychology*, 6(3), 312.
57. Yin, R. K. (1994). Discovering the future of the case study. Method in evaluation research. *Evaluation Practice*, 15(3), 283-290.
58. Martinez Dy, A. and Jayawarna, D. (2020), “Bios, mythoi and women entrepreneurs: a wynteriananalysis of the intersectional impacts of the COVID-19 pandemic on self-employed women andwomen-owned businesses”, *International Small Business Journal*, Vol. 38 No. 5, pp. 391-403
59. Shafi, M., Liu, J. and Ren, W. (2020), “Impact of COVID-19 pandemic on micro, small, and medium-sizedenterprises operating in Pakistan”, *Research in Globalization*, Vol. 2, pp. 1-14.
60. Ratten, V. (2020). Coronavirus (Covid-19) and the entrepreneurship education community. *Journal of Enterprising Communities: People and Places in the*