



## DIGITAL TECHNOLOGIES: ENABLING ENVIRONMENT FOR WOMEN ENTREPRENEURS

Primary author:

**SOHIMA ANZAK**

sanzak.buic@bahria.edu.pk

Assistant professor, Humanities & Social Sciences, Bahria University, Islamabad, Pakistan

Co-Author:

**ANEELA SULTANA**

aneela@qau.edu.pk

Assistant Professor, Department of Anthropology, Quaid-e-Azam University, Islamabad, Pakistan

Corresponding Author:

**MAHWISH ZEESHAN**

Lecturer, Department of Anthropology, PMAS-Arid Agriculture University, Rawalpindi, Pakistan

### ABSTRACT

*Women business owners play a significant role in the modern economy. This recent increase in women's participation in the entrepreneurial spheres is associated closely with adopting technology and growing e-commerce practices. It is the path to new employment opportunities and enhanced self-improvement, which effectively addresses a wide range of social and economic issues on a global scale. Pakistan has been struggling with low economic growth and high unemployment rates. When it comes to entrepreneurship being an advantage to women, it is seen as an advantage to economic expansion and women empowerment. This study examines the strengths of technology adaptation for women's entrepreneurship and its growth in Pakistan, how it helped to address the gender discrimination associated with female entrepreneurship, and its social, cultural, and economic ramifications. In this investigation, researchers used a purposive sampling technique. Hundred and twenty-six female business owners were on board for the present research in Islamabad and Rawalpindi—an interview guide was used to conduct in-depth interviews. The data shows that most women company owners launched their entrepreneurial ventures to increase their family income and to pursue their passions were manifested outcomes but had multiple other latent associated achievements. Most of the learning and adaptation to the digital tools was through learning by doing strategy, and very few had formal education in entrepreneurial and digital literacy skills where the cultural norms previously holding them back from entrepreneurship have been subjugated by technological adaptation. The critical advantages identified are knowledge and learning skills, mobility and traveling, decision-making capacity, networking, and mentor notification. A positive correlation was found between respondents' education levels and digital fluency for online participation. These findings also point to the dominance of men in contemporary culture. This adaptation and participation of women had also been*

*considered challenging for the males who were previously sole players in entrepreneurial domains.*

## KEYWORDS

Digital Technology, women entrepreneurs, empowerment, well-being, online business

## INTRODUCTION

The phenomenon of female entrepreneurship is gaining traction in developing nations. This phenomenon facilitated the nation's economic advancement while generating employment prospects for its constituents (Farah, 2014). Female entrepreneurs have emerged as potential catalysts for economic development and advancement within a nation. Entrepreneurial pursuits have increasingly become a significant avenue for female employment across the globe (Reichborn-Kjennerud & Svare, 2014). In the 21st century, women's entrepreneurship is expanding globally, and woman entrepreneur is overcoming numerous economic obstacles worldwide. Women entrepreneurs are a potential emerging human resource in the 21st century to overcome a variety of economic challenges from a global perspective (ILO, 2018). Women entrepreneurs are expanding globally (Ahl & Marlow, 2012). It is argued that a state can acquire a better economic status by encouraging women to participate in entrepreneurial endeavors. The consideration of promising female entrepreneurs is critical for attaining economic stability and sustainability. The increase in female employment rates in developing countries has the potential to significantly boost the Gross Domestic Product (GDP) by several points. This underscores the pressing need for business policy reform favoring women (APC, 2017).

## LITERATURE REVIEW

A woman entrepreneur is defined in literature as a self-assured, innovative, and creative woman who can achieve financial independence on her own or in partnership and creates employment opportunities for others by starting, establishing, and running the business while juggling her personal, family, and social obligations (Bullough, Guelich, Manolova, & Schjoedt, 2022). According to Brush and Walter, Women in business are one of the most critical factors contributing to the world's rapid economic growth because of their contributions to the fields of invention, employment, and wealth accumulation (Brush & Welter, 2009). According to the Global Entrepreneurship Monitor (GEM), 231 million females started or ran enterprises in the 59 economies evaluated in the 2018/2019 dossier on women's entrepreneurship (GEM, 2019). Women business owners make the most significant possible impact on national economic growth. (Zhang & Zhang, 2019).

Women do not have the same possibilities and positions as men in Pakistan. However, increasing numbers of females are driven to engage in economic activity, work, or entrepreneurship by the need for money (Makhijani, 2015). In developing nations, there has been a rise in the number of women starting their businesses. This pattern not only contributes to the economic growth of the nation but also makes work chances available to the people affected by it (Belwal, Belwal, & Al Saidi, 2014). Starting a business has become a significant avenue for women to find work on a global scale, particularly for female entrepreneurs (Reichborn-Kjennerud & Svare, 2014). Women have become innovators and pioneers of entrepreneurial pursuits, which has resulted in more employment opportunities

for other people, according to another study that supports their role as community developers (Sarfaraz, Faghieh, & Majd, 2014).

Embedding the importance of women business owners into everyday life has helped many South Asian nations advance quickly. They have stressed the importance of working women to the overall success of the economy. However, Pakistan is an exception to this rule. Under the guise of religion, many believe that women are not meant to work and that women's earnings do not have Allah's blessing (Azam Roomi & Harrison, 2010), which stunts economic growth in the country.

In patriarchal social structures, women are valued as housekeepers, caregivers, or domestic workers. Women's status in Pakistan is no different than in any other male-dominated society. Women did not have the same level of leisure as males (Azmi, 2017; Roomi, 2013). They are also given fewer opportunities than men, despite their strong determination. Because of irregular socioeconomic development and the influence of tribal and feudal social structures on the lives of women in Pakistan, the position of women in Pakistan varies greatly between classes, regions, and the rural/urban divide (Hussain, Mahmood, & Scott, 2019; Makhijani, 2015). In many sectors of life, the position and role of Pakistani women have been severely undermined. Women connect with economic activity most of the time. According to the World Bank's 2018 report, Pakistan ranks second lowest regarding women's economic involvement (The World Bank, 2018).

The position of women in Pakistan is comparable to that of women in other societies that are male-dominated. Housekeepers, caretakers, and other domestic workers are highly valued roles for women in patriarchal social environments (Goheer N. A., 2003). The career-oriented time available to women was significantly lower than that available to men (Abd Rani & Hashim, 2017). In addition, they had fewer opportunities to pursue their goals. According to a report published by the World Bank in 2018, Pakistan ranks second among the countries with the lowest level of women's economic participation. (The World Bank, 2018). The position of women in Pakistan varies widely between classes, regions, and the rural-urban split but is primarily influenced by the patriarchal power domination of the males as head of household and decision makers, owners of the economic assets. From Islamic ideologies, society generates the rationale of males as bread earners and not females to bother for the bread and butter (Garcia & Welter, 2013; Essers & Benschops, 2009). Much of the time, women are not involved in any economic activity which is associated with the cash inflow. Working outside the home was not widely recognized and accepted due to various socio-cultural variables like restrictions on mobility, the concept of *Pardah*, *Izzat* of the family, etc. (Goheer N. , 2002).

Because technology has developed into an indispensable part of the modern-day business environment, proprietors of businesses need to be aware of the necessity of preserving a presence online (Kraus, Palmer, Kailer, Kallinger, & Spitzer, 2018). Findings from the study in Indonesia also show that online business works well for women in Indonesia because of how it is set up. Online businesses can also be seen as a way for women to handle their careers and family lives at the same time. (Melissa, Hamidati, Saraswati, & Flor, 2015). The e-commerce growth greatly influenced women. It enabled their inclusion in the male-dominated sphere because of the flexibility in the workplace and the time (Geertsema.S.M, 2006; Elsayed & Roushdy, 2017). Studies found that women who would prefer to contribute monetarily to their family while working from the comfort of their own homes may discover

that working through internet platforms is advantageous in their circumstances (Ahmad, Rafiq, & Ahmad, 2018; De Bruin, Gatewood, & Henry, 2010; Geertsema.S.M, 2006).

### **OBJECTIVES OF STUDY:**

Consequently, the primary purpose of this study is to explore the potential of digital technologies in creating and fostering the growth of women entrepreneurs. It also contributes to the existing corpus of knowledge regarding the role of digital technology in empowering women through entrepreneurship.

- To generate insights on using digital technology by women entrepreneurs to run and grow their businesses online.
- To identify the empowerment potentials for women entrepreneurs for their work and family life.

This study is particularly noteworthy because new studies on business and incorporating digital literacy in company management do not focus on the participation and development of women in business. A phenomenon in terms of its novelty from the Pakistani context and a growing research field from the social sciences domain are uncovered in this research.

### **RESEARCH QUESTIONS**

The above objectives will be investigated with the help of these research questions:

- How the use of digital technology supports the growth of women entrepreneurs?
- How do female entrepreneurs use digital technologies to run and grow their enterprises online?
- What essential variables lead to women entrepreneurs' empowerment in managing work and family life while embracing digital technology?

### **METHODOLOGY**

This study pertains to qualitative research carried out in Rawalpindi and Islamabad. The research conducted was ethnographic and spanned from February 2020 to March 2021. Both primary and secondary data were utilized to analyze the research inquiries. The literature review conducted in the context encompassed academic studies, reports, and relevant news articles. The research employed a purposive sampling technique to gather data from 126 female entrepreneurs. The research primarily presents primary data collected through various methods, including demographic surveys, focus group discussions, in-depth interviews, and participant observations. These methods were employed to gather information from women entrepreneurs and key informants from Islamabad and Rawalpindi, Pakistan. Thirty-two in-depth interviews and two focus group discussions were carried out. Their exhibitions during this field time were also a significant interaction and data collection source. The data was gathered through several approaches, including interviews, focus groups, and participant observation, adding reliability and validity.

## FINDINGS AND DISCUSSION

This study looks at ways digital platforms helped women become more successful business owners through the lens of cultural adaptations and gender practices toward online business.

### DEMOGRAPHIC COMPOSITION OF THE WOMEN ENTREPRENEURS

Fifty-three percent of the women business owners who participated in the study were based in Islamabad, while forty-three percent were based in Rawalpindi. The highest percentage of women participants, i.e., 38%, belong to the age group 24-34 years, whereas 32% were from the age group 35-44 years. The results indicate that the sample population mostly belongs to the adult age group, and 56.8% were married, whereas 34% were single, 6% and 4% were widowed and divorced, respectively. The respondents from the last two segments got involved in entrepreneurship to meet their family needs. They did not want to depend on their relatives for their financial needs. While 8% of female entrepreneurs were diploma holders, 44.8% held a bachelor's degree, 45% of women were master's degree holders, and 2% were educated at school level.

The results indicate that the sample comprised educated women with high-range belonging to a university degree. 62% lived in the nuclear family setup and 34% in the extended family system 4% told independently. Women in Western culture might have a more independent lifestyle but in a Pakistani culture family was seen as a close unit of life and had a detrimental effect on life's decisions. According to data findings, women entrepreneurs used a variety of digital venues for their businesses, with Instagram, WhatsApp, and Facebook being the most popular choices, and they saw social media time as an essential part of growing their businesses. Most respondents conducted their business through Instagram, Facebook, and WhatsApp, depending on their understanding of the app usage skills, while 11% had their e-commerce website. Data indicates that using websites is not a common practice; partly, it was also seen as low digital literacy skills among these women entrepreneurs that they find it challenging to accomplish this task. Hired services burdened their newly grown business expressed by a few respondents during the conversations in the exhibition events.

The type of businesses they were conducting and their representations fall under four categories. Those engaged in production and manufacturing 37%, producing products and services 18.25%, working in services capacity 19%, and retail sector 20.6%. Engagement on digital platforms varies significantly 64% of the respondents accounted for daily updating and collaborating, while 23% said more than once a week, 12% said they are engaging as per requirements, and 2% twice a month.

Eighty percent of 80% of respondents think doing business online has helped them improve earnings, according to the data study. Sixty-five percent of respondents saw an increase in profits between 10 -25 %, 31% saw an increase between 26-50 percent, and 9 percent saw an increase of more than 50 %. Only 34% of entrepreneurs in this research used physical in person and online, whereas 56% of business owners rely solely on the internet. The study also found that cash on delivery (COD) is used by 52% of respondents, with others opting for credit cards or online payment systems like *Easy Paisa* and *jazz cash*. Only a tiny percentage of business owners handle product distribution independently, while the vast majority (78%)

rely on courier services and delivery applications to get their wares to their clients. Despite this, all these women company owners are convinced their clients are happy with their services, and they acknowledge the many ways in which doing business online has contributed to their success, and analysis ahead will highlight those areas.

Information and communication technology interventions significantly impacted women's business formation and growth. The present article examined the role of digital literacy and technology incorporation in enabling women's entrepreneurship in Pakistan. The results showed that the success of women business owners was positively related to their participation, startup, and growth of their ventures, depending on how women use technology, such as the internet, mobile phones, and computers, for their advantage.

Since entrepreneurship has become an essential means by which women worldwide can support themselves financially. It is widely believed that women business owners can serve as a new driving force behind a country's economic progress and prosperity. The research findings were organized into themes, how digital technologies facilitated the women entrepreneurs in achieving their dreams and motivated them to progress and succeed in their ideas. Each of which will be broken down and examined in further depth below so that readers may better comprehend how the rise of digital technology helps women business owners expand their operations.

### 1. Accusation of Skill and Knowledge:

Almost all the respondents have accounted for the benefit of technology as a tool to seek knowledge and relevant information. They have gained marketing skills through online courses and attending webinars with mentors. It was found during interviews that some respondents were still looking forward to searching for information with their family and peers due to the low levels of digital literacy. The most common uses reported by the research participants include acquiring the necessary information about product prices, raw material search, or using different applications in digital tools; for that matter, anything at all is the fundamental prerequisite for comprehending or making use of the object in a manner that is advantageous to a human being.

I received diverse responses when I inquired about how women entrepreneurs obtain expertise in the digital world. HB, who was one of the young respondents to my respondents' group, shared the following:

*"Learning and finding the relevant information is no more difficult for us. You can use Google for anything or watch videos on YouTube to educate yourself about various business opportunities and get started making money, as I did. I am not an expert in the computer field, yet I learned through scrolling, which opens so much."*

Another respondent NZ, *"Through the Prime Minister laptop initiative, I was able to acquire my very first digital device, which was a laptop. After I got my laptop, I would spend all day researching different topics on YouTube, leading me to start my craft initiative. I learned paper crafts, gift boxes, and gift wrapping services for special occasions like engagements, weddings, births, etc."*



Whereas another respondent MS of, age 53, established difficulty in drawing the information from the internet browsers. She said, *“I did not grow up with mobile phones or computers in my house. When I was younger, the only way I could learn about how things functioned was by reading about them in books”*. In these cases, most respondents look for options for the *digital natives* (Prensky, 2001) to support them with relevant information uploads. However, another respondent Tube was a trainer for her entrepreneurship venture. Digital literacy skills are necessary to navigate the digital landscape to grasp the opportunities (A.Drazin, 2012), to pull the customers, and protect the business and themselves from the harms of technology. Understanding the digital environment and acquiring as much information about the digital world as possible has become necessary in today’s digital world.

*“YouTube is the source of all the knowledge I now possess in technology. You may also go online and read on Google, but YouTube is much simpler to comprehend because everything is presented straightforwardly there.”*

Another respondent, WA, told about how she learned digital skills, and she responded.

*“Ever since childhood, I used to tinker with everything digital. When I was schooling, my parents bought me a computer. However, instead of playing games on it as all of my other classmates did, I would dive into the settings and educate myself on how the various programs functioned. My father was very encouraging and never stopped me, regardless of the several occasions that I damaged the Windows operating system. When I first received my smartphone, I would look up anything I did not know the answer to on Google, particularly if it was related to technology. When I was building up my company, My father, who is also in business, greatly assisted me, but because I ran my company entirely online, there was only so much he could do for me. I took two online courses to educate myself on the process of selling products over the internet, and in addition to that, I have honed my skills by watching innumerable videos on YouTube and reading many postings on Reddit. Nevertheless, then again, I believe that one cannot simply learn something unless one attempts it realistically, and I have made countless mistakes to get to the point where I am now, so I would say that my mistakes, in addition to the internet, have been my largest teacher”*.

Another respondent RA said

*“Digital technologies are learning tools with teachers helping inside these tools. You just need to know the basics, and they will make you run in the landscape”*. The data findings reflected that only 8% took formal training for digital marketing rest of them had learned through trial and error. So in this study, they acquired skills through two primary ways collaborations and mostly *learning by doing*. Motivation and personal interest are positively associated with their digital literacy and play a very significant role in learning digital technologies. They mentioned that one could not be taught without seeking the information.

## 2. Application of Technology for business growth:

In e-commerce, the use of technology in business is no longer a luxury but a necessity in today’s modern world; it is essential to incorporate it (GSMA, 2022; ILO, 2018). Suppose a person does not make use of modern technology in their business. In that case, this not only makes the business less productive but also increases the likelihood that the business will fail

because the competition is demanding make the online existence of the enterprise even if you had a physical outlet. Pandemic Covid -19 has generated the need for time to adapt to a flexible working environment rather than relying on the physical infrastructure (Khan R. S., 2021).

Digital media was influential in selling their product and learning about the market, gaining insight into whether a product will fail or succeed in each market, and learning where, when, and how to launch a product. Digital media is influential in selling your product and learning about the market (Elsayed & Roushdy, 2017). Technology sounds like an economical solution, as mentioned by the respondent during her interview and endowed by the other respondents for this benefit, *“It is also imperative to let people know about your product, and online advertising is the method that is both the most effective and the least expensive in terms of reaching the individuals you want to target as buyers.”*

When one of my responders, who shall be referred to only as KK because she wished to maintain her anonymity, was asked about the use of technology as a tool to grow one’s business, she said technology has made our lives much *more accessible. One can determine what will sell, what will not, and what price should be established for a particular product to make it competitive by browsing through websites such as Daraz and OLX. I also go to the websites of various brands to research the latest jewelry trends. Doing so dramatically assists me when selecting which products I need to provide to differentiate myself from the competitors. My brother is currently assisting me with the advertising, but I am teaching myself how to do it independently since I do not want to become dependent on him for anything and instead want to handle everything by myself. Because I do all my business on the internet, I consider using technology essential”*.

The following is what another one of my responders, RR, had to say regarding the usage of technology in her business: *“When I was first starting my business, I knew that I would be selling online. What I did not know was how much I would come to rely on technology”*.

*“I can do everything from a swipe of my finger, whether selling my product or reaching my customers. I do not have to go anywhere, not even for the raw materials, because my father or brother buys that for me from the market. I am only responsible for producing the goods and marketing them on various social media sites. I do not trust those sites as they keep many of my profits for themselves. Instagram and Facebook are my go-to social media platforms, far more so than Daraz or Amazon. Because they significantly cut my revenue without my permission, I cannot put my faith in those websites. I just made a page and started posting on it, but then I ultimately learned about advertising through YouTube, and after that, I increased my business dramatically.”* Such strategies helped women entrepreneurs flourish and expand their target audience. In the male-dominated space, they need to relate with the mentors to share their fears, usually found in the digital landscape on platforms like LET’S GROW TOGETHER, FEMPRO, WOWPK, etc.

### **3. Creating self-identities and product display:**

Social media networks are platforms where sellers create communities or groups of people who would be interested in the kind of commodities they sell. These groups are initially their family and friends. This initial set of people then keep promoting the group to their friends, and the process continues. So, these online sites help these women enhance their



growth through collaboration with other networks. It helped them to grow their social capital which is very significant in business domains. One of the respondents always drew attention by saying, *“Network is the Net worth in business.”* While establishing the marketing benefit they draw from the online presence was real wealth for them. It gives them reach to the international and national markets. It involves digital skills to take advantage of online business growth opportunities. Some of the strategies mentioned by the respondents include,


*“it is not good to rush things, follow funnel, better to create brand awareness, let people know about your business first because nobody wants to invest in the dark then go for consideration, and then for conversions and appropriations as required.”*

*“I go for plan A, plan B testing, I try changing one variable at a time, and you will have a better idea about what the customers like to see. In this way, I Get the organic customer reach.”* To address my confused expression on the organic customer, she explained, *“I mean true reach, who are your real customers, it requires hard work, but only these followers could give the long-term benefit.”*

#### **4. Overcoming the cultural obstacles to economic participation:**

Women entrepreneurs joined to expand an existing one or find a more practical approach to selling their products online. It was found that women liked to describe “flexibility” as a significant benefit of the technology. They are seen as caregivers in the domestic zones, whether as a daughter, wife, or mother in an average Pakistani household. That put them under the restriction of the availability of fixed working hours. However, with the ease of operating through digital spaces, they started entrepreneurial careers, and their efforts got a path for economic participation. It helped them reach their plans and accomplishment of their goals.

Mobility in markets and public was another restriction area for women in Pakistan where Technology had paved the way for them to pursue their dreams. During the focus group discussion, respondents accounting for the significant benefits of online entrepreneurship mentioned, *“Due to the cultural norms, men accompany women to safeguard their honor. We cannot work independently, but not anymore. We can do it all online.”* They saw it as one of the top benefits of selling online. This shows that many women are turning to e-commerce to overcome women’s safety issues in public spheres, which previously prevented them from moving and meeting customers in markets (Makhijani, 2015). Due to gender-biased power relations founded on inequality and prejudice, women face discrimination and gender disparities (Goheer N. A., 2003), such as moving to raw materials or sending their products through online delivery services. Women’s self-esteem can rise or fall depending on whether they have the support of their spouse, brother, or father, all considered authority figures in Islamic countries (Abd Rani & Hashim, 2017; Khan R. S., 2021). However, with the technological adaptations for the entrepreneurs from the service sector, if women entrepreneurs had to travel to places in case of event management, photography, or make up services, they were using digital apps like Uber, Careem, and in-drive. The respondents expressed that their families trusted these to travel on their own because of the navigation facility, as informed by two of the respondents during the interview. So previously, it was seen



as a significant barrier to their economic involvement in the Pakistani context, where gender norms are strictly observed.

Many of the research respondents have pointed out that they have left their previous jobs and started entrepreneurship because staying away from home for long hours was not acceptable for their in-laws. Whereas working from home gives them flexibility in working hours, they are less stressed and can perform their gender role expectations at home. Being a female, household chores like house cleaning, kitchen, looking after the children, and attending to the needs of the elderly are few expected household tasks seen to be responsible for in their society. The research respondents, who belonged to extended family structures, had more household responsibilities than those living in the nuclear family setup. Participant observation on events like the Happiness Bazar, Women Gala, and WIB Fest also reflected that these women were helped by their children, brothers, husbands, mothers-in-law, and sisters. These observations manifest that these entrepreneurial ventures are not affecting their family bonding but rather keep them tightly connected with the bond of love, empathy, and support. So they can address family needs, which was a primary expectation for women in Pakistani society, and along with it, they use digital tools to set up and grow their entrepreneurship with the flexibility of working hours and without physical infrastructure expenditure.

## **CONCLUSION:**

The world of digital technologies is a game-changer for women entrepreneurship in many aspects, paving the way for their development and success, making them inclusive in the previously male-dominated profession. With these progressive devices, women are breaking down barriers and participating in the business world in ever-increasing numbers. The choice of participation in business ventures was limited for women previously. They are making the most of the digital landscape to enter these male-dominated zones by thinking creatively and struggling with cultural norms and expectations. It is genuinely inspiring to see these women employing the power of technology to achieve their goals and make their mark in entrepreneurship.

The findings of this research argue that online businesses can empower women by assisting them in becoming entrepreneurs and helping to grow those struggling at the startup phase. Online businesses were also viewed as a solution to fight the roles and responsibility challenges women to confront when attempting to balance work and family responsibilities. According to the research, many female business owners started their companies to support their families and pursue their passions. However, many other latently related accomplishments were also present. Few women had formal education in entrepreneurship and digital literacy skills. Therefore most of the learning and adaption to digital tools was done through the “learning by doing” method. Technological adaptation has helped women abandon the cultural constraints that had prevented them from starting their own businesses. The main benefits highlighted are knowledge and learning abilities, mobility and travel, decision-making ability, networking, and mentoring. The degree of respondents’ education and their level of digital fluency for online involvement were found to be positively correlated. These results also demonstrate that the predominance of men has been challenged by increasing the women competitors in the surrounding. This adaption and engagement of

women were also expected not to be easy for males in the future, who were formerly the sole players in business sectors.

In conclusion, digital entrepreneurship enabled women in Pakistan to actively participate in the business environment, which was previously not an area suitable for their performance because of many cultural and gender stereotypes prevailing in society. Due to its unique characteristics, which include freedom of place to work and flexibility of time, social capital gained through social media interactions, and the confidence and satisfaction felt by women at their achievements as a result of this enterprise, digital technologies could be seen as enablers of women entrepreneurship in the Pakistani region. The article found that features of social media applications created the abilities such as access to information, created cost-effectiveness to start their ventures, and generated the ability to build social networks, which have helped women start and run their own businesses. However, they must stay updated with the transformations to take full advantage of these.

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