



Power of Social Media: Journey of Females Towards Entrepreneurship

ABSTRACT

Treading on a business venture as an entrepreneur is a daunting task in a developing economy like Pakistan, especially if you do not belong to the globally dominant gender in the markets. Social media is encouraging people to try their luck with entrepreneurship as self-employed, be it a micro-entrepreneur or a partnership having limited investment. The study aims to explore the nature of home-based female-owned online businesses and to identify areas where the government can play a role in facilitating and encouraging online female entrepreneurs. The study employed a qualitative research design, in the locale of the capital, Islamabad. Structured interviews were conducted with 18 female entrepreneurs running home-based online businesses. Thematic analysis was used to reach the results. Social media is effectively playing its role in transforming the lives of females since Covid-19 hit the world. Such type of business requires the least level of education and investment, creating ease of doing business by providing a free-of-cost platform to become an entrepreneur without requiring to leave the house for the sake of business. Moreover, half of the sample resented the negative impact of government decisions on their business operations and identified the need for an online fraud filing portal and other facilitations.

Keywords

Entrepreneurial System, Female Entrepreneurs, Home-based Business, Online Business, Social Media

JEL Classification

L26, L86, M21

AUTHORS

Sadia Abdullah *

Graduated from Pakistan Institute of Development Economics, Islamabad, Pakistan.

Author's Contributions: 1,2,4,5,6

sadiaabd96@gmail.com

<https://orcid.org/0009-0005-8487-2963>

Mahmood Khalid

Senior Research Economist, Pakistan Institute of Development Economics, Islamabad, Pakistan.

Author's Contributions: 1,3,4,5,8

mahmood.khalid@pide.org.pk

<https://orcid.org/0009-0005-5284-666X>

Talah Numan Khan

Assistant Professor, Department of Economics, Forman Christian College University, Lahore, Pakistan

Author's Contributions: 3,4,5,8

talahkhan@fccollege.edu.pk

<https://orcid.org/0000-0002-7614-8066>

Muhammad Ali

Senior Economist, Economics Studies Section, New Venture Division, NESPAK, Lahore, Pakistan

Author's Contributions: 3,4,8

m_aliqamar@yahoo.com

<https://orcid.org/0000-0003-1784-5117>

Please cite this article as:

Abdullah, S., Khalid, M., Khan, T.N., & Ali, M. (2022). Power of social media: Journey of females towards entrepreneurship. *Kashmir Economic Review*, 31(1), 14-24.

*** Correspondence author**

Author's contribution in the article: 1- Conceived and designed the analysis, 2- Reviewed and compiled the literature, 3- Collected the data, 4- Contributed data or analysis tools, 5- Performed the analysis, 6- Wrote the paper, 7- Financial support for the conduct of the study, 8-Other

1. INTRODUCTION

Throughout the world, entrepreneurship is regarded as a significant driver of economic growth and development (Meyer, 2019). According to Ireland et al. (2001), entrepreneurship is defined as a “context-dependent social process through which individuals and teams create wealth by bringing together unique packages of resources to exploit marketplace opportunities.” Moreover, female-owned businesses are supposed to be a rapidly growing entrepreneurial sector, as they provide an opportunity to create wealth, and economic and social progress through innovation, competition, and employment of untapped human capital (Goltz, 2020).

Pakistan is the fifth most populous country in the world with 48.5% females in its total population. Being an agrarian country, the majority of the females in rural areas of Pakistan are involved in farming activities. Out of the only 13.5 million (20 percent) women taking part in Pakistan’s labor force, seven million women working in agriculture fall under the category of assisting family workers and remain unrecognized and unpaid (UNDP, 2021)¹. Increased participation of females in the workforce can be a driver of economic growth. It results in improved productivity at the national level, increased household incomes, improved purchasing power, increased spending on goods and services, and an overall rise in living standards. On a broader scale, a higher number of workers irrespective of gender would increase economic output, yet gender disparity affects productivity in more meaningful ways. An increase in labor productivity is not only achieved by adding more labor, encouraging women in the labor force brings new skillsets, proficiency, and knowledge (Kabeer, 2021).

As part of the country’s agenda to achieve Sustainable Development by the year 2030, ‘Leave No One Behind’ as the second Sustainable Development Goal (SDG), we have a clear opportunity path in front of us – invest in women as drivers of Pakistan’s economic growth. In the year 2020, as the pandemic hit the world, lockdowns were imposed for longer periods to ensure social distancing to curb the spread of disease. The situation negatively impacted the job market. One after another crisis, Pakistan’s economy has been through many unfortunate events including massive floods, taking one-third of the country’s total population. Hence, there is a need for an employment source that gives individuals an option to work remotely and maintain a decent source of income Nawaz et al. (2019).

In these circumstances, social media is an important tool, especially for female entrepreneurs for several reasons. Above all, it is an affordable platform for wider connectivity. Some social media platforms provide women an opportunity to organically reach their target audience and make new clients or customers with no expensive ad campaigns. Globally, females have started to recognize their true potential. In addition, social media allows female entrepreneurs to reach other women who are building businesses. Since the internet has facilitated entrepreneurship for millions of women worldwide, a wave of women-owned businesses is witnessed globally (Ayers, 2022).

Considering the rapid transformation from a traditional to a contemporary female entrepreneurial system through the emergence of social media, it is important to explore the nature of such businesses in Pakistan. Women, being a major proportion of the total population have the potential to bring a positive change in their own lives, families, and society. Muhammad et al. (2021) focused on women’s home-based businesses in the informal economy of Pakistan. The study stated that such businesses remain a neglected segment of women entrepreneurs, assumed to be economically insignificant. Moreover, Muhammad et al. (2020) mentioned that such businesses are termed “invisible.” Anzak and Sultana (2020) conducted a study in Pakistan regarding the economic and social empowerment of women in the era of digital literacy. However,

¹ See UNDP Report titled “Womonomics: Women powering the economy of Pakistan.” Available at: <https://www.undp.org/pakistan/publications/womonomics-women-powering-economy-pakistan>

the study lacked in-depth knowledge about the working of online businesses. Female-owned home-based online business is an emerging work trend and there is no previous study available on how the government of Pakistan can encourage and facilitate them. The findings of the study would aid in exploring the areas where those women are facing challenges so that such an entrepreneurial system can be encouraged. The study would encourage females to learn and get their skills cashed by running online business from the ease of their homes.

Keeping in view the emerging trend of online home-based businesses run by females, the present study tends to explore the nature of such businesses. Therefore, the objectives of the study are to explore the journey including prerequisites and challenges faced by females while becoming an entrepreneur of home-based online business, and to highlight potential areas where the government can play a role in facilitating and encouraging online home-based female entrepreneurs.

2. LITERATURE SURVEY

In Pakistan, the business environment for females shows the complex interplay of several factors, which can broadly come under two main categories. The first one consists of elements related to society, culture, traditions, and religion. It has been developed for centuries, anchored in the patriarchal arrangement, and reflects the lower status of females. The second one comes from the first category, consisting of constitutional structures, policy papers, regulatory systems, and institutional mechanisms. This category is contemporary rather than traditional, making it cosmetically unbiased. The traditional settings cause difficulties for females as they are fundamentally discriminatory and they impede the equity-based composition of contemporary institutions and their fair functioning, as contemporary institutions are developed from traditional ones (Goheer, 2003).

Despite the existence of cultural and institutional constraints, women in developing nations are struggling to start their businesses to fulfill domestic needs (Jennings & Brush, 2013). Adding to this, social media has provided people with a digital marketplace to sell and buy goods and services without involving any third party. It has eventually altered the way of doing business. This type of “social commerce” became popular in developing countries, facilitating the economic development of female entrepreneurs amidst diverse patriarchal institutional impediments (Camacho & Barrios, 2022).

The gender gap in technology adoption has diminished over the years (Rainer Jr et al., 2016) and women have begun to use technology in an entrepreneurial way (Crittenden et al., 2019; Andrade & Doolin, 2016). During the outbreak of covid-19 pandemic in 2020, when the whole world went on a break from physical social interactions, researchers began to explore the role of social media. Goel and Gupta (2020) found that social media became central to the speedy dissemination of scientific information as well as for monitoring and controlling pandemic.

Pakistan has been one of the worst affected countries by covid-19, with the economic disorder triggered by the pandemic intensifying an already existing crisis. By the third week of March, the Asian Development Bank had substantially revised its estimations with the loss of employment in the range of 1.2 million to 3.2 million jobs (Park et al., 2020). However, the adoption of technology has played a crucial role in business endurance during the covid-19 catastrophe notably with small businesses (Abed, 2021).

In a traditional setup in many developing countries, the success of female entrepreneurship is linked to or adjudicated by the financial contribution to household expenses (Coy et al., 2007). Promoting a workable environment for female entrepreneurial culture in the country would boost family income. The findings of the study and policy repercussions link to Sustainable Development Goal (SDGs) 5 of Gender Equality and SDG 8 associated with decent work and economic growth (Ge et al., 2022). Moreover, (Yaqoob, 2022)

confirmed that female entrepreneurs improve their value by becoming independent and financially stable for society and helping to alleviate poverty.

Anzak and Sultana (2020) highlighted the case of a “successful” entrepreneur, Ms. Nadia, who runs an online marketplace for women in Pakistan named “Sheops.” She facilitates numerous female entrepreneurs by giving them access to a comfortable digital platform to offer their goods and services to a large number of female customers. The CEO runs the Facebook group by herself and provides home-based female-owned businesses to reach the target audience with no financial constraints. Considering the existence of hesitation from the opposite gender in our society, she helps to encourage female entrepreneurs by being surrounded by the same gender.

Challenges:

Consumer trust issues were identified as a challenge (Bappy, 2018) for online businesses in Bangladesh. As there is no personal interface involved between the buyer and seller online, it requires a long time to develop trust. According to (Chui et al., 2015) in McKinsey Quarterly, digitization is intensifying core beliefs of competition among industries as it has lowered the cost of stepping into the markets. Lai et al. (2010) concluded that the attributes of innovation have a positive relationship with the need for success among female entrepreneurs in Malaysia. It indicates that innovation is the key to overcoming challenges in online businesses.

Furthermore, Ramadani et al. (2015) discovered that the majority of the female entrepreneurs in Kosovo run micro-businesses; are well-qualified; mainly work in the trade sector, and are good at financial management through obtaining finance is a challenge for them.

Research gaps and contribution of this study:

Despite the growing number of studies on entrepreneurship in Pakistan, there is a lack of research specifically focused on online female entrepreneurs, who represent a unique and underrepresented group in the Pakistani entrepreneurial landscape. While there is some anecdotal evidence suggesting that online platforms have provided new opportunities for women to start and grow businesses in Pakistan, little is known about the challenges and opportunities that these women face, their motivations for becoming online entrepreneurs, and the strategies they use to succeed in a male-dominated society.

Addressing these gaps would not only contribute to the literature on entrepreneurship and gender in Pakistan but also provide insights into how to support and promote the growth of online female entrepreneurship in other developing countries.

3. METHODOLOGY

Similar to the methodology adopted by Yunis et al. (2018) in the study regarding “enablers and hurdles of female entrepreneurship in Khyber Pakhtunkhwa province, present study employed a qualitative research design, in the locale of the capital, Islamabad. Such a methodology is adopted at the initial phase, performed to find answers to questions like; what, why, and how. These responses are known as “grounded” because they are grounded in the descriptions or interpretations given by the participants. Moreover, thematic analysis was being done as it is a strong yet flexible method for the analysis of qualitative data, involving the detailed reading of the data set (like a transcription of interviews) and classifying patterns in meaning to form themes. It is an adequate approach for analysis that is intended to grasp experiences and opinions within a data set. The analysis was done using a six-step process: data familiarization, generation of initial codes, seeking suitable themes, reviewing themes, describing, and naming themes, and making the report.

Thematic analysis is a qualitative data analysis method that involves reading through a data set (such as transcripts from in-depth interviews or focus groups), and identifying patterns in meaning across the data to derive themes.

Structured interviews were conducted with the female entrepreneurs running home-based online businesses from Islamabad. Online businesses are those which are entirely run through the internet. An interview guide was prepared, consisting of questions covering a variety of domains such as demographic information, economic dynamics, expectations from the government, and general discussion about their experiences including challenges and constraints as female entrepreneurs in the market. The guide also included a consent form for collecting the information regarding their businesses solely for research and to ensure that research ethics are taken care of.

After transcribing interviews and getting familiar with the responses, initial codes were generated which were then grouped under suitable themes. Afterward, themes were reviewed in depth and treated for repetition. Lastly, results were drawn after completing the six-step process for thematic analysis. In constructing the sample, 18 female entrepreneurs running businesses online from the ease of their homes in Islamabad were interviewed. A convenience sampling technique was used as the majority of the targeted females were reluctant to give interviews either due to privacy concerns or lack of time.

4. ANALYSIS OF DATA

Social media is effectively playing its role in transforming the lives of females by providing them a platform to become an entrepreneur especially after Covid-19 hit the country in 2020. With the help of interviews being conducted with home-based female entrepreneurs in Islamabad, Instagram, and Facebook were found to be the most frequently used social media platforms for running online businesses as all 18 said to be using Instagram while, 11 of them chose Facebook and Instagram.

A study was conducted in Kosovo by [Ramadani et al. \(2015\)](#) which discovered that the majority of female entrepreneurs run micro-businesses. Likewise, all the female entrepreneurs in the sample were found to be running micro-businesses being 'micro-entrepreneurs'. This type of entrepreneur is the founder of a micro business having two important features: minimal investment and less than ten employees. In the sample, 39% of females said that they have either outsourced someone for social media marketing or temporarily hire a few workers in case of a bigger order.

The sample was questioned about their source and amount of initial investment in the business. For source, 83.3% of entrepreneurs started businesses with their savings, while 16.7% of females got the initial investment either from their husbands or parents. The least investment amount told was Rs300 for starting a knitting and crochet business from home. Female entrepreneurs running cooking/ baking businesses stated initial investments in the range of Rs10,000 to Rs200,000.

The sample consisted of 33.3% female entrepreneurs aged between 15-29 years, 27.8% aged 30-44 years, and 38.9% aged between 45 to 59 years. The majority of the sample was of married females totaling 11, unmarried 6, while 1 was divorced. As far as sectors of businesses are concerned, 72% of the females are running manufacturing businesses, while 23% of those in manufacturing are also involved either in the distribution or services sector.

Regarding their level of education, it varied from Matric to a Masters's degree. 38.9% of females stated their maximum education to be Masters. Importantly, 38.9% of females also told that they have done certain courses/diplomas related to their business. The majority of the women had done chef courses from well-known hotels in Pakistan and abroad. Moreover, the study found that YouTube is a free source of online

learning, especially for females and they are utilizing it in their businesses. These results reflect that online businesses require the education level to be at least Matric, although it is not possible to get a good job with this education in the job market. Also, YouTube has made free-of-cost learning possible without stepping out of homes. Similarly, [Noguera et al. \(2015\)](#) concluded that informal factors like the encouragement of entrepreneurial careers and female networks play a more critical role in female entrepreneurship than formal factors such as education and differences in income level.

50% of the females in the total sample are running food related (including platters, bakery items, and different cuisines) home-based businesses and all of them said that they face a “very high” level of competition. [Lai et al. \(2010\)](#) concluded that innovation is positively correlated with the desire for achievement among female entrepreneurs in Malaysia. Similarly, females in this study shared that they added innovation in their items and operations to stand out in the highly competitive market such as better packaging, more food variety, different recipes, better quality ingredients, and preparing food samples before order confirmation. Out of 9 females running food businesses, 3 reported to be registered sellers on FoodPanda, Other 50% of the online businesses consisted of arts & crafts, henna applications, photography, online health services, knitting, and selling organic beauty products.

Covid-19 being the driver of online businesses

Upon inquiring about the year in which they started their businesses, 56% of females responded 2020 was the year. Moreover, two motivations were found to exist behind starting their businesses: financial need and passion. 60% of the females who stepped into the world of online businesses in the year 2020 shared ‘financial need’ as their motivation for taking the initiative, while 40% of those stated ‘passion’ as their motivating factor. One female running a home-based food business said, “my motivation was that I had to support my family when my husband got unemployed in 2020, so I had to overcome the financial crisis at home, as I was left with no other choice but to utilize my skills in the best of the ways and it was the need of the hour.”

It is pertinent to mention that 2020 was the year when Covid-19 hit Pakistan and all activities involving social interaction including economic and educational practices came to a halt, and the lockdown was announced. During the outbreak of covid-19, poverty and unemployment surged combined with other socio-economic challenges in Pakistan. According to [Blustein et al. \(2020\)](#), redundancies in all types of jobs were made globally. All the women who started online businesses in the year 2020 (i.e., 56%) mentioned Covid-19 to be a factor pushing them to become an entrepreneur either because their husbands lost their jobs, or they were free at home and wanted to get their skills cashed.

From the financial need to financial independence

Financial independence was recognized as a “personal characteristic” of female entrepreneurs in the Khyber Pakhtunkhwa province of Pakistan in a study conducted by ([Yunis et al., 2018](#)). The finding is consistent with the result obtained in this study as no matter what was the motivation, 100% of the sample claimed to be financially independent. The concept of financial independence was explained to them as their ability to pay for their own needs.

Moreover, [Ge et al. \(2022\)](#) conducted a study in the Faisalabad district and concluded that enabling an entrepreneurial environment among females in Pakistan would increase family income. Similarly, 61% of females said that they now contribute to household expenses from their income in the range of 5% to 100%.

‘Online’ is the key

The study found that online businesses have widely spread in all domains the micro-entrepreneurs can feasibly run the business by just getting familiarized with the technology and its handling. Chart 1 is derived

as an outcome of the interviews being conducted, showing a channel of business operations facilitated by online means throughout.

Chart 1: Online business operations



Source: Authors' findings.

Nowadays, social media is among the 'best possibilities available' to a seller to reach its potential customers. [Li et al. \(2022\)](#) found that social media positively impacts the growth and performance of the business. From making a business account on social media platforms like Facebook and Instagram to receiving payment for sales and delivering the goods, all steps are facilitated through online services. It was observed that after creating the account, social media marketing is frequently done through bloggers. They promote businesses on their profiles with huge numbers of followers by trying the goods or services and sharing reviews about them. Online marketing also provides opportunities for females by maintaining a space for affordable and home-based marketing via the internet ([Haque & Sharmin, 2016](#)).

Moving ahead, a study conducted by [Bauerová \(2021\)](#) concluded that consumer behavior has changed and online grocery stores are emerging after the outbreak of coronavirus. Notably, only 22% of female entrepreneurs said that they have to step out of their homes frequently for business purposes. Henna application, photography, gift packaging using fresh flowers, and a fresh food platter seller said that they have to step out of their homes often for the sake of business. 55.5% of females said that they rarely need to go out as all the required supplies are delivered to their doorstep. Of the total sample, 16.7% of females said that they visit markets once a month to buy raw materials. Lastly, 5.8% said that they never have to step out of their homes for business purposes as they are involved in providing online services.

As reported by the female entrepreneurs, online delivery services like Careem, Uber, and Bykea are frequently used by them. They just require booking a ride online and handover the items to the address of the buyer.

Payment system

Internet banking can facilitate users to perform transactions from their account anytime and anywhere on their cell phones or devices. [Nugroho et al. \(2019\)](#) found that female entrepreneurs had a sound understanding of using internet banking services in comparison to male entrepreneurs. Similarly, internet/online banking services in Pakistan have largely impacted female entrepreneurs positively. All 18 females said that they use online payment methods via bank, EasyPaisa, and JazzCash. However, 13 females perform their online transactions from personal accounts, while 5 females have maintained separate bank accounts for the business. Moreover, 6 females said that they offer online as well as cash-on-delivery payment methods.

Major challenges faced by online businesses

The analyses performed by [Ramadani et al. \(2015\)](#) showed that women face challenges in establishing their businesses with every move they make. Be it a seller or a buyer, 'trust' remains a problem as the customer may not receive the product as shown or the seller may get blocked by the customer without paying for the good or service availed. [Patokorpi and Kimppa, \(2006\)](#) found that developing online trust could be

described as a successful combination of four basic features: reputation, technology, expertise, and relationship.

In this study, trust issues were greatly highlighted by the female entrepreneurs as it is quite difficult for them to develop trust among customers and trust them also for not being fraudsters. Moreover, other major challenges were found to be pricing, marketing, competition, unavailability of supplies, power shortages, and permission for leaving home for providing photography and henna application services.

Upon querying the ways through which the trust got developed from both sides, the majority of the women emphasized their ‘communication skills to be the key factor in developing healthy relationships with the customers and ultimately winning the trust. Females also underscored the importance of reviews publicly posted by the consumers and sharing pictures of their work with the consumers for establishing trust. However, the trust of the seller is still a challenge faced by them and 55% of the females shared their experiences of facing scams and frauds in online business.

Effects of Inflation

Although inflation has remained a global phenomenon for the last couple of months, it has brought harsher consequences in a developing country like Pakistan. For the business community or the households, inflation has hit all of them hard. Effects of recent inflation were identified by the sample from the supply as well as the demand side. Rising costs at the sellers’ end and lesser orders due to the loss of purchasing power of the rupee at the buyers’ end have been identified as the harsh effects of inflation. 55.6% of the females highlighted rising costs and fewer orders as the effects of inflation on their businesses.

While questioning further, the cost of raw materials/ supplies and increased delivery cost due to surged fuel prices were the main components of an overall rise in costs. Females running food/baking businesses pointed out the imposition of tax on imported goods and rising electricity charges as dominant reasons for the rise in costs.

Role of Government

50% of the sample said that the government is playing a negative role in their business operations of inflation, complexities in business license procedures, and import restrictions. During discussions with the targeted entrepreneurs, five areas were highlighted by them where the government can play its role to facilitate female-run online businesses. Summary Table 1 shows the areas of intervention identified by the female entrepreneurs.

Table 1: Potential areas of government intervention

Areas of government intervention	Percentage (%)
Online fraud filing portal	66.7
Registration	44.4
Trainings	44.4
Providing platforms	33.3
Micro-loans	27.8
Not needed	11.1

Source: Authors’ findings.

The majority of the females chose more than one area where they expect government intervention to play a role. As females shared fraud and scam incidents as their worst experiences, 66.7% of females emphasized the need of establishing an online portal for filing frauds in online businesses. Moreover, 44.4% of the sample resented the long cumbersome process of registering a business. Being micro-entrepreneurs, they are unable to fulfill the majority of the requirements to get their business registered.

Some of the female entrepreneurs in the sample were degree holders in entrepreneurship and related programs. 44.4% of the female entrepreneurs were of the view that entrepreneurial courses should be made compulsory at college and university levels. Skill-learning programs were also highlighted to make the females skilled enough to get them cashed by becoming micro-entrepreneurs.

Furthermore, 33.3% of females underscored the need of providing a platform to connect to the international market, especially in the case of arts and crafts businesses. This would assist in expanding those businesses as they do have long-term expansion plans. Importantly, 27.8% of female entrepreneurs pointed out the need for micro-loans on easy conditions for the better startup of online businesses and helping in expansion. It was also found that 11.1% of females shared their apprehension about imposing taxes by the government if online businesses become part of the formal economy.

5. CONCLUSION

In the last couple of years, social media has started to play a vital role in various domains including female entrepreneurial activities, especially during the pandemic. It has provided a free-of-cost platform for females to become financially independent by starting a home-based online business with minimal investment. In this regard, the study explored the journey of females in becoming online entrepreneurs and achieving financial independence. Although the female entrepreneurs outlined various challenges encountered by them, they regarded the activity as no less than a “blessing” in their lives. Moreover, all the females pointed out “consistency” as a key to running an online business successfully. As the transition from a traditional “face-to-face” business to an “online” business is taking place, there is a need to strengthen the digital infrastructure and promote the online entrepreneurial culture to improve the status of women and their families as well.

According to the findings, it is recommended that the government of Pakistan should promote the online business culture by providing training on using social media and online learning platforms to all women in urban or rural areas. Registration of business has also been identified as a major problem. This process should be made easy for online businesses which are usually small and fail to fulfill numerous conditions. Government should provide micro-financing loans on easy terms to women who are willing to initiate or expand an online business. The State Bank of Pakistan in compliance with commercial and Microfinance Banks can introduce and pilot innovative offers for providing finance to women willing or running online businesses. Most importantly, there is a need to establish an effective online system with the help of a cybercrime security department to report any fraud/ scam in online business activity. This would also be a source of encouragement for females to become online business entrepreneurs, hence contributing to the household.

The current study was limited to the female entrepreneurs running home-based businesses from Islamabad only as there was a time constraint. For further studies on the same theme, it is suggested to include more cities and increase the sample size as for now, the total sum of female entrepreneurs running home-based online businesses is not available.

Acknowledgment

We are thankful to all reviewers and participants of the study for their valuable reviews and active involvement, respectively. We would also like to extend our sincere gratitude to the editor and his team for their unconditional support during the publication process.

Funding Source:

The author(s) received no specific funding for this work.

Conflict of Interests:

The authors have declared that no competing interests exist.

REFERENCES

- Bauerová, R. (2021). Online grocery shopping is a privilege of millennial customers. Still truth in COVID-19 pandemic. *Acta Academica Karviniensia*, 21-28.
- Abed, S. (2021). A literature review exploring the role of technology in business survival during the Covid-19 lockdowns. *International Journal of Organizational Analysis*, 1045-1062.
- Andrade, A. D., & Doolin, B. (2016). Information and communication technology and the social inclusion of refugees. *MIS Quarterly*, 405-416.
- Ayers, R. (2022, December 9). *Women in business*. Retrieved from Business.com: <https://www.business.com/articles/women-owned-businesses-social-media-marketing/>
- Bappy, A. A. (2018). *E-commerce Business Opportunities and Challenges in Bangladesh*. Dhaka: BRAC University.
- Blustein, D., Duffy, R., Joaquim A., F., Cohen-Scali, V., Cinamon, R. G., & Allan, B. (2020). Unemployment in the time of COVID-19: A research agenda. *Journal of Vocational Behavior*.
- Camacho, S., & Barrios, A. (2022). Social commerce affordances for female entrepreneurship: the case of Facebook. *Electronic Markets*, 1145-1167.
- Chui, M., Manyika, C., & Miremadi, M. (2015). *Four Fundamentals of Workplace Automation*. McKinsey & Company.
- Coy, S., Shipley, M., Omer, K., & Khan, R. N. (2007). Factors contributory to success: A study of Pakistan's small business owners. *Journal of Developmental Entrepreneurship*, 181-198.
- Crittenden, V., Crittenden, W., & Haya, H. (2019). Empowering women micro-entrepreneurs in emerging economies: The role of information communications technology. *Journal of Business Research*, 191-203.
- Ge, T., Abbas, J., Ullah, R., Abbas, A., Sadiq, I., & Zhang, R. (2022). Women's entrepreneurial contribution to family income: Innovative technologies promote females' entrepreneurship amid COVID-19 crisis. *Frontiers in Psychology*, 13.
- Goel, A., & Gupta, L. (2020). Social media in the times of COVID-19. *Journal of Clinical Rheumatology*, 1145-1167.
- Goheer, N. (2003). *Women Entrepreneurs in Pakistan*. Islamabad: International Labour Organization.
- Goltz, S., Buche, M., & Pathak, S. (2020). Political empowerment, rule of law, and women's entry into entrepreneurship. *Journal of Small Business Management*, 605-626.
- Haque, M., & Sharmin, N. (2016). Growth of female entrepreneurs using social media in Bangladesh. *Creating ASEAN Futures 2015: Towards connected cross-border communities*.
- Ireland, R., Hitt, M., Camp, S., & Sexton, D. (2001). Integrating entrepreneurship and strategic management actions to create firm wealth. *Academy of Management Perspectives*, 49-63.
- Jennings, J., & Brush, C. (2013). Research on women entrepreneurs: Challenges to (and from) the broader entrepreneurship literature? *Academy of Management*, 663-715.
- Kabeer, N. (2021). Gender equality, inclusive growth, and labour markets. In G. Dowie, A. D. Haan, S. Laszlo, & K. Grantham, *Women's Economic Empowerment* (pp. 13-48). London: Taylor & Francis Group.
- Lai, K. P., Nathan, R. J., Tan, K. S., & Chan, B. B. (2010). Effect of innovation to the success of female entrepreneurs. *Journal of Innovation Management in Small and Medium Enterprises*, 1-14.
- Li, J., Yu, L., Mei, X., & Feng, X. (2022). Do social media constrain or promote company violations? *Accounting & Finance*, 31-70.
- Meyer, N. (2019). South African female entrepreneurs' business styles and their influence on various entrepreneurial factors. *Forum Scientiae Oeconomia*, 25-35.

- Muhammad, S., Ximei, K., Saqib, S. E., & Beutell, N. J. (2021). Women's home-based entrepreneurship and family financial position in Pakistan. *Sustainability*, 13(22), 12542.
- Muhammad, S., Ximei, K., Saqib, S. E., Haq, Z. U., Muhammad, N., & Sikandar, S. (2020). The family network support and disparity among rural-urban women informal entrepreneurs: empirical evidences from Khyber Pakhtunkhwa Pakistan. *Journal of Geography and Social Sciences (JGSS)*, 2(2), 122-132.
- Nawaz, Z., Zhang, J., Mansoor, R., & Ilmudeen, A. (2019). Gig workers in sharing economy: Conceptualizing. *Advances in Management & Applied Economics*, 51-75.
- Noguera, M., Alvarez, C., M. Merigó, J., & Urbano, D. (2015). Determinants of female entrepreneurship in Spain: an institutional approach. *Computational and Mathematical Organization Theory*, 341-355.
- Nugroho, L., Hidayat, N., Badawi, A., & Ali, A. J. (2019). Socialization of mobile banking and internet banking for micro and small entrepreneur (gender and business sector perspective-Kemayoran night market community). In *ICCD*, 419-426.
- Park, C.-Y., Villafuerte, J., Abiad, A., Narayanan, B., Banzon, E., Samson, J., . . . Tayag, M. C. (2020). *An Updated Assessment of the Economic Impact of COVID-19*. Asian Development Bank.
- Patokorpi, E., & Kimppa, K. (2006). Dynamics of the key elements of consumer trust building online. *Journal of Information, Communication and Ethics in Society*.
- Rainer Jr., R., Laosethakul, K., & Astone, M. (2016). Are gender perceptions of computing changing over time? *Journal of Computer Information Systems*, 108-114.
- Ramadani, V., Rexhepi, G., Abazi-Alili, H., Beqiri, B., & Thaçi, A. (2015). A look at female entrepreneurship in Kosovo: an exploratory study. *Journal of Enterprising Communities: People and Places in the Global Economy*, 277-294.
- Anzak, S., & Sultana, A. (2020). Social and economic empowerment of women in the age of digital literacy: A case study of Pakistan, Islamabad- Rawalpindi. *Global Social Sciences Review*, 102-111.
- Yaqoob, S. (2022). The emerging trend women entrepreneurship in Pakistan. *Journal of Arts & Social Sciences*, 217-230.
- Yunis, M. S., Hashim, H., & Anderson, A. (2018). Enablers and constraints of female entrepreneurship in Khyber Pakhtunkhwa, Pakistan: Institutional and feminist perspectives. *Sustainability*, 27.