

Learning experiences of women entrepreneurs amidst COVID-19

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Abstract

Purpose – COVID-19 pandemic triggered unexpected crises, which were beyond the imaginations of a common man. It changed the order of routine life and the business world. In this challenging condition, the survival of the small business was at high risk. Following experiential learning theory, the purpose of this paper is to explore women's entrepreneurial learning obtained during the COVID-19 pandemic, the challenges experienced by them and strategies undertaken to transform businesses.

Design/methodology/approach – To explore Pakistani women entrepreneurs' lived experiences and learning during the COVID-19, researchers used a qualitative interview design. The interviewees reported their experiences about the effects of COVID-19 on their business and entrepreneurial learning from such a crisis.

Findings – The findings of the study indicate new fractions of knowledge from the novel learning of the female entrepreneurs throughout the experience of the COVID-19. The transformation from manual business dealings and financial transactions to virtual dealing and the online transaction was the addition of novel learning. Furthermore, the analysis provides insights into the challenges experienced by women entrepreneurs, strategies undertaken and lessons learned from COVID-19. The life lessons learned showed the importance of technical skills and their business operations during the crisis.

Research limitations/implications – This study is very specific in its context and limitations of this study offers new avenue for research to extend study in different perspectives. First, interviews were conducted from women entrepreneurs running businesses in sub-urban cities of Pakistan, where study can be extended to include both male and female in a comparative study which can expose new dimensions. Second, this study is conducted in the sub-urban areas of the Sindh province of Pakistan, which can be extended to other areas of the country because Pakistan is multicultural and multilingual, which offer different gender specific factors for entrepreneurial activities in general terms but in case of the Covid-19 situation, there exists great variations and social stratifications. Third, this study can be extended to other developing or developed countries or comparative study can provide a new flavor of knowledge.

Practical implications – The study's finding offers few implications for the entrepreneurs, societies and government at large. Although the pandemic crisis has had devastating effects on health and lifestyle activities, there is always a ray of coming to innovative approaches to fulfill the entrepreneurial desires and serve the community. Thus, entrepreneurs are encouraged to contribute to the economy as a part of society through their sustainable products and services for the greater good. There is also a need for some social



policies to find entrepreneurial ways to deal with the COVID-19 crisis that integrates value co-creation for society (Ratten, 2020b). Government and society should also intervene and play their role to encourage women entrepreneurs to feel a sense of empowerment, contribute to family income, alleviate poverty, create jobs and help in economic growth.

Originality/value – This study's unique contribution and origin are to explore the COVID-19-related entrepreneurial learning experiences of women entrepreneurs in a developing country (Pakistan). Moreover, this study theoretically contributes to the development of experiential learning theory by expanding its insights during COVID-19.

Keywords Pakistan, Women entrepreneurs, Entrepreneurial learning, Covid-19 pandemic, Developing country

Paper type Research paper

Introduction

Entrepreneurial learning emerges from the business development process and translates broadly as experiential learning in the entrepreneurial process (Politis, 2005; Holcomb *et al.*, 2009; Ettl and Welter, 2010). During the entrepreneurial learning process, individuals continuously enhance their knowledge to develop their skills to run and manage their businesses (Politis, 2005). The basic assumption of entrepreneurial learning is “what entrepreneurs should or do learn during the process of exploring and exploiting an entrepreneurial opportunity in the creation of new ventures or management of existing firms” (Wang and Chugh, 2014, p. 24).

Entrepreneurial learning is important to study, as it improves the knowledge of individuals. It offers significant insights and directs individuals in entrepreneurial practice (Pittaway *et al.*, 2009). Learning helps entrepreneurs to innovate and succeed in their businesses (Khurana and Dutta, 2021). It also helps them manage complex and risky issues effectively (Lattacher and Wdowiak, 2020). Moreover, knowledge created in the process of uncertain and risky situations may facilitate re-inventing a business successfully.

Within the context of gender, entrepreneurial learning declares a potential distinction (Ettl and Welter, 2010; Ekanem, 2015; Hughes and Yang, 2020) because of the varying levels of knowledge, experience and observations between men and women entrepreneurs (Fellnhöfer *et al.*, 2016). This shows that men and women differ in their outcomes even during normal times of entrepreneurial activities. Besides that, the family, business environmental factors are also found to affect women entrepreneurs more than the men (Ettl and Welter, 2010; Welter, 2020).

Entrepreneurial learning literature, to date, has focused on learning in the pre-pandemic era (Cope, 2005; Cope, 2011; Omorede, 2020). However, entrepreneurial activities' complex and dynamic nature has limited the usefulness of learning from past events (Muehlfeld *et al.*, 2012). In this context, the novel pandemic of COVID-19 has challenged entrepreneurs' past learning for business doings beyond existing knowledge of crisis or failure in general. Entrepreneurial activities conducted during the COVID-19 may unlock new learnings experiences for women entrepreneurs, necessary for their firm's survival. Therefore, it is important to explore and understand “which learning experiences do women entrepreneurs gain during the COVID-19 pandemic?”

Moreover, entrepreneurial learning is considered a social process as it is embedded in a social context; however, prior literature lacks in exploring the social and cultural context in developing *entrepreneurial learning* literature (Toutain *et al.*, 2017). Additionally, entrepreneurship literature is exhaustively studied in the developed and western context of the world (e.g. Birkner *et al.*, 2018; Rashid and Ratten, 2020). To fill this gap, this study aims

to explore the learning of women entrepreneurs during COVID-19 embedded in the socio-cultural context of Pakistan which understudied developing country in entrepreneurship learning literature.

Pakistan provides an interesting avenue to explore women entrepreneurial learning during COVID-19 for certain reasons. First, Pakistan as a highly collectivistic socio-cultural context represents other such countries in terms of patriarchal culture, male dominance, gender roles, religious beliefs, gender inequality in terms of education and job opportunities and no or less social acceptance for women as an entrepreneur (Lindvert *et al.*, 2017; Panda, 2018; Noor and Isa, 2020; Cho *et al.*, 2020; Katper *et al.*, 2020). Women hardly obtain leadership positions, thus, for women entrepreneurs, running a business in the masculine society of Pakistan is not easy (Soomro *et al.*, 2019; Wahab and Tyasari, 2020). These socio-cultural traditions and the business environment in Pakistan create challenges for women entrepreneurs that require scholarly attention. By doing this, this study also respond to Nogueira's (2019) future call who suggested to empirically investigate entrepreneurial learning. Second, despite these facts, the contributions of women entrepreneurs in developing countries social and economic expansion cannot be ignored. The labor force survey shows 30.14% of women contribute to the labor market of Pakistan [1]. This shows that women entrepreneurs are coming forward to start small and medium enterprises. The reason could be the awareness, social media usage and technological advancement in clearing path for many businesswomen in Pakistan. Therefore, there is a need to understand entrepreneurial learning in a context nested in a highly challenging business environment for women. Third, Pakistan is an understudied developing country in entrepreneurship literature in comparison to other developing countries such as India. Therefore, scholars need to realize the importance of entrepreneurship literature in this part of the world for the development of knowledge.

This study follows experiential learning theory, which underlines learning as "the process whereby knowledge is created through the transformation of experience" (Kolb, 1984, p. 41). Considering the novel pandemic of COVID-19 as an exogenous shock, it is expected that the recent pandemic has created new knowledge among entrepreneurs regarding their businesses process activities and through this knowledge, individuals are transforming their businesses. In this regard, our research agenda has been inspired by the current pandemic and previous work on entrepreneurial learning in a developing country (Jamali, 2009; Roomi *et al.*, 2018; Mustapha and Punitha, 2016) specifically in Pakistan.

Considering above stated gaps and the novel pandemic, this study aims to explore women entrepreneurial learning in Pakistan during COVID-19. To bridge the gaps, the study aims to contribute to women's entrepreneurship literature (Jaim, 2020; Sultan and Sultan, 2020) in three main ways. First, exploring women entrepreneurs' learning experiences in Pakistan provides us with a wider picture of challenges and strategies sought in developing countries to tackle such a pandemic shock. This would help us in understanding behavioral patterns in a developing country that impact women entrepreneurs' typical stereotyping (BarNir, 2021). Second, by adopting a qualitative interpretive approach, this study contributes to the diversity of entrepreneurial inquiry. It also advances rich and new insights into women entrepreneurs' learning phenomena during COVID-19. Third, by exploring women entrepreneurial experiences in response to COVID-19 with experiential learning theory, this study contributes to advancing the experiential learning theory applications in a recent pandemic.

To explore and understand the research question of *learning experiences of women entrepreneurs gain during the COVID-19 pandemic*, the rest of the paper is structured as follows. First, theoretical background and literature review of the prior scholarship is

presented along with the theoretical framework which build this paper to understand women entrepreneurial learning amid COVID-19. For that, three core dimensions are borrowed from entrepreneurship learning literature (Cope and Watts, 2000; Cope, 2011), i.e. the effect of exogenous shock (COVID-19) on women entrepreneurs, entrepreneurial learning following COVID-19 shock and the techniques (if any) to survive or manage their businesses. The aim is to conceptualize women entrepreneurial learning in developing context of Pakistan. Then in the next section, the research methodology to conduct the study and findings are provided. The final section covers the discussion, conclusion and implications of the study.

An important take away from entrepreneurship research is that there are indeed differences in entrepreneurial activities and lessons learned by women and men entrepreneurs in various entrepreneurial activities. Particularly, considering the new events such as COVID-19 shapes the learning of entrepreneurs where the previous lessons learned become of less usage. In this regard, which entrepreneurial lessons were learned by women entrepreneurs during COVID-19 is a critical question to be explored and understand.

Theoretical background and literature review

Nogueira (2019) provide a synthesis of entrepreneurial learning concept and propose it to be a critical element of proactive, exploratory and collaborative learning behaviors. According to Nogueira (2019), venture creation is essential element for entrepreneurial learning. Through these business development processes knowledge is created, which in turns, enhance entrepreneurial learning. During creating and managing the entrepreneurial business, entrepreneurs enrich their human and social capital (Holcomb *et al.*, 2009; Ettl and Welter, 2010). Each unique experience functions to enhance individual risk-taking ability, management skills and value creation abilities (Politis, 2005). Entrepreneurial learning is embedded in the social process framework (Hunter and Lean, 2018). Apart from individual's psychological, behavioral and cognitive attributes that affect learning, the interaction of social and environmental aspects also persuades learning (Cope, 2005; Kempster and Cope, 2010). Therefore, the social and environmental context is perceived as an integral aspect of the entrepreneurial process embedded in networks, places and communities, directly and indirectly, concerned with the resources and opportunities (McKeever *et al.*, 2015; Toutain *et al.*, 2017).

While contextualizing entrepreneurial learning, gender is an important construct recognized in starting new business and growth (Ettl and Welter, 2010; Welter, 2020). Past studies reveal that social context and cultural norms affect women's career choices (Cho *et al.*, 2020; Zozimo *et al.*, 2017). Additionally, micro-influencers, such as their knowledge, experience and motivations, to pursue entrepreneurship affect women entrepreneurs (Neumeier *et al.*, 2019). Moreover, entrepreneurs' learning experiences are different across gender (Ettl and Welter, 2010; Ekanem, 2015). For instance, Ekanem (2015) found that male entrepreneurs usually challenge the industry's status quo, while women entrepreneurs engage in routinized learning processes. Women entrepreneurs also face difficulties in building and managing social networks than their male counterparts (Benschop, 2009). In general, male entrepreneurs are more risk-takers than female entrepreneurs (Kepler and Shane, 2007). Indeed, risk-taking, social interactions and networking are essential elements of entrepreneurial learning that leads to superior firm performance, and past literature reveals that entrepreneurial learning differs across gender. Thus, exploring the learning experiences of women will provide new insights and embrace our current understanding of the same.

Experiential learning theory perspective

Learning by doing is likely to be the most effective way to enhance individual's abilities and skills (Cope and Watts, 2000). Previous research discloses that entrepreneurial learning is purely experiential (Politis, 2005). Therefore, learning theories provide foundational theoretical lens to explore the learning processes among women entrepreneurs during uncertain exogenous shocks. This study follows experiential learning theory, which underlines learning as "the process whereby knowledge is created through the transformation of experience" (Kolb, 1984, p. 41). According to this theory, the individual reflects on the experience following an event that will help transform this experience into knowledge and influence individuals' future actions. Stated theory argued that COVID-19 experience may shape entrepreneurial knowledge that enables women entrepreneurs to transform their business processes and build resilience to tackle uncertain circumstances. Women entrepreneurs' response to such exogenous shock will help us explore their choices during unanticipated uncertainty. It may lead us to uncover their preferences, strategic planning and self-evaluation of their actions. To do so, we explore the, underline entrepreneurial learning mechanism among women entrepreneurs through the qualitative lens in the context of developing countries like "Pakistan."

Past research has largely studied women entrepreneurial learning process in the developed part of the world, giving less importance to the developing context. Thus, scholars recognized the need to quest for women entrepreneurs' hardships in developing countries (Jamali, 2009; Roomi *et al.*, 2018), specifically in Pakistan. Women entrepreneurs, particularly in developing countries, undergo a learning process that is highly embedded in cultural and societal norms (Zha and Chu, 2010). Women in developing countries have less independence for their career choice due to their social ties and religious beliefs (Jamali, 2009; Roomi *et al.*, 2018). Therefore, attributes like self-efficacy, *locus* of control and motivation are less commonly observed among women entrepreneurs in developing countries.

Women entrepreneurship and social context of Pakistan

Entrepreneur's context acts as an "asset" by providing the opportunities to entrepreneurs and also "liability" by setting actions under boundaries (Welter, 2011). Context in which entrepreneurs operates is important to understand entrepreneurial creation of who, why and how. The context constitutes culture, history, social networks, skills and abilities, technology and education as few important elements that set conditions for entrepreneurs. Additionally, entrepreneur's perception including gender differences are largely defined by the context. Historically, Pakistani society has been influenced by several cultural norms over time. For instance, British colonization, Indian cultural influences (pre and post-partition), American and Western influence, and religious beliefs have largely influenced the country (Roomi and Parrott, 2008). These transitions have severe effects on shaping the cultural norms and values (Ahmad, 1992; Jamali, 2009). Moreover, women in Pakistan do not get the same privileges as men (Noor and Isa, 2020). For example, women in Pakistan are mostly engaged in such educational fields, which are more prominent for women to secure medical, teaching and architecture jobs. Inequalities in education affect the choice of careers for women in Pakistan. When it comes to the job market, women have to face socio-cultural barriers besides economic inequality, discrimination, work-life imbalance and harassment. According to the global entrepreneurship monitor, Pakistan was categorized as having the lowest early-stage entrepreneurial activities (Mian and Qureshi, 2011). Though enormous opportunities have been available to exploit, women entrepreneurs in Pakistan face a real challenge to exploit these opportunities due to systematic difficulties and cultural barriers.

Acknowledging confronts that women entrepreneurs face in Pakistan, the government has taken several steps to provide equal opportunities and a level playing field. In this regard, several independent bodies have been working, such as the small and medium enterprise development authority (SMEDA), women chamber of commerce and industry (WCCI) and first women bank (FWB). These regulatory bodies help women entrepreneurs' access microfinance, exploit market opportunities and administrative support to run the business successfully. As the outcome of all these initiatives will probably be seen in the coming future, we cannot ignore the exogenous shocks that have adversely affected the whole socio-economic ecosystem. The outbreak of COVID-19 pandemic has challenged the conventional entrepreneurial activities and indeed influence learning processes in changing environment.

Entrepreneurial challenges during global pandemic (COVID-19)

World Health Organization declared COVID-19 as a global pandemic in March 2020. Most governments' strategic decisions regarding lockdowns, travel restrictions and closing business activities severely affects the global economy (Giones *et al.*, 2020). Research unfolds that due to their early stages and limited scope (Aldrich and Fiol, 1994) and their survival credibility, small businesses and startups are exposed to a high risk of default during the COVID-19 crisis (Rashid and Ratten, 2021). It was documented that more than 50% of small and medium-sized enterprises have lost a large portion of their revenue and are at risk of default (OECD: Organisation for Economic Co-operation and Development, 2020) if the lockdown situation prevails for a more extended period.

Like many countries, the government of Pakistan also imposed a lockdown in the country. Effect of the same on women entrepreneurs' is severe since most of the women in Pakistan are engaged in businesses that need physical interactions with customers, such as boutiques, beauty salons and fitness training. Moreover, due to the crisis, the lockdown put an extra burden on women's household activities, taking care of kids and family responsibilities, while also struggling to survive their business. Hisrich and Öztürk (1999) argued that women entrepreneurs face societal expectations more than men and have to play multiple roles. Thus, to continue and survive business units, most traditional business practices are reshaped and transformed due to the COVID-19 pandemic. Some entrepreneurs are reluctant to leave the status quo and move forward, while many are already on the path of transforming their businesses to align with the current situation. However, businesses' transformation underlines processes that create new knowledge and enhance entrepreneurial learning, particularly for women entrepreneurs.

Research on previous pandemic has shown that women entrepreneurs are largely affected as compared to men, because they are observed to suffer more from vulnerable situations (Alon *et al.*, 2020). Thus, it is important for entrepreneur to learn from such events and act dynamically to remain innovatively in crises (Ratten, 2020a). Also, Cope (2011) suggest that learning from failures is part of entrepreneurial process that develops the way forward to powerful higher-learning outcomes to prepare them for future business activities.

Drawn upon the framework of experiential learning theory to untangle the learning processes, we aim to apprehend the lived experience of women entrepreneurs in Pakistan to understand their business transformation over time after the emergence of COVID-19 pandemic. Phenomenological study of Cope and Watts (2000) also demonstrate the role of critical incidences as emotionally-driven events that lead to higher learning. Figure 1 provides the process mechanism through which experiential learning are being the central mechanism in transformation businesses and enhance women entrepreneurial learning. To dig deeper into such experiences of women entrepreneurs, this study collected the data

Methodology

This is an exploratory study that tries to find out the answer to the research question “which learning experiences do women entrepreneurs gain during the COVID-19 pandemic” through qualitative research method. Furthermore, the data for the study were collected through semi-structured interviews, and thematic analysis is conducted to obtain the findings of the study.

Locating the study

The purpose was to have in-depth information on women entrepreneurs’ learning experiences during the COVID-19 pandemic in a developing country context. It is also important to note that the initial lockdown was imposed only in Pakistan’s Sindh region during the first wave of COVID-19 due to the increasing number of people affected. Therefore, besides social life, entrepreneurial activities were also affected enormously (Shah *et al.*, 2020>). Therefore, the participants were chosen from the Sindh region in Pakistan. It is the fastest-growing province in terms of women’s entrepreneurial activities, especially in handicrafts, knitting, agriculture, poultry, jewellery, cosmetics and boutiques (Katper *et al.*, 2020). The research team used the qualitative approach of collecting data through interviews to conduct this study. A qualitative approach was captivating to find answers to the questions in a more detailed way based on the experiences, observations, feelings, emotions, thoughts and social and economic changes (Aspers and Corte, 2019).

Furthermore, semi-structured interviews were conducted. The semi-structured interviews enabled researchers to explore the phenomenon, understand the issue, and provide insights into the participants’ diverse experiences. It also helped develop good relationships between interviewer and interviewee for data sharing in a specific context. Both English and Urdu (National Language of Pakistan) were used for the interviews. The participants were chosen with a minimum of one year of experience as an entrepreneur in Pakistan’s Sindh region. The interview guide is provided in Table A3.

Sampling technique

The snowball sampling technique was adopted to conduct semi-structured interviews. Snowball sampling is a technique used in research to identify and access specific participants through social networks (Handcock and Gile, 2011). The first person becomes a source to connect with the next participant. Following the snowball pattern, few women entrepreneurs were sorted out through family, friends and social circle, and they become a

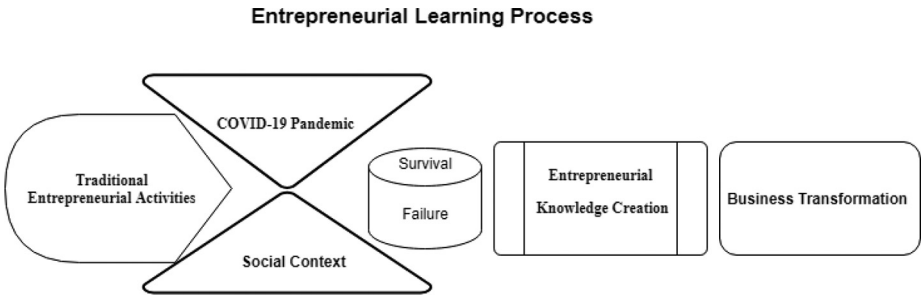


Figure 1.
Process mechanism

source to identify and access further women entrepreneurs. Social media also became a reliable source for recognition and connectivity with the entrepreneurs in the chosen region. Female school teachers of the known circle also recommended the women entrepreneurs from their circle and introduced them for the data collection (Audemard, 2020). Previous studies have highlighted that a small sample is generally selected for qualitative research that does not need to be statistically representative; thus, a total of 12 entrepreneurs were accessed and interviewed (Arksey and Knight, 1999; Creswell, 2007). The participants were interviewed online due to the ongoing COVID-19 pandemic. The participants were chosen with at least one year of experience as an entrepreneur.

As we approached 12 interviews, we observed that additional interviews did not add any novel information to the topic, indicating saturation (Glaser and Strauss, 1967). There are no specific criteria for sample size determination in qualitative research, and it largely depends on study objectives, the availability of time and resources (Patton, 2002; Tuckett, 2004). On average, the interviews took 60 to 80 min and were taped with the respondent's consent for the transcription, data analysis and interpretation (McGrath *et al.*, 2019; McGrath *et al.*, 2020). The interviews were manually translated to English by the first author, and then later transcriptions were cross-verified by the second and third author. The profile of individual cases is provided in Table A1.

Data analyses

Data analysis was conducted through the thematic analysis approach of qualitative methods (Braun and Clarke, 2006). The thematic analysis facilitates the researcher finding the themes from the significant volume of the data through a systematic thematic analysis process (Gioia *et al.*, 2013). Methodological scholars have emphasized thematic analysis. It provides more rigor in data exploration than through software because it can identify the terminologies, words and expressions based on the synonyms and anonymous but cannot recognize the different meanings behind words and expressions (Braun and Clarke, 2006).

Each case was written down as a story format to observe and analyze women entrepreneur views and experiences during COVID-19, which led us to derive the themes. At the first stage, the raw data were transformed manually into open codes, and then subcodes are identified to label and code text patterns (Seale and Kelly, 2004). At the second stage, the subcodes are classified into relevant categories, and finally, repeated patterns gave rise to develop themes (Corley and Gioia, 2004). At each step, all the authors cross-checked and discussed the developed categories and themes to ensure the analysis's internal validity and reliability. This procedure resulted in four main themes that are presented graphically to interpret the data (Alhojailan, 2012). The first codes, sub-codes, categories and themes are presented in Table A2.

Themes

Impact of COVID-19

Entrepreneurial learning against the immediate impact of the COVID-19 is found globally through lockdown applied forcefully. Restrictions on people's movements and business activities through curfew and lockdown paused all economic and social activities, consequently which caused economic, social and psychological pressures (Xiong *et al.*, 2020). Thus, this finding shows the impact of the COVID-19 on women entrepreneurs' learning amid pandemic.

The study explored the various real-time impact of COVID-19 that women entrepreneurs face, and entrepreneurial learning took place. Among those impacts, the most widely repeated impact was the health and financial impact. Some entrepreneurs showed concern

over the fear of getting infected and fear of infecting family members. Few ladies also highlighted business closure for a certain period due to financial instability and a decrease in demand due to changing customer needs during a pandemic. Most women entrepreneurs showed concern for financial issues and change in need of customer behavior. COVID-19 completely changed the lifestyle and thinking patterns. Recently, [Ratten \(2020a\)](#) also emphasized the impact of the COVID-19 pandemic on lifestyle, culture and entrepreneurship.

Respondent 5. Yes, my business is affected by COVID-19 and faces a lot of financial crises. I have never seen such a crisis in my entrepreneurial experience. At one time, it was like I lost all my financial and human capability. But we have also learned throughout our personal and professional life to believe in oneself and hope those better days will come. So, I started looking for ways to manage my family's financial needs by providing online services to run the business and not to lose the customers.

The response of the entrepreneurs shows the experience of the respondents across the crises. According to Respondent 5, the crises caused by the COVID-19 was the first worst experience that she observed. Even in such dire times, she did not lose self-confidence and dared to deal with the challenges.

Respondent 6. Yes, my business is affected because factories and shops were closed, so the manufacturing process was stopped. Workers were also disturbed because they could not work, so they were worried about the salary. When products were not ready for sales so, for three months, we had to stop our business.

The respondent shows her concerns about the business in the above statement and indicates that failure is high due to the ceasing business movements. Resultantly, demands were declining to low, which caused low production of the goods.

Respondent 8. Honestly speaking, COVID-19 pandemic changed my personal and business life; it causes a lot of stress and fear of getting infected besides work-life interference as well as badly affects my business. Factories were closed, so the manufacturing process was stopped due to lockdown; that's why the import and export of my business products are also badly affected.

Entrepreneurs showed that they were not able to generate cash flows and faced problems in supporting the family. For instance, the need for beauty salon and boutique products declined, and people needed health and safety products and services. Many businesses shifted their focus from routine production to timely and needy products such as hand sanitizers and masks. However, many were not in a position to survive or shift the operational focus. The thematic analysis also showed that many entrepreneurs have no choice but to shut down their businesses until the lockdown is lifted from the government or normalization of the situation. Quite similar findings were observed in [Jaim's \(2020\)](#) study in the developing context of Bangladesh, where women had to decide whether to continue, discontinue or shut down their businesses during a pandemic mainly because of patriarchal society. In our study, all respondents acknowledged the stress and fear that they face due to COVID-19 and running the business to meet the financial needs ([Nummela et al., 2020](#); [Ruiz-Rosa et al., 2020](#)).

Challenges during a pandemic

The findings give an insight into COVID-19 influence on women entrepreneurs and their businesses and what they do to sustain their businesses. The derived themes also explore the fear and risks they went through, whether in business during a pandemic or out of business due to complete shutdown for a few months of lockdown, and how they came up

with new strategies to continue their business. The risks and challenges might vary depending on some contextual factors also; however, the outcomes of entrepreneurial learning are significant and essential. The results probe us to understand women entrepreneurs' perception of their business conditions in times of COVID-19 (Narula, 2020).

Respondent 2: Yes, being a woman, I faced special challenges in COVID 19; access to finance was very difficult for me. Further, lack of family support, lack of government support and not knowing the use of modern technology, and lack of awareness of social media channels are the biggest challenges that we women face.

In the above statement, the entrepreneur expresses grievances of lack of support to retake the business; it is hard for the women entrepreneurs to seek and find support. Still, against that, she lacks information from where and how to find suit support to keep business in the balance.

Respondent 5: Running a business isn't an easy task for women, especially in countries like Pakistan. In our male-dominated society, it is hard for women to balance both work and family life at once. It is like multitasking; we have kids, family, and responsible for home chores. We have a social expectation and social pressure from our society. The family and social pressure is also the reason for the failure of women entrepreneurs.

The above statement shows that women entrepreneurs face more challenges than male entrepreneurs. There are social and cultural factors that hinder women entrepreneurs from surviving and growing in the business.

Strategies during pandemic

The world market has been transformed due to economic changes and emerging technologies that have transformed opportunities and created new opportunities. This transformation process undergoes through different processes and practices. Such processes and practices are outcomes of the strategy, as a strategy is a dynamic phenomenon that evolves. It has been observed that several factors affect the choice of strategy (Burgelman *et al.*, 2018). COVID-19 is one factor that unlocked a new strategy to control the pandemic's transmission. This pandemic has adversely affected world business globally, but entrepreneurship is very vulnerable and fragile (Fabeil *et al.*, 2020).

Respondent 1. Of course, we applied precautions and also applied the hygiene rule and also limited our activities during COVID. However, it was not easy, and it is not easy to return to a normal situation, thus at one time, I also thought about joining or collaborating with other businesses because being a small business, it was not easy to survive.

In the above statement, the response shows that the entrepreneur took all possible measures and followed suitable methods to restore the business (Khan, 2020). However, the shock was so severe that it left no space to return to the normal situation; thus, the entrepreneur hardly managed to survive her business.

Respondent 3. Discount is a major method to sustain our business. Because it is a hard time so we thought customers would not buy at previous prices, so we offered them a discount. We also introduced masks with dresses, so it was also appealing for the customer.

The above statement shows the entrepreneurs' alternative approach to maintain their sale of the products and services by selling at a lower price than the actual price to attract the customers and keep the business in the rotation.

Respondent 8. To control the effect of COVID-19, we arrange virtual webinars, virtual exhibitions, and we shifted our business online through proper practices of e-commerce.

Entrepreneurship is identified with risk and opportunity. When entrepreneurs are faced with risky situations, they make strategic decisions (Liguori and Pittz, 2020). Similarly, women adopted different strategies to cope with the situation of COVID-19. For instance, they started learning technological skills to operate their business online, including virtual awareness programs. This shows the importance of information and communication technology. The qualitative research on Malaysian entrepreneurs during COVID-19 also shows business survival strategies of micro-enterprises during and after a crisis (Fabeil *et al.*, 2020). Some of the women limited their activities due to lockdown and government regulations. Women entrepreneurs who had to shut down their businesses looked for recovery plans. Some of the entrepreneurs also thought about cooperation with other businesses through social capital. Social capital has also been an important indicator of survival in times of COVID-19 for women entrepreneurial businesses in Pakistan (Khan, 2020). Crick and Crick (2020) have also highlighted the significance of collaborative business-to-business strategies during COVID-19.

Entrepreneurial learning from COVID-19

Entrepreneurship itself is a learning process for entrepreneurs. Women entrepreneurs discussed the lesson that they learned from the current pandemic. Learning is transforming existing knowledge and experiences (Politis, 2005). Learning also motivates entrepreneurs to understand and accept failure. During a crisis like COVID-19, the life lessons learned offer insights into valuable experiences to a better prosperous future.

Respondent 1: My learning during COVID is how to sustain business in an uncertain situation. How to work from home and running the business online along with managing family responsibilities.

The statement mentioned above shows the experience and exposure of women entrepreneurs across challenging conditions. It enabled her to understand the changing conditions and develop the mindset to deal with the challenges independently.

Respondent 2: From COVID-19, I learned how to determine the different business matters and look at how virtual and diversified technology is used and how to run the business online. Further, I learned about Facebook, WhatsApp and Yahoo business and how we can promote our business internationally. I also learned that digital transformation is important in present situations; we should prepare ourselves for every time to fight against a hard time.

The above statement shows that entrepreneurs utilized digital technology and found it a blessing in disguise (Tunio, 2020). She shifted her business from physical space to virtual space, where different social network platforms and software became sources to transform business. A recent study by Papadopoulos and colleagues (2020) also emphasized integrating digital technologies to deal with the negative consequences of COVID-19. This way, COVID-19 has resulted in business survival and is also in social co-creation that benefits society (Ratten, 2020b).

The study's findings can be concluded that the impact of the COVID-19 was severe for the women entrepreneurs who suffered intensively as a less privileged group of the population. Lack of logistic and social support, scarcity of funding and limited financial sources remained major challenges along with the family restrictions. However, they stood for themselves and put efforts to survive the business and developed strategies and alternatives. Such positioning gave them new experiences to survive with a new normal.

Discussion

This study contributes to women's entrepreneurship literature (Jaim, 2020; Sultan and Sultan, 2020) in three main ways. *First*, exploring women entrepreneurs' learning

experiences in Pakistan provides us with a wider picture of challenges and strategies sought in developing countries to tackle such a pandemic crisis. This study also responded to the call of [Nogueira's \(2019\)](#) who suggested to empirically investigate entrepreneurial learning for further development of the knowledge. *Second*, by adopting a qualitative approach, this study contributes to the diversity of entrepreneurial inquiry. It also advances rich and new insights into women entrepreneurs' learning phenomena during COVID-19. *Third*, the investigation of women entrepreneurial experiences in response to COVID-19 by using the theoretical lens of experiential learning theory contributes to its applications in recent pandemic crises. Simultaneously, this study contributes to the exiting learning theory by the inclusion of new fractions of knowledge from the novel learning of the female entrepreneurs throughout the experience of the COVID-19. The transformation from manual business dealings and financial transactions to virtual dealing and online transaction was the addition of novel learning.

Interview analysis imply that most women entrepreneurs faced challenges in Pakistan, including financial, social and cultural. However, they learned through such experiences and opted for certain practices to transform some of the business doings through digital platforms to maintain social distancing while responding to the customer needs to earn and survive during COVID-19. Out of the devastating pandemic and subsequent closure of businesses, women entrepreneurs have influenced their entrepreneurial learning through their business practices. The learning experiences during COVID-19 are unique because they completely challenged the traditional way of doing business; thus, women who can transform their businesses into digital entrepreneurship have learned to deal with uncertain risks.

The themes generated in this study provides an understanding of entrepreneurial learning about market access, communication and coordination with the consumers, and maintaining business transaction while following SOPs. From the small business, the lived experiences of women entrepreneurs show that the pandemic dramatically influences economic activities in the country's rural and urban areas, where physical and social distancing has restricted the business ([Katper et al., 2020](#)). It has caused contraction on both sides: production and consumption. The businesses experienced bankruptcy, where small business was reduced to more diminutive in size and functions or dissolved completely. It increased the economic burden by rising unemployment. Simultaneously, COVID-19 has overlapped the startups and affected innovation to capitalize on the revenue to sustain ([Sultan and Sultan, 2020](#)). Startups and regulators need proper attention to maintain investment patterns and operations. This pandemic has deteriorated the growth curve of the startups and has put entrepreneurship in the perils.

Findings show that the pandemic offered several fractions to the women entrepreneurs in their business activities. The most crucial fractions found economic barriers in the form of financial instability. This uncertain situation also changed the customers' choices and needs, which offered new challenges to women entrepreneurs. The entrepreneurs adopted necessary and specific preventive measures than everyday life. The measures helped them to continue and service their businesses. The COVID-19 challenging situation offered unique experiences to women entrepreneurs. Such learning experiences were unexpected in the usual trend and the ordinary women entrepreneurs' routine entrepreneurial activities. Thus, the COVID-19 situation offered an adamant time. Still, it enabled women entrepreneurs to enhance their capacity, increase their pro-activeness and behave more responsibly in their commercial activities and personal life.

The pandemic also increased the work-family interference due to work-from-home policies, and the closure of schools of children increased the burden for married women to

manage the home (OECD: Organisation for Economic Co-operation and Development, 2020). Thus, women in a collectivistic society in developing countries, who are already in greater charge of family responsibilities, now have to see the business from home and take care of the family. This inter-role responsibility created stress and dual responsibility patterns for women entrepreneurs (Bögenhold and Klinglmair, 2015).

The most exciting findings observed was to acknowledge and confirm the viability of the health and financial impact of COVID-19 on entrepreneurs and businesses. This is in line with the experiential learning theory. The pandemic's uncertainty and unpredictability imposed a challenge for entrepreneurs to predict the future and, thus, the suitable strategies to opt for. Despite the fear and stress, women entrepreneurs showed an optimistic attitude towards re-opening and continuing their businesses through adaptation to the COVID-19 situation with preventive measures and expressed concerns over some government relief. As the analysis showed that most of the women entrepreneurs transformed their businesses using technology and smart apps through online businesses. They made a strategic change to cope with the situation to keep their business in the market. Reduced demand and financial instability forced some beauty salon businesswomen to lay off a few staff members.

Like other entrepreneurs, women entrepreneurs are in survival mode and learn from their experiences of a pandemic. However, the opportunities that were exploited before may not be available for a certain period. Still, due to the experience of doing business in a volatile and male-dominated society, they would develop new business life. The learning and adaptation of technology during a pandemic provide them with skilful advantages as businesses move from traditional business to online business. It is also possible that the 'new normal' may bring some permanent effects on how the businesses were done by shifting more towards technological entrepreneurship in the coming future and may require a more strategic approach to deal with any crisis. The entrepreneurs would need to equip themselves with safety measures and learn new skills to evaluate and respond to such a crisis (Papadopoulos *et al.*, 2020). Although the pandemic situation is under some control when submitting this paper, the businesses are still struggling to get back to the health and financial position due to safety measures at national and international levels. Thus, the entrepreneurs now have multiple duties to sustain a business and protect their and others' health. The finding of the study provides implications for theory and practice.

Conclusion

This study is undertaken to comprehend women entrepreneurs' entrepreneurial experiences during COVID-19, particularly the lessons learned. The study contributes to the experiential learning theory by adding new learning of the female entrepreneurs amid the COVID-19 situation. New learning occurred through different transactions and actions. Earlier, female entrepreneurs were doing transactions through paper money and they never realized the need to use online transactions. The nature of the COVID-19 is contagious, therefore physical touches to open spaces and movement of the paper money was restricted because it could be the source of the spread of the pandemic. Therefore, female entrepreneurs learned to use the online banking system and streamlined their payments through banks.

Learning occurred by creating alternatives for a physical visit to the market for purchasing raw products. Cultural barriers and tribal conditions restrict females from direct cellular communication with the outsider males, or limited use of the mobiles, but in the COVID-19 conditions, female entrepreneurs found the courage to communicate with the shopkeepers and other suppliers to provide raw products at doorsteps through courier. It developed self-confidence as well as trust in counterparts. In the remote areas where

business activities were taking place, people were kind of seeing is believing who set satisfaction about the quality and reliability of the product through physical touch, in-person observation and then decide to purchase the products. In this situation, female entrepreneurs started the use of social media for the promotion of their products and communicated with people to ensure the same quality in the delivery of the products and services online. Thus, these new learning and relearning process are a significant contribution to the existing learning theory.

This study portrays the women entrepreneurs' learnings experiences by undergoing different challenges and setting strategies to cope with them skillfully. The sudden wave of the COVID-19 triggered new experiences and learning opportunities for the entrepreneurs to survive a pandemic shock, start and carry on with the new normal. COVID-19 condition was like adding fuel to the fire of women entrepreneurs. Finding the source of funding or donors was very difficult for women entrepreneurs because their business was at financial risk. In this struggle, it was very hard for them to maintain a work-life balance. The strategies helped some entrepreneurs to survive their businesses. They started selling their products and services in the packages and offered some bonuses and special discounts so that their good and services should not stick and keep on flow. Additionally, the use of social media helped most of the women entrepreneurs to sale their products and services online.

In some cases, few small businesses were combined with increasing the sale. However, the services-oriented like teaching, consultancy and other related business were transformed from the physical to online. This transition period offered new learning experiences to the women entrepreneurs who become bold enough to handle every kind of uncertain situation and maintain the business's survival. However, immediate and most important learning was self-actualization, where they recognized their strength and weakness and based on that recognition, women entrepreneurs deployed their efforts to set a new example to survive small business with the new normal.

Implications and future research directions

Theoretical implications

This study covers far less studied and important question of women entrepreneurial learning experiences during COVID-19 in the context of developing countries. The findings of this study add value to the existing entrepreneurship literature by capturing issues faced by women entrepreneurs during a pandemic. Specifically, the findings highlight the socio-cultural context while battling for a global pandemic. The diversified age group of women with different marital statuses like single, married, divorced, widow and single parent experienced these challenges. Based on their marital status, every female entrepreneur had new learning and relearning by developing a strategy to secure raw products, work out to transform raw products to final products, attract and convince the consumers, deliver them on time and manage with the transactions online. However, in this entrepreneurial journey, such social statuses unexpected challenges triggered by the uncertain crisis. Thus, this study calls the scholars attention to heed the developing countries' rural areas in the comparative studies where women are treated as a disadvantaged group.

Moreover, as discussed by Toutain and colleagues (2017), prior literature on entrepreneurial learning has extensively been studied without considering the socio-cultural context. Therefore, by exploring such social phenomenon in a country, which is highly embedded in socio-cultural norms, provides new insight into various kinds of learning during a pandemic in a male-dominated society. Consequently, to date, the entrepreneurship literature on experiential learning theory has been studied before the pandemic. By exploring women entrepreneurial experiences of knowledge creation and transformation of

businesses in response to COVID-19 with experiential learning theory, this study contributes to advancing the experiential learning theory applications in a recent pandemic. The illustration of challenges and strategies to tackle business survival during pandemic shows that women entrepreneurs not only faced financial and social costs of pandemic crisis but also emotional cost in the form of loss of personal and professional networking during COVID-19. However, women entrepreneurs through experiential learning from this pandemic learnt that this is the time to upgrade and use technical skills and abilities to survive and maintain the business. This kind of experiential learning provides insights into knowledge creation and business transformation during such crisis. The findings of the study also pave the way for future entrepreneurs to learn from other's lessons.

Moreover, the existing studies explained through experiential learning theory are mainly discussed in terms of enterprise failures. Thus, this study on pandemic and the associated learning contributes to the advancement of experiential learning theory by living with new normal. In a situation where interaction and navigation were a tacit behavior of the business world, social distancing transformed the whole mechanism and paved a way for virtual communication, online transactions, online delivery and courier delivery at doorsteps. Such contributions widen the scope of the existing learning theory.

Although women entrepreneurship in a developed context is widely studied, there are very few studies that have used qualitative interviews. Thus, it is not known deeply and clearly which learning experiences women develop in a process of social phenomenon characterized by the pandemic. Exploring such learnings through interpretive approach allowed us to dig deeper into the rich knowledge and insight into women entrepreneurs' learning experiences during COVID-19.

Implications for policy and practice

The study findings offer practical implications for the entrepreneurs, societies and policymakers at large. Entrepreneur's concern is the business survival and growth, but the pandemic crisis where human life was at threat by all means, survival of the business is sufficient rather than decline or shut down of the business activities. Thus, to maintain survival, creating alternative through cognitive behavior is mandatory for the entrepreneurs. Pandemic crises are inevitable. If businesses are not well-equipped with the necessary resources, it can make a life for entrepreneurs even difficult. Therefore, entrepreneurs must upgrade their skills and abilities to foster business performance during a crisis like COVID-19. Women entrepreneurs, particularly, should focus on strategies that could help them survive pandemic like situations. There is a need to encourage women entrepreneurs to feel a sense of empowerment, contribute to family income, alleviate poverty, create jobs and help in economic growth. In times of crisis like COVID-19, support through social media can provide a good boost to the encouragement of the women entrepreneurs.

In the good days or normal routine life, everyone holds the hands but in the same way, there is crucial to remain united in the crises and develop a support system for each other. Entrepreneurship is a lonely journey where the support system works as an engine. Thus, societies should develop harmony to support and promote the female entrepreneurs who run small business and have the only source of survival. Crises neither come by invitation nor make announcements about arrivals, therefore, policymakers should set precautions, programs and packages for the small business and the livelihood of the entrepreneurs and their families. Provision of the raw products should be made complementary in such kind of the crises, which can be a big relief for the female entrepreneurs.

There is also a need for some social policies to find entrepreneurial strategies to deal with the COVID-19 crisis that integrates value co-creation for society (Ratten, 2020b). The innovative approaches for promoting and facilitating women entrepreneurship in different settings is the need of the time. Mainly, in crises, such as the COVID-19, other ways of doing businesses than traditional methods should be learnt through information and communication technology. This kind of transformation requires an emphasis on the personal skills of entrepreneurs as compared to social skills. The e-training and development opportunities could be provided to women entrepreneurs at the local and national level. All in all, there is a need for a social, financial and digital support system for women entrepreneurs.

The limitations of this study offer a new avenue for research to extend study in different settings. First, the interviews were conducted with women entrepreneurs only running small businesses in Sindh region of Pakistan. Future researcher can extend this study to other regions of Pakistan or other countries. Second, the study is exploratory, aimed to explore women's entrepreneurial learning during COVID-19 in Pakistan. Therefore, a quantitative or mix-method analysis can add to the generalizability of the findings. Third, research, if extended to other developing or developed countries can provide new knowledge and understanding.

Note

1. <http://www.pbs.gov.pk/labour-force-publications>

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Appendix 1
Profile of Women Entrepreneurs: Table Number 1 of the appendix indicates the profile of the entrepreneurs. It contains information about the entrepreneurs’ demographics, including age, title, type of business, qualification, marital status, the total period of the business and a total number of business members. This table provides the currents status of the respondents of the study.

Table A1. Profile of women entrepreneurs	Demographics	Description	Total
	Age	25 – 35	5
		36 – 45	3
		46 – 55	4
	Marital status	Single	2
		Married	9
		Divorced	1
	Qualification	Undergraduate	6
		Postgraduate	6
	Experience	1 – 10 years	8
		11 – 20	4
	Business type	Product oriented	7
Service oriented		5	
Source: Created by author			

Appendix 2

Table Number 2 of the appendix provides information on the thematic analysis process. This analytical table indicates the serial number, list of the codes, sub-codes, categories and themes. It provides information on the total codes that emerged from the transcription of the interviews and final findings in final themes.

No.	Codes	Thematic analysis Sub-codes	Categories	Themes
1.	The problem is purchasing raw material	Purchasing raw products	Financial instability	Impact of COVID-19 (Health and Safety)
2.	A lot of customers did not buy the clothes from us in the good amount they stopped buying	Low purchase rate		
3.	They are asked for lower prices, so obviously, we have suffered	Low prices		
4.	A lot of financial crises	Financial crises		
5.	For three months we had to stop our business	Stop business	Business pause	
6.	Covid-19 causes a lot of stress	Stress		
7.	Import and export of my business was badly affected by the lockdown	Import and export stopped		
8.	Fear of getting infected, fear of infecting family members,	Fear of infection	Health and safety risk	
9.	Customers stopped buying our products and started buying health and safety products and service	Health Products and services	Change in Customer needs	
10.	Unsafe outside the home to meet people and to run the business	Unsafe outside home	Limited support	Challenges during pandemic
11.	Access to finance was very difficult for women	Low access		
12.	Loss of the business partnership, loss of a family member in COVID-19, limited social interaction with friends	Low family support		
13.	Lack of government support	No government support		
14.	Not knowing the use of modern technology	Lack of knowledge		
15.	Lack of awareness of social media channels are the biggest challenges for women	Lack of awareness		
16.	Being a woman, I have to see my kids and perform business from homes	Performing multiple roles	Work-family interference	
17.	The markets are crowded so women do not feel safe and secure	Unsafe markets	Social expectation	
18.	In a dominating male society, it is hard for women that balance both work and family life at once	Work-family balance		
19.	We have kids, family and responsible for home chores; the family and social	Social pressure		

(continued)

Table A2.
Thematic analysis

No.	Codes	Thematic analysis Sub-codes	Categories	Themes
	pressure is also the reason for the failure of women entrepreneurs			
20.	Women have a lot of fear of gender inequality so many times they face weird expressions to become a woman	Inequality		
21.	Applied precautions and also hygiene rule during COVID	Precautions	Preventive measures	Strategies during pandemic
22.	Offered discount to sustain our business and offered free masks with dresses, so it was also appealing for the customer	Discount and free masks	Offers and e-services	
23.	We started Virtual webinars, virtual exhibitions, and we shifted our business online through proper practices of e-commerce	Online business		
24.	Limiting business from normal business hours to limited business hours	Limited hours	Reduced business hours	
25.	Information was delivered through social software about the business activities to valued customers	Communication and advertisement		
26.	The traditional business was moved to technology entrepreneurship	Transition in business	Limited mobility	
27.	We were very much concerned about the clients and customers safety	Proper care and safety		
28.	How to sustain business in an uncertain situation	Sustain business		
29.	New measures to conduct business and keep work in balance	New business measures		
30.	work from home with home responsibilities	Work from home	IT skills and work-from-home	Entrepreneurial learning
31.	From COVID-19, I learned how to determine the different matters of business and look at how virtual and diversified technology is used and how to run a business online	Use of different technology		
32.	I learned about Facebook, WhatsApp and Yahoo business and how we can promote our business internationally	Use of social apps		
33.	I learn how to work online that is easy to manage with home responsibility	Work online and home responsibility		
34.	I have learned how to stay hopeful and respond to critical situations	Critical situations	Crisis leadership	

Table A2.

Source: Created by author

Appendix 3. Interview guideline (Semi-structured interviews)

Experiences of
women
entrepreneurs

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Guideline for interviewer

- Self-introduction
- Share purpose of meeting
- Introduce the topic
- Seek consent for sharing knowledge
- Seek consent for voice recording
- Ensure and take the participant in confidence that personal information will not be exposed, and shared information will be used for the paper.

Guideline for questions

- Ask questions in the native language of the participant
 - Ask questions with brief description
 - Tell participant about guess time how much time you are going to take
- (1) Can you tell me something about your business? (Description)
 - (2) Since how long you have been doing this business? (History)
 - (3) What was your key driving force to become an entrepreneur? (Motivation)
 - (4) Do you think your business is affected by the pandemic of COVID-19?a
 - (If yes) Tell us how your business is affected by COVID-19?b.
 - (If No) Why do you think so?
 - (5) What kind of methods or tactics you used to carry on your business in COVID situation?
 - (6) Do female entrepreneurs face more challenges than male entrepreneurs?
 - In general, and
 - In crisis time such as COVID-19?
 - (7) What did you learn from the COVID-19 as a female entrepreneur?
 - What were the key learnings of this incident?
 - What was your initial response to this incident?

Demographics

Interview	Time of interview
	Date of interview
	Place of interview
Entrepreneur	Name
	Age
	Gender
	Marital status
	Location
Entrepreneurship	Education
	Business title
	Business nature
	Total period of the business
	No. of family members involved in the business

Table A3.
Interview Guide

- What were the entrepreneurial responses to this incident?
- How did your behaviors change because of this incident?
- (8) What are your further plans for your business after the experience and learning from this pandemic?
 - Anything else that you want to add.
 - Thank you for your precious time.

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