

# Role of Digitalization in Shaping the Entrepreneurial Intentions of Women in Pakistan



By

Maha Rehman

327596

NUST Business School

National University of Sciences & Technology (NUST)

Islamabad, Pakistan

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Maha Rehman

327596

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Thesis Supervisor: Dr. Madiha Gohar

NUST Business School

National University of Sciences & Technology (NUST)

Islamabad, Pakistan

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## **ABSTRACT**

While digitalization has opened doors for entrepreneurs all around the globe, making it easier for people to start their ventures, there exists a lack of knowledge on the influence of digitalization on the entrepreneurial intention of women in Pakistan. Considering the culture of Pakistan, where women do not enjoy the same status as their male counterparts, this study is an attempt to understand whether digitalization covers the gender gap (in entrepreneurial activity) and makes it easier for women to start their ventures. Theory of Planned Behavior (TBP) is used to dig deeper into the behavioral patterns of female digital entrepreneurs for understanding the role of digitalization, a qualitative exploratory study was conducted, where entrepreneurs having a digital

business were interviewed. A purposive sampling technique was used to locate 20 female digital entrepreneurs who fulfilled a set criterion. Results revealed that digitalization played a significant role in shaping the entrepreneurial intentions amongst female entrepreneurs alongside their passion. Since digitalization made it easier for women to start their ventures remotely, there were no cultural implications for it as well.

Keywords: *Entrepreneurial Intentions, Digitalisation, Theory of Planned Behaviour, Digital Entrepreneurs*

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## CHAPTER 1: INTRODUCTION

### 1.1. Background and Context

Companies around the globe have been exploring innovative technologies and technological advancements (Matt, Hess, & Benlian, 2015). Different companies have been deploying digital business strategies as their core strategies nowadays as their new initiative and eventually learning “how technology affords individual entrepreneurship” (Majchrzak, Markus, & Wareham, 2016, p. 273). This recent transformation and shift of all the processes, activities, competencies, and resources in an organization (Bohnsack, Meuser, & Geimer, 2018; Kraus, Roig-Tierno, & Bouncken, 2019) allows the company to ensure its relevance in the entrepreneurial world. This shift in industrial capabilities has changed the entrepreneurial system and has started the windmill of change. While there are a lot of challenges that come with the growth of digital technologies such as the loss of newspapers due to the internet (Park, Cho, & Heo, 2021), loss of television due to streaming services (Lotz, Thomas, & Lobato, 2018), the loss of taxi drivers due to online taxi services (Cramer & Krueger, 2016), and much more but at the same time gives huge opportunities to people in different modules of life. The concept of digitalization can be described by the Schumpeterian (1943) destruction of the entire entrepreneurial system and then the emergence of new and innovative business models that are completely revolutionary (Richter C. , Kraus, Brem, Durst, & Giselbrecht, 2017). Considering this phenomenon, the merits gained through digital transformation pertain to all aspects of an industry, be it production, process, value creation, and customer services (Kraus, Roig-Tierno, & Bouncken, 2019). In today’s world, digitalization can be considered one of the most imminent topics for any company around the globe, this concept is not only related to companies and industries but also concerns governments and development authorities (Laudien &

Pesch, 2019). Anyone who has any concern with innovation and development knows about digitalization and knows the pros and cons of the concept. Digitalization has not only changed the entrepreneurial system but also has caused a change in the digital environment (Mithas, Tafti, & Mitchell, 2013). Apart from new business opportunities, digitalization helps in shifting the business online completely creating the phenomenon of “digital entrepreneurship” (Eggers, Hatak, Kraus, & Niemand, 2017) which can be broadly described as “a subcategory of entrepreneurship in which some or all of what would be physical in a traditional organization has been digitized” (Hull, Hung, Hair, Perotti, & Demartino, 2007, p. 297) or “any entrepreneurial activity that transfers an asset, service or major part of the business into digital can be characterized as digital entrepreneurship” (Kraus S., Palmer, Kailer, Kallinger, & Spitzer, 2019, p. 354). Countless opportunities are created through digitalization in the entrepreneurial world and to gain sustainable innovation and competitive advantage managers and entrepreneurs especially should be aware of these opportunities that come with digitalization (Richter, Vodanovich, Steinhüser, & Hannola, 2017). Many theorists and researchers have researched the implications and the relation of digitalization in an entrepreneurial sense. But not much research has been done on the effect of digitalization on entrepreneurial intention in Pakistan. Entrepreneurial intention pertains to the need to start up one’s venture (Anwar, Jamal, Saleem, & Thoudam, 2021), and digitalization acts as a beacon in this process. Digitalization has opened many doors for entrepreneurs to either deploy digital technology in their organization, opt for digital entrepreneurship to test their digital capabilities, or even completely shift their business online. This study was conducted to analyze the significance of digitalization on the entrepreneurial intentions among women entrepreneurs. Since this study was conducted in Pakistan which is known for its disparity between the genders, this study covers those

points as well, analyzing how digitalization helped cover the time-place barrier for women of Pakistan.

Gender biases act as a barrier to women's entrepreneurship as they are not allowed to work outside of their homes due to cultural boundaries. This is because Pakistan is a male dominant society that believes women should stay in their homes, restricting them from gaining financial independence (Gohar, Basit, & Abrar, 2018).

Any culture affects businesses and entrepreneurs in two different ways (Davidsson, 1995), one would be a supportive culture and the other would be a non-supporting culture. A supportive culture would increase entrepreneurial activities and would help these businesses bloom regardless of their gender or opinions (Etzioni, 1987). In a supportive culture, women are allowed to work as they please and start their ventures as well. According to this, women are more prone to entrepreneurial activities if the culture is accepting. But on the other hand, an unsupportive culture can act as a barrier for these women to start their businesses (Naidu & Chand, 2017).

According to World Bank, the female-to-male entrepreneurship ratio in Pakistan is 1:21 which is the lowest globally (Gul, Wu, & Khan, 2021). There are no recent studies that have been conducted in 2022 to check whether this has been increasing or not. Moreover, little study has been done regarding what motivates these women to fight against the odds and take risks to start their own ventures. Hence, this study was then used to analyze whether digitalization helped or will help these women entrepreneurs by honing their entrepreneurial intentions which subsequently helped in starting their own venture from a Pakistani point of view.

Researchers around the globe have been trying to find a connection between digitalization and entrepreneurial intention, but little research has been done on this topic. Quantitative research was conducted by Youssef A. B., Boubaker, Dedaj, & Carabregu-Vokshi (2021) which stated digitalization of the economy does indeed affect the entrepreneurial intentions in the context of Kosovo. Whereas this study was used to find whether digitalization acts as a motivator towards entrepreneurial intention in the Pakistani context and whether women of Pakistan get the same entrepreneurial opportunities as men after the introduction of digitalization. Existing studies have sampled aspiring entrepreneurs i.e., those who will eventually start their own venture whereas, this research sampled the existing entrepreneurs who put their entrepreneurial intention into action and eventually started their own venture. The reason behind this was to be sure that their business is going concern and will keep on going forward. This study aims to find how digitalization specifically helped in this process and whether the role of digitalization was a major one or whether were there other factors that affected their entrepreneurial intentions.

The primary aim of this study is to explore the significance of digitalization in shaping the entrepreneurial intentions of women in Pakistan.

To fulfil the primary aim following secondary **objectives** will be covered in the upcoming chapters:

1. To explore the role of digitalization in shaping entrepreneurial intention.
2. To analyze the entrepreneurial intentions of women of Pakistan.

The following **research questions** will be answered:

1. How digitalization shapes the entrepreneurial intention of female entrepreneurs in Pakistan?
2. What push (motivators) and pull (barriers) factors (if any) shape the entrepreneurial intention of female digital entrepreneurs apart from digitalization?

### **1.2.Gaps in Existing Knowledge**

The primary aim of this study is to explore the role of digitalization in shaping the entrepreneurial intentions of women in Pakistan. While the concept of entrepreneurial intentions has been studied thoroughly in the extant research (Ranga, Jain, & Venkateswarlu, 2019), however, less is known about how digitalization has affected the entrepreneurial intentions of women in Pakistan, reasons can be the dearth of research in Pakistan in general (Gilani, 2021) and Pakistan adopted the digitalization culture very late being a developing country which eventually led to a digital divide which meant that even to this date not many know about the importance of digital technologies and how to fully utilize them (Ara, 2021). Digitalization is an area of research that needs to be studied as a lone factor that plays a role in shaping entrepreneurial intentions. According to Youssef A., Boubaker, Dedaj, & CarabreguVokshi (2021), digitalization does affect the entrepreneurial intentions amongst aspiring entrepreneurs alongside other factors such as personal attitude and behavioral content, there needs to be a study on digitalization alone as a factor for entrepreneurial intentions and having a different culture than Kosovo which will increase the robustness of the aforementioned study hence, creating a need for this study.

This study is exploratory in nature that encapsulates digitalization and its significance on entrepreneurial intentions. Upon reviewing the literature methodological

gap was found as a major chunk of the empirical evidence was quantitative (Edelman, Manolova, Shirokova, & Tsukanova, 2016; Sieger & Minola,

2017; Bogatyreva, Edelman, Manolova, Osiyevskyy, & Shirokova, 2019; Kusumawardhany & Dwiarta, 2020; KrischananKampanthong, 2021). While

addressing this gap, it is believed that the role of digitalization on entrepreneurial intentions is not a quantifiable phenomenon as other underlying contexts play part in shaping entrepreneurial intentions (Friend, Cyeze, & Mwambari, 2016). Existing digital entrepreneurs were sought as the sample for this study as it helps further explore whether digitalization aided in turning intentions into actions, this helps in making the study more robust and further understand the relation between digitalization and entrepreneurial intentions. Arnim & Mrozewski (2020) proposed that there is a need for having “individuals who already founded a business” (p. 12) as a sample as it helps the study in robustness. To address this gap, the population of existing women entrepreneurs in Pakistan was studied. Lastly, according to the call for paper in mpdi for the journal “Administrative Sciences: Special Edition” (Solesvik, 2020), there is a need for qualitative research papers related to entrepreneurial intentions and digitalization hence to cover this call, this study is specifically studying digitalization as an antecedent for entrepreneurial intentions.

### **1.3. Significance of the Study**

This study holds significance from a practical point of view as this can be used for people nationally and internationally in terms of entrepreneurial intention and how digitalization affects it, especially in women. From the national point of view, it can help other researchers with their work as well as may act as a base for further research, whereas from an international point of view, this study can be used to compare two different countries and how digitalization impacted the entrepreneurial intentions of the

existing entrepreneurs amongst Pakistan and any other country. Firstly, this study will help explore whether digitalization acts as a catalyst towards entrepreneurial intention or not and how being a woman in Pakistan impacted it. Secondly, it uses digitalization as its main area of research to explore whether digitalization was the main driving force toward the entrepreneurial intentions of women of Pakistan. Moreover, it uses existing entrepreneurs as a sample for research to explore whether digitalization bridged the gap between intentions and actions. Thirdly, for policy makers, it will help them to revise their policies in such a way that digital entrepreneurs regardless of gender have the same opportunities. And lastly, for further research, this study can help find other factors that affect entrepreneurial intention in such a way that it leads to potential entrepreneurs having their own ventures.

#### **1.4.Overview of the Study**

This study will be divided into the following parts: the first chapter is the background, research questions, and the importance of the study, the second chapter has the literature review which critically analyses the previous studies, and the third part contains the methodology which encompasses the type of research used and the sample details, the fourth chapter then contains the findings of the research followed by the discussion of the findings in the fifth chapter and lastly, the conclusion and future implications are written.

## CHAPTER 2: LITERATURE REVIEW

### 2.1. Entrepreneurship

Entrepreneurship is the creation of something from scratch with the contribution of the factors of production to gain monetary rewards and internal satisfaction (Hisrich & Peters, 2005). Over the past years, researchers have been moving towards the entrepreneurial side and have been researching different motivating factors that lead to individuals starting their own ventures. But this research pertains to either the intrinsic factors (personality, perception, human capital) or the extrinsic factors (environment, financial, socio-cultural) (Mazzarol, Volery, Doss, & Thein, 1999).

According to different researchers, entrepreneurship not only plays a part in changing the whole structure of the economy (Almodóvar-González, FernándezPortilloa, Carlos, & Díaz-Casero, 2020) but also the overall environment of the society (Gaddam, 2008). According to different pieces of literature, entrepreneurship is deemed highly important due to the development through different types of innovation it brings

(Huggins & Thompson, 2015), the decrease in unemployment (Ibrahim & Lucky, 2014), and the overall economic prosperity. This is one of the main reasons why academics around the globe have started educating their youth about entrepreneurial studies, the government has different programs that lead to young entrepreneurs start their own ventures and eventually contribute to the economic well-being of the society on a micro and macro scale. The macro benefit would be the overall benefit the society is gaining but the micro or the individual level benefit of entrepreneurship would be the self-efficacy that one can afford their own expenses and even support their families in such



a way that they'd pave a way for the family business (Bosma, Wennekers, & Amorós, 2012). According to a study by Acs et al., (2004) the main role that entrepreneurship plays is of a "social and economic equalizer" and to provide everyone with economic stability through the creation of jobs and innovation (Brush, De Bruin, & Welter, 2009). The real reason why different policy makers shift their eye towards entrepreneurship is that it is highly imminent for the country's economic development

(increases GDP, decreases unemployment, creates income, etc.), social development (raises standards of living, meets customer demands, increases purchasing power) and lastly, the technological development. Focusing on this, economics, researchers, and policymakers believe that entrepreneurship is the cog that keeps the gears of an economy moving and ensure the wellbeing and growth of a society in such a way that the overall standard of living for the society raises (Bosma, Wennekers, & Amorós, 2012).

Different entrepreneurs have different motives to carry out entrepreneurial activities, some are the internal and external individual outcomes that are more valuable to the entrepreneurs (Krueger & Brazeal, 1994). According to different literature, cognitive abilities have the most impact on the entrepreneurial mindset of the entrepreneur whereas, for the external factor, the environment (Liñán, RodríguezCohard, & Rueda-Cantuche, 2011a) and entrepreneurial education (Krueger & Carsrud, 1993) that eventually leads to creating an entrepreneurial mindset are the most notable factors. Amongst these factors, there are some push (the factors that led astray) and some pull (the factors that lead towards) factors of entrepreneurship. According to a study by Kirkwood (2009) the pull factors or the motivating factors for entrepreneurship could be having authority, monetary value, self-actualization, opportunity seeking, and lifestyle change and the push factors were job dissatisfaction, wanting a change in work, and children. She studied seventy-five entrepreneurs in a

gender comparative exploratory study to conclude that these factors were the common push and pull factors for entrepreneurs.

Now that the economy and the world are changing, people are shifting towards technology, and even the currency has gotten digital (bitcoin), so it is only normal that the normal mode of carrying out various tasks would also be digitalised. Many entrepreneurs saw this opportunity, seeing digitalization as a ladder, and moved from traditional entrepreneurship towards digital entrepreneurship.

**a. Digital Entrepreneurship**

The growth of digital technology has led to great economic growth and stability which was backed by the entrepreneurs combining their skills with the digital technology (Zarrouk, Sherif, Galloway, & El Ghak, 2020) and realising that they can be different from the traditional entrepreneurs. Entrepreneurs who combine their entrepreneurial orientation with digital technologies are called digital entrepreneurs (Antonizzi & Smuts, 2020). Digital entrepreneurship is a relatively new concept Elia et al., (2020), which can be seen as a transformation of traditional business processes digitally or the creation of a new venture using digital technology (Steininger, 2019). The shift from traditional entrepreneurship to digital entrepreneurship led to the creation of more innovative processes and technologies (Ghezzi & Cavallo, 2020). Considering the awareness and the rapid use of technologies nowadays, people put their trust in digital businesses, and this leads to more people shifting their businesses online, making the overall market share wider (Ghezzi & Cavallo, 2020). One of the major benefits of digital entrepreneurship is that it's easier to create, efficient and can easily recreate traditional business models (Elia, Margherita, & Passiante, 2020) this can be seen as a reason that usually small to medium ventures go for digital entrepreneurship to improve efficiency (Modgil, Dwivedi, Rana, Gupta, & Kamble, 2022).

Digital entrepreneurship aids in exchanging and acquiring new knowledge about the market, customers, suppliers, and processes, etc. (Geissinger, Laurell, Sandstrom, Eriksson, & Nykvist, 2019). Digital technology has made the buying process easy, efficient, and direct, where the buyer can interact with the company and vice versa easily without hesitation (Geissinger, Laurell, Sandstrom, Eriksson, & Nykvist, 2019). Social media enterprise on the other hand ensures that the customers feel a sense of attachment to the product/service (Bahcecik, Akay, & Akdemir, 2019). For digital entrepreneurs, digital brand positioning is highly important as one needs to differentiate themselves from their competitors (Bahcecik, Akay, & Akdemir, 2019). Industry 4.0 has made the transfer of data highly time and cost-efficient, hence, the whole process of buyer-seller interaction has become highly convenient (Kraus S. , Palmer, Kailer, Kallinger, & Spitzer, 2018). Knowing that investing in digital entrepreneurs and the benefits of the digital enterprise, researchers state that one should invest the right resources in this field so that the society is able to reap economic growth and stability (Ngoasong, 2018).

Different studies have researched upon the antecedents of entrepreneurial intentions. According to a study by Douglas & Fitzsimmons (2005) they sampled 4 different countries having different cultures i.e., Australia, India, Thailand, and China. They found that apart from the cultural differences, their own attitudes towards having their own venture played a major part in forming the entrepreneurial intentions. They found that these countries were more prone towards self-employment rather than having a job. Another study was carried out by Tajeddini & Mueller (2009) which entailed different factors as antecedents for entrepreneurial intentions like risk propensity, control, autonomy, innovativeness and creativeness. They found that individuals hailing from the UK and their entrepreneurial intentions are affected by risk, control and autonomy whereas, the swiss countries are more prone towards the innovative and

creative side and would only start their own venture if they come up with new and innovative ideas. Another study was conducted by García-Rodríguez,

Gil-Soto, Ruiz-Ros, & Sene (2015) which included the theory of planned behavior as the antecedent for entrepreneurial intention and stated that depending on the cultural norms and values, for Spain, the personal attitude was the major antecedent.

The digital era has eradicated the barriers to entry and hence made it easier to start one's own venture and carry out their transactions virtually as well. There are 4 types of digital enterprises, the first type is a venture that has adopted some of the digital processes i.e., they have a digital and a physical presence e.g., companies like Zara which have their brand stores as well as online stores and are working on a hybrid model, the second type that only produce digital products such as computers, hardware, software, etc., the third type is the one which has a digital/virtual presence only like food delivery applications or online therapists or consultants; these companies only have an online presence and no physical presence and the last being social media-based enterprise which is a part of the last type of digital enterprise where the venture is on social media only such as various baking companies or brand stores who only operate on either Facebook or Instagram. For this paper, those ventures that only have an online presence (social media and/or website) would be used as a sample. Moreover, since the age of digitalization, people have shifted to digital entrepreneurship according to literature (Zhang, Stough, & Gerlowski, 2022), hence, for a Pakistani gender-based context; this study will study digital entrepreneurs from Pakistan.

## **2.2. Gender and Entrepreneurship**

Globally women represent almost half of the population, which is ready to work but even then, they are underrepresented in the working-class economy (Strawser, Hechavarría, & Passerini, 2021) which means that there is still a lot of potential that is

untapped. The overall GDP is said to increase to \$108 Trillion in 2025 but if women start working and contributing to the economy, this would at a minimum increase to

\$138 Trillion in 2025 (Desjardins, 2018). Women entrepreneurship has a lot of room for growth. The OECD (European Commission) in 2019 named women as the “Missing Entrepreneurs”. Various pieces of literature find a relation between genders and entrepreneurship and why women's entrepreneurship is a less common phenomenon.

According to a dissertation by Roos (2021) where she used a social constructionist perspective, it was stated that the term gender is rooted from the power to do what is deemed as proper for men or women. The term gender also does not relate to what they are but rather the masculinity and femininity of oneself and how one perceives norms and values (Calás, Smircich, & Bourne, 2007). Theorists such as Marlow & Dy (2018) have criticized the use of gender to differentiate the inequalities that male or female entrepreneurs face. These studies have used women as an isolated group and shown how they face more problems than men do in the entrepreneurial field. Where this might be the case for patriarchal societies, Marlow and Dy (2018) state that gender should not only be represented by one group of gender.

### *2.2.1 Gender and Entrepreneurship in Pakistani Context*

There is a preconceived notion against women entrepreneurs in Pakistan which leads to women staying at home and not contributing to entrepreneurship (Kamal, 2013). It is considered bad for women to leave their homes and work, Pakistani society believes that their main job is to take care of their children and homes (Goheer &

Penksa, 2007) whereas, it is a man's job to earn. Due to these cultural factors, women are not given enough freedom to be able to start their own ventures. According to a recent study by Nadgrodkiewicz (2019), Pakistan ranked 132/134 countries where entrepreneurial opportunities are provided to women.

On a global scale, many initiatives help women start their own ventures and fend for themselves, whether they are by the World Bank (we-fi), or WEP, or even NGOs, many have come together to create a platform for women to ignite their entrepreneurial spirit. Even in Pakistan, there are some financial initiatives like we-fi but empirically, there are some other factors that still act as a barrier for these women to start their own organisation. *Parda* and *Izzat* are two words widely known in the Pakistani community, where women are killed in the name of honour, and men believe that leaving the house would tarnish their reputation hence, women should stay in between the four walls of their houses (Roomi & Parrott, 2018). Women are not allowed to take decisions and are not given enough autonomy and financial independence so that they could fend for themselves.

### **2.3. Entrepreneurial Intention**

#### *a. Entrepreneurial Intentions*

Entrepreneurial intention can be described as one's decision to start their own venture or innovate the existing (Remeikiene & Startiene., 2013). Ajzen (1991) defines the entrepreneurial intentions as someone's readiness to carry out a certain task or behaviour. Whereas, another perspective is one's willingness to start their own entrepreneurial venture (Bae, Qian, Miao, & Fiet, 2014) or the readiness to perform a certain task Shinnar et al., (2012). The main motivation or pull factor for someone to act upon their entrepreneurial intention is the *desire* or the need which eventually leads that person to start their own venture (Santos, Roomi, & Liñán, 2016) and turn their actions into reality. This is the reflection of their entrepreneurial mindset (Byrne & Fayolle, 2016) which drives them to be self-employed (Zhang, Wang, & Owen, 2015). The main building block for entrepreneurial intention is to have the eyes that recognise opportunity

(Boyd & Vozikis, 1994) and the need which eventually leads to the conception of the idea and finally the application (Santos, Roomi, & Liñán, 2016).

Entrepreneurial intentions are a reflection of the entrepreneurial mindset (Byrne & Fayolle, 2016) or the readiness to take risks and start one's own venture (Zhang, Wang, & Owen, 2015). Moreover, entrepreneurial intentions are also able to predict one's entrepreneurial spirit/behaviour (Ajzen I. , 2002).

This study will focus on the first aspect of this theory, which related to why would someone start their own venture consciously. Pursuant to a study by Bird (1988), internal and external factors act as a stimulant for entrepreneurial intentions. While some researchers claim that other economic factors and physiological factors do not give a true image of the entrepreneurial intent (Fitzsimmons & Douglas, 2011). Entrepreneurial intention and its motivating factors are a broad and difficult study since many people are different in nature due to factors such as culture, personality, and other environmental factors which makes it tougher to know why someone to start their own venture. Recently, the perception of entrepreneurs has changed over the years, consequently, studies that only focus on physiological and environmental factors may not give the overall idea about this change in perception (Krueger, M. D, & Carsrud, 2000). Several psychological factors inspire one towards entrepreneurial intention and while making this decision the most important factor is the perception that the individual holds of themselves. After an investigation by (Krueger, M. D, & Carsrud, 2000) the individual factors alone would not be able to predict whether someone would start their own venture or not. It is a highly vast phenomenon hence, with the help of theory, this study would try to find the level of significance of digitalization specifically on the entrepreneurial intentions.

*b. Women Entrepreneurship*

### *2.3.2.1 Motivations and Barriers in Entrepreneurial Intention for Women of Pakistan*

Push and pull relate to any factors that might enable someone towards a certain cause or act as a barrier simultaneously. This section will be talking about various push and pull factors that women face that might hone their entrepreneurial intention or not simultaneously.

#### a. Financial factors and Entrepreneurial Intention of Women

Financial factors the ones needed to start a venture or the ones that push women to do something to make money are the key factor to start any venture, all ventures need capital in order to run their operations. Due to the lack of autonomy and financial independence, it is tough for women to raise capital for their own business and due to gender inequality in Pakistan, it gets tougher for women to apply for loans as well (Naser, Rashid, & Nuseibeh, 2009). Apart from this, banks do not offer loans to women entrepreneurs since they believe that its riskier investing in them and women do not have the capability to pay back the loan (Ramadani, Hisrich, & Gërguri-Rashiti, 2015).

As stated before, the ratio of women to male entrepreneurs is 1:21 (Gul, Wu, & Khan, 2021) and unless women take part in the economic activities, Pakistan would not be able to increase its GDP. According to the State Bank of Pakistan, only 3% of women are given a loan to finance their business whereas 97% of the loans are given to male entrepreneurs (Najam, 2020).

Women in Pakistan are not provided with loans since banks believe that they have no credibility, are dependent on their male counterparts and lack the motivation to work. A study by the Asian Development Bank (2020) state that gender inequality in Pakistan is one of the main reasons why these women are not able to move forward with



their ventures. Hence, women with access to finance (be it family savings or bank loans) can start their own venture whereas; lack of said factor can act as a barrier.

b. Individual Factors and Entrepreneurial Intention of Women

There are different individual factors that act as a catalyst in terms of entrepreneurial intentions. These factors contain age, education, marital status, and the support from the family (McMullen & Shepherd, 2016). One of the key factors that play their part as a motivational factor for entrepreneurial intention is the human capital (education, training, skills, and individual things people value) and the entrepreneurial abilities. Individuals who lack human capital are less likely to start their own venture (Fitzsimmons & Douglas, 2011). This study focuses on factors such as age, marital status, family support and education. Basu & Virik (2018) state that individuals who had prior education in entrepreneurship or business studies were more likely to start their own venture. Education during the undergraduate program helps enhance the entrepreneurial capabilities and affects entrepreneurial intention positively (Mai & Anh, 2013).

Family support can induce entrepreneurial intention in women as having a supportive family who do not act as a hindrance in their work leads to a more successful businesswoman (Sathya & Vithyapriya, 2016). Mostly women must look after their children, make food, do house chores, etc. so when their families support them enough to rid them of these responsibilities, they could spend more time towards thinking about starting their own ventures. Family support especially a husband's support aids in making the women entrepreneur more successful (Jabeen, Das, & Katsiolouides, 2015).

Apart from this, these women lack the motivation to start their own venture since they know that despite working, they would still have to look after the house, hence, it becomes a double duty for these women. For most, work-life balance becomes tougher and eventually, they end up leaving their venture (Hasan & Almubarak, 2016). This balance becomes especially tougher if the woman is married. According to a study by Butler (2003), women faced negative impact on their entrepreneurial spirit after getting married.

c. Environmental Factors and Entrepreneurial Intention of Women

There are several factors that are a part of the environmental factors such as the economic factors, political system, and different training programs (Okafor & Amalu, 2010). The government is one of the major players that partakes in increase of women entrepreneurs in the workplace by providing them with opportunities and trainings (Naser, Mohammed, & Nuseibeh, 2009).

Elaborating on this, according to several literatures, the government is known to increase entrepreneurial activities in women, their policies help these women start their own venture and increase efficiency in them which makes them more productive (Acs, Åstebro, Audretsch, & Robinson, 2016). Moreover, government can introduce different programs which could aid these women into raising capital (Tende, 2014).

Apart from this, according to a study by Ge, Stanley, Eddleston and Kellermanns (2017), entrepreneurs perform better if they have strong political ties as it helps them build social networks and may provide financial spare. Women in Pakistan face different issues when they start their own ventures, these issues contain gender inequality and the inequality in the distribution of resources, government policy can aid in removing this

inequality. Apart from this, different training programs facilitate women into starting their own ventures.

d. Social Factors and Entrepreneurial Intention of Women

Social factors contain different problems that women face while living in Pakistan. These problems pertain to gender inequality, the social unacceptance of women working and the lack of respect in a workplace. There are many disadvantages a woman faces due to the discrimination in different path of life, especially in organisations (Yadav & Unni, 2018). Due to it being socially frowned upon for women to work in Pakistani society, it makes it tougher for them to partake in entrepreneurial activities. Butler (2003) stresses about the different issue women suffer due to gender inequality. The main issue is the lack of education in women which leads to lack of entrepreneurial intention. In Pakistan, educating women is considered a waste of time and money, rather the men of the house are given education so that they can earn for themselves (LaVopa, 2020). Moreover, this inequality leads to women being unable to ask for loans as well. Women are supposed to get married and perform dual responsibilities as it is socially acceptable in Pakistan.

e. Normative Construct of the Society and Entrepreneurial Intention of Women

Cultural factors are the making or breaking point of any entrepreneur (Gutcher, 2013). Different culture has different impact on the individuals living in different countries for example, SMEs of Thailand were positively impacted due to their national culture and increased efficiency (Rujirawanich, Addison, & Smallman, 2011). Culture ignites the entrepreneurial intention in individuals and lead to more start-ups in any country (Shakeel, Yaokuang, & Gohar, 2020). A supportive culture acts as a catalyst for

entrepreneurial spirit which eventually leads to entrepreneurial intention (Mueller & Thomas, 2001).

Having a supportive national culture is highly important since “if the perceived entrepreneurial value is high in the society, the individual will have a more positive attitude toward entrepreneurship” (Liñán, Urbano, & Guerrero, 2019, p. 373). Having a non-supportive culture can act as a barricade for women to work (Naidu & Chand, 2017) especially living in socio-Islamic culture like Pakistan (Roomi & Harrison, 2010).

## **2.4. Role of Digitalization in Entrepreneurial Intentions**

### *a. Digitalization*

The world of digitalization has been transforming rapidly in terms of the competencies of the organization and entrepreneur, the activities the organization partakes in and the processes through which organizations run their operations from (Pesch, Endres, & Bouncken, 2018) which has opened new avenues for the entrepreneurial opportunities. The inclusion of technology where at one hand has challenged the entrepreneurial culture, considering the Schumpeterian (1934) disruptive technologies which destroyed the industries and business models, on the other hand, has introduced innovation (Richter C. , Kraus, Brem, Durst, & Giselbrecht,

2017), increased productivity, created value and improved customer interaction

(Bouncken, Fredrich, & Kraus, 2019). In today’s world, digitalization is one of the major components that organizations, entrepreneurs and the economy needs to cope with (Laudien & Pesch, 2018). This component has become an integral part in development in any area globally and hence why it is highly imminent that entrepreneurs need to be

mindful about the complications and the benefits that come with this phenomenon (Ferreira, Fernandes, & Kraus, 2019).

There are two characteristics of digitalization that help understand the phenomenon (Trittin-Ulbrich, Scherer, Munro, & Whelan, 2021):

- **Ubiquity**

The main idea behind ubiquity is that digitalization fully encapsulates all types of industries (Chryssolouris, et al., 2009; Wolfert, Ge, Verdouw, & Bogaardt, 2017; Lukiyanchuk, Panasenko, Kazantseva, Lebedev, & Lebedeva, 2020) and walks of life.

Technology has encompassed everyone's everyday life to the point that it has become an integral part of their lives and one becomes unable to find any activity that does not require digitalization (Von Krogh, 2018). This phenomenon has encompassed lives so much that sometimes one does not even realise that everything is a product of the digital process, from buying clothes to social interaction to the production process to consumption of goods/services (Beverungen, Müller, Matzner, Mendling, & Vom Brocke, 2019). Technology and digitalization are being used globally for all processes and it helps increase the efficiency and effectiveness of each process (Cockburn, et al., 2020).

- **Simultaneity**

The reason why simultaneity is another key factor for digitalization as it aids any entity to “collect, analyze and manipulate data” of any interaction whether it is a social or an economic one. Data collection used to be a costly job that required months of processing and work but now a days, it has become an automatic process which is embedded in every interaction one makes. Google is one of the major examples of this

phenomenon which uses real-time data to enable the user into conducting experiments using said data (Varian, 2014; Whelan, 2021)

*b. Digitalization and Entrepreneurial Intentions*

Entrepreneurial intention is the pre-seed notion behind being an entrepreneur. There is a lack of research on the implications of digitalization on the entrepreneurial intention of digital entrepreneurs who started their own venture away from the conventional brick and mortar. Digital entrepreneurs are those entrepreneurs who have online ventures without having any physical location. While the intention part of these entrepreneurs is the same as the traditional entrepreneurs, these people may believe that having an online presence may be more fruitful for them than having a physical presence. Ever since the inception of digitalization, people have moved all their day-to-day activities online, especially the entrepreneurs. Digital entrepreneurs use digital media as an aid to different entrepreneurial activities which includes all the aspects of the value creation model, supply chain model, increasing awareness, creating product, looking for new opportunities, human resource management, financial activities, brokerage activities and so on (Amit & Han, 2017). Traditionally digital technology was an outcome to the entrepreneurial activities but due to the innovation and the advancement in these technologies, the role of digital technology has shifted to being a middleman for carrying out different entrepreneurial objectives. For example, social media is used mainly to raise awareness about one's product or service. Or, especially after the pandemic of COVID-19, where everything moved online, digital technologies ensured while the physical distance was a lot, it acted as a bridge (Nambisan, 2017) and ensured that everyone reaches their potential and the entrepreneurial activities continued. Digital technology makes up for the lack of physical presence by providing a virtual presence and helping bridge the gaps.

## **2.5. Theory of Planned Behaviour**

The theory of planned behaviour is an intention-based theory which states that humans expect a certain outcome, and they plan their actions according to the said expected outcome (Ephrem, Namatovu, & Basalirwa, 2019). Introduced by Ajzen

(1991), this theory gives a multidimensional view towards entrepreneurship and incorporates social, environmental, and organizational factors into the model.

According to Ajzen's theory, there are three elements to it:

1. attitude towards behaviour.
2. Subjective norms; and
3. perception of control of behaviour.

These three elements affect the entrepreneurial intention of people. The main idea behind this theory is that everything a human does is planned, and this planning is backed by their intentions hence, the intentions predict one's behaviour (Ajzen I. , 1991). As stated before, the three foundational elements of the theory of planned behaviour are the 1) attitudes, 2) norms and 3) perceived behaviour. The attitude towards one's behaviour is an intrinsic factor; it means how one feels about their certain behaviour or whether they think their behaviour was good or bad and would they stand for it or not. It is more about their self-efficacy than their attitudes. The perceived social norms are how one perceives the social beliefs and norms people around them have and follow and how they comply with said norms (Ajzen, 1991; Ajzen, 2011). And lastly, control over perceived behaviour is the perception one has about their ability or power to perform certain behaviour. This includes the opportunities and the resources one has.

Subsequently, this theory states that if someone's attitude towards something is positive the more it is likely that they'd in certain actions. Perceived behaviour controls represent how the attitudes of others will affect the intentions formation.

a. *Theory of Planned Behaviour and Entrepreneurial Intentions*

According to the theory of planned behavior, one's attitudes are dependent on their intentions. Hence, the choice of being self-employed is intentional and voluntary (Cheng & Liao, 2017). If one would have intentions towards starting their own venture, they would start their own venture one day and become an entrepreneur (Contreras, De Dreu, & Espinosa, 2017a). The main motivational factors behind these intentions are the 3 sets of elements discussed before. According to the theory, the more positive the subjective norms are, and better the attitude and the control is, the more concrete the intentions would be. According to Ajzen (2011), if someone has more control over their actions, they're more likely to put their intentions into actions.

Becoming an entrepreneur takes several resources and risk-taking ability hence, one needs to plan the whole process beforehand rather than making a haphazard decision (Krueger, Reilly, & Carsrud, 2000). Theory of planned behaviour has been used countless times to explain the entrepreneurial intentions (Lopes, et al., 2020). It is used to predict and analyze the factors that affect the entrepreneurial intentions taking into both intrinsic and extrinsic factors (Liñán & Chen, 2009). When these 3 factors are satisfied, one's need to start their own venture gets stronger. Entrepreneurial intentions change over time as the attitude changes, and the behaviors as well, hence TPB is used to plan and predict the change in intentions.

Earlier literatures have applied this theory on the entrepreneurial intention and ones need to start their own ventures. Backed by literature, the three elements 1) attitude, 2) subjective norms and 3) perceived behavior control act as antecedents of entrepreneurial intention (Ajzen I. , 2002). Moreover, literature states that this is a



multidimensional construct encompassing attitudes (Goethner, Obschonka, Silbereisen, & Cantner, 2009), perceived behavior control (Schlaegel & Koenig, 2014), and entrepreneurial intentions (Thompson E. , 2009). This study uses the previous studies which predict entrepreneurial intention using TPB to back whether digitalization is also part of this model which from intentions or not?

## **CHAPTER 3: RESEARCH METHODOLOGY**

### **3.1. Research Design**

This research was conducted through a qualitative interpretivist philosophy. An interpretivist philosophy uses “analytically disclosing those meaning-making practices, while showing how those practices configure to generate observable outcomes” (USC, 2022, p. 3). Which helps find meaning and analysis from behaviours and practices. The ontological reason behind this philosophy was that researcher alone cannot defend the reality of the participants hence its important to hear the experiences and the meanings of their reality. Whereas the epistemological reason behind this philosophy was that in order to gain a better understanding of the participants it is highly important to listen to their experiences.

### **3.2. Methodology**

#### *3.2.1. Nature of the Study*

The nature of this study is qualitative and is based on analysing entrepreneurial intentions in women entrepreneurs of Pakistan and the significance of digitalisation on the entrepreneurial intentions in women. An exploratory approach was used for this study which uses studies a phenomenon in-depth and answers the why questions (George, 2022). Since this study aims to find the significance of digitalisation on the entrepreneurial intentions amongst women entrepreneurs of Pakistan, an inductive approach was used. Research philosophy refers to the ways research is to be conducted,

analysed, and then used for further research. Since the study is qualitative in nature and interpretivist philosophy was used to interpret the relation between the two phenomena

i.e., entrepreneurial intentions and digitalisation.

### *3.2.2. Type of Sampling*

Purposive sampling was used for this study which is “used to select respondents that are most likely to yield appropriate and useful information” (Kelly, 2010, p. 317). Since the main purpose of the research was to find digital female entrepreneurs who operated in Pakistan and had been operating their venture for over a year.

### *3.2.3. Research Participants*

Research participants contained a sample of Pakistani female digital entrepreneurs across the nation which were found online using social media platforms. This study was conducted on entrepreneurs who only have a digital presence and not a hybrid one. It was ensured that the entrepreneurs are running their enterprise digitally for over a year at least this will help ensure uniformity and their going concerned attitude that their business has kept running and probably will in the future. The sample size of 20 was used for this research as it would have been enough to gain novel experiences from different industries from this sample size, while exploring the experiences of the participants it seemed that more than this would've caused the data to reach a saturating point as the underlying answers started overlapping. 20 female digital entrepreneurs were contacted for the interviews and conditions (see Annex) were set to ensure that there is no uneven data. Research participants were then referred to P for participant alongside the number they are allocated in table 1 further in this study.

For example, P/1 refers to participant 1 as one goes further.

### *3.2.4. Data Collection*

Online semi-structured interviews were conducted via MS Teams and face-to-face interviews with 20 female digital entrepreneurs. The questions were mostly about digitalisation and the entrepreneurial intentions and what made them open their own venture. Questions also related to the gender disparity and the cultural implications in Pakistan. The questionnaire is attached in the Annex. The main idea behind having these interviews was to cross question and eventually gain a deeper view on the topic.

The participants and their details are shown in table 1.

<b>Participant</b>	<b>Age</b>	<b>Gender</b>	<b>Educational Background</b>	<b>Platform Type</b>	<b>Years as an Entrepreneur</b>
<b>Participant 1</b>	21	Female	High-school grad Currently in 4 <sup>th</sup> year MBBS	Instagram	1
<b>Participant 2</b>	23	Female	Bachelor's in food sciences and human Nutrition	Online Bakery	2
<b>Participant 3</b>	25	Female	Bachelor's degree in Public Administration	Social Media	2
<b>Participant 4</b>	24	Female	MPhil in English Literature	Thrift Store	2
<b>Participant 5</b>	25	Female	Bachelor's in economics	Online Candle Store	2
<b>Participant 6</b>	38	Female	Masters in English Literature	Online Bakery	9
<b>Participant 7</b>	27	Female	Bachelor's in software engineering	Instagram	2
<b>Participant 8</b>	23	Female	Bachelor's in public administration	Instagram	2
<b>Participant 9</b>	24	Female	Bachelor's in accounting and Finance	Thrift Store	2
<b>Participant 10</b>	25	Female	Master's in business administration	Online Bakery	1
<b>Participant 11</b>	18	Female	A Levels	Online	3
<b>Participant 12</b>	18	Female	A Levels	Instagram	1
<b>Participant 13</b>	24	Female	MS Innovation and Entrepreneurship	Instagram	2
<b>Participant 14</b>	28	Female	Bachelors in Computer Sciences	Instagram	6

<b>Participant 19</b>	21	Female	Bachelors in Industrial Design	Nail Art	2
<b>Participant 20</b>	26	Female	MS Entrepreneurship	Instagram	4
<b>Participant 15</b>	22	Female	Bachelors in International Relations	Online Thriftstore	3
<b>Participant 16</b>	23	Female	Bachelors in Public Relations	Online Clothing	2
<b>Participant 17</b>	25	Female	MS English	Instagram	1.5
<b>Participant 18</b>	22	Female	BBA	Online Cakery	3

*Table 1: Participant Details*

Data was collected through sixteen online and four face-to-face interviews. The option of having online interviews was given so that women feel secure and those who were not in the geographical area are able to give the interview with ease. The questions were created after thoroughly going through literature. The questions were developed in such a way that they were comprehensible for the interviewee and did not make them uncomfortable during the interview process. Pilot interviews were conducted before the actual interviews which helped into eliminating any was irrelevant question (Worthington & Whittaker., 2006). An interview of 1 – 1.5 hours was conducted for each participant who had to answer the 6 interview questions and some probing questions. After reaching out to several entrepreneurs to participate in the research process, 20 female entrepreneurs, fulfilling the criteria agreed to partake in the research. Each interviewee was assured beforehand that anonymity and safety of this information will be ensured. Interviews were then transcribed accordingly, and some changes were made in the document to ensure clarity. The transcript was analysed through codification process which helped in the findings section. After reaching out to several online

ventures, and setting the interview date and time, 20 agreed upon setting a time and a place for the interview.

### 3.2.5. Data Analysis

The analysis was conducted through interviews conducted from female entrepreneurs. For this research, thematic analysis was carried out with the help of coding the interviews. This helps analyse the experiences participants have in qualitative research. This analysis helps create different themes which can be later analysed further (Braun & Clarke, 2022). The six phases of thematic analysis coined by Braun & Clarke (2006) was referred to during this process which are as follows:

1. Familiarising with the data
2. Generation of initial codes
3. Searching for the themes
4. Reviewing potential themes
5. Defining the themes
6. Producing report

Bottom-up coding was carried out for this research which means that the data was collected and “the data is coded without trying to fit the themes into a pre-existing coding frame or the researcher’s preconceptions about the research” (Dawadi, 2020, p. 63). At first, the codes were created after reviewing the interview transcripts, after the codes were created, they were formed into sub-categories and then the main category/theme of the research. The interview transcripts were revisited from time to time which helped create the major categories or crux of the research. A part of the codification process of the research is shown below. The full codification process is shown in Annex.

	Categories	Second Order Code	First Order Code
1	Digitalisation in the Context of Pakistan	Limited Access to Technology in Pakistan	Some people are not privileged
			Growth

		Digitalisation as an Entrepreneurial Enabler	Kept the Venture Running
			Marketing
			Helped Start One's Venture
		Issues female digitalisation faced in their ventures	Lack of Trust
			Lack of Communication/ Marketing
			Work-Life Balance
			Increased Competition
		Traditional	Both have their own pros and cons
		Digital vs Business	Digital is more accessible
			Digital is more flexible
			Success Factor
			Traditional is not easier for women

Table 2: Codification Process: An Excerpt

### 3.2.6. Ethical Considerations

The term ethics can be broadly defined by the “moral philosophy” which means doing what is morally good for oneself and the society and abstaining from the bad. These ethics help make decisions that eventually do not harm others. Ethics in research are there to ensure that the participant of the research do not feel exploited and do not feel ‘harmed’ by the researcher. Research needs great deal of cooperation and collaboration from the participants which may only be done if the participants feel at ease moreover, the research it helps in backing the research (Resnik, 2015). These ethical guidelines are set by the research community for the researchers to ensure that the data is reliable. The researcher needs to embrace the guidelines such as informed consent, confidentiality, anonymity, etc., before they start collecting their data and even after the data collection has been done (Tracy, 2010). Ethics in qualitative research has now become a more prominent topic of discussion after the inception of the digital era in concern to taking pictures, recording videos or audios (Hammersley & Traianou,

2012). Which is why the ESRC coined the six key principles of ethics<sup>1</sup> which use strong words such as “must” or “ensure” to make sure that the researchers don’t deviate from these principles. The key principles (p. 1) are as follows:

1. “Research should aim to maximise the benefit for individuals and society and minimise risk and harm”

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2. “The rights and dignity of individuals and groups should be respected”
3. “Wherever possible, participation should be voluntary and appropriately informed”
4. “Research should be conducted with integrity and transparency”
5. “Lines of responsibility and accountability should be clearly defined”
6. “Independence of research should be maintained and where conflicts of interest cannot be avoided, they should be made explicit.”

For this research, the participants were provided with a deed that had details of their rights and was informed of the ethical consideration beforehand which can be seen in the participant consent form (Trinity College, 2022) in the Annex. It was only after receiving their consent, the data was collected. The following ethical considerations were followed to ensure the safety of the participants:

*a. Informed Consent*

The participants were informed about the details of the research and how will the data be used beforehand so that they make an informed decision about being part of

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<sup>1</sup> <https://www.ukri.org/councils/esrc/guidance-for-applicants/research-ethics-guidance/framework-for-research-ethics/our-core-principles/>

the research and who will be using the research and accessing it. This was to ensure that they are informed about their rights and the details of the research so that they make an informed decision. The participants were also informed that the interview will be recorded for the transcription process.

*b. Voluntary Participation*

The participants were not forced or coerced into participating in the research by the researcher. They were informed about their rights to withdraw from the research at any point if they feel uncomfortable. All the participants of this research volunteered willingly. No pressure was inflicted on the participants and no explanation was asked for not being part of the research from the potential participants.

*c. No Harm*

This research ensured that no kind of physical or psychological harm was inflicted on the research participants during this research. Any topic which caused distress to the participant or triggered them was deviated from to ensure that they are at ease.

*d. Confidentiality*

Confidentiality of the research data and the participant information was ensured during the process of this research. They were told beforehand that their personal data such as names, education, etc., will be removed after assigning codenames to ensure that they are at ease. Some of the participants also felt that the name of their ventures are kept hidden as well from the research which was then removed from the document for all the participants to ensure that the participant needs are met.



*e. Anonymity*

The participants were ensured that their names will not be used in any part of the research as they were assigned codenamed such as '*participant 1*' etc.

*f. Accessibility*

For participants residing in far geological areas of Pakistan or were uncomfortable with meeting in person, they were given the option of having an online interview through MS Teams.

*g. Assessment of Relevant Components*

The data was only used for the relevant components of the research and probing questions were only asked in line with the research to ensure that the research is focused.

## **CHAPTER 4: FINDINGS**

Digitalisation has opened many horizons for entrepreneurs around the globe (Thomas, Passaro, & Quinto, 2020). According to the interviews taken, entrepreneurs feel that digitalisation helped them start their own ventures and eventually overcame the gender gap that persists in Pakistan. This study was supposed to have information from digital entrepreneurs of both (male and female) genders, but due to a lack of sufficient male entrepreneurs, the study now only pertains to female entrepreneurs. However, this led to another theme in the study which was also backed by the participant interview transcripts.

Table 2 shows the codification process of this study and the reactions of the participants towards different questions during the interviews. While all of the participants were female entrepreneurs who caused some of the answers during the interviews to be similar, but there were some where not everyone agreed.

### **4.1. Categories of the study**

The following categories were created beforehand by going through the research questions and raw data to ensure that the data is not much widespread and stays between

the limits of the research aims. While these categories were created beforehand, the second and first order codes were generated after the analysis of the transcripts.

#### 4.1.1. Digitalisation in the Normative Context of Pakistan

The first category entails an analysis of digitalisation as a separate phenomenon which contains details about how it enabled entrepreneurs to start their own venture and eventually eased out their start-up process as well as their marketing and communication. Using technology, especially for women in Pakistan is not a norm (D'Arcy, 2018). Where men are provided with technology from a young age, women are not hence why several women of Pakistan are not aware about the technological progression in Pakistan and its benefits. The normative construct of Pakistan plays a role in this which makes it tougher for women to know about the benefits of technology and how to fully utilise them. Apart from this, some respondents agreed to the fact that it is easier for those with knowledge and awareness about the role of digitalisation to start one's venture than those without knowledge and awareness. After analysing the transcripts, it was also seen that where digitalisation made it easier for the respondents to start their venture and then maintain it, they also faced some issues that came along as discussed. In a country like Pakistan where it is not considered socially acceptable for women to partake in business activities (Nasir, Iqbal, & Akhtar, 2019), digitalisation made it easier for them to start their own venture and manage it. They felt that the entrepreneurial intentions converted into actions with the help of digitalisation. In order to see if the respondents prefer traditional business over digital business or vice versa questions were asked accordingly. It depended on their personal experience. But overall, categories were created after analysing the transcripts and placing the response under each category.

#### 4.1.1.1. Societal Attitude Towards Technical Progression

Digital divide is a phenomenon that states that there is a demographic gap between access to modern technology and ICT (Hanna, 2021). This divide made it tougher for some to be aware of the perks of digitalisation and how it affects daily lives.

In Pakistani context, almost 85% of the population is free from this divide (PTA, 2021)<sup>2</sup>. According to the Pakistan National Human Development Report by UNDP

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(2021) only 17% of people who own mobiles phones in Pakistan use the internet.

According to a response:

*“I consider us to be very lucky, especially those who have internet and the capability to start something of their own. Like I started my own venture and everything I do is online, not everyone has the same privilege. I think we need to end this digital divide, because not everyone can afford to leave their homes to fend for themselves.” (P/12)<sup>3</sup>*

Not everyone in Pakistan has the privilege to start their own venture from the vicinity of their homes, she said. Her online venture started when she was doing her A levels before she turned 18.

While the digital divide has its own definition, we came up with another aspect to it. There are those, who are unaware of how to utilize their mobile phones or the internet as they do not have knowledge or experience in it. While there is insufficient information in Pakistan’s context about this specific phenomenon. It should also be catered to eventually. According to a respondent, after starting an online thrift store with her mother, she told that

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<sup>2</sup> PTA refers to Pakistan Telecommunications Authority

<sup>3</sup> P/12 = Participant 12 with reference to Table 1

*“my mother and I started this, at first, it was to rid me of all my extra clothes while making money, but it also made me realise that my mother has a huge amount of clothes in the cabinet and the ‘paiti (iron box used for storage purpose in Pakistan)’ and before I told her about this, even though she has been using a phone for a long time, she never even thought about starting something of her own even now, she tells me to post things and captions while I’m studying just because she doesn’t know how to. So, this is something I feel like we should address because – and I’m sorry for using this word, boomers have no clue about how to utilise a mobile phone” (P/9).*

This helps one to understand that while many have a mobile phone or internet services, they still do not know how to utilize it to the fullest and make the most of it. A lot of people use mobiles to use Facebook, or WhatsApp or just to do basic things

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such as call and/or text. However, there is much more that can be done with a mobile phone.

#### *4.1.1.2. Digitalisation as an Entrepreneurial Enabler*

An entrepreneurial enabler is anyone or anything who aids in starting one’s own venture (Thompson J. , 2010). After receiving the response from the respondents, almost all of them stated that digitalisation helped them start their venture and eventually manage it smoothly. It not only helped them start their venture, but digitalisation also aided them in the growth of their venture, marketing, and keeping their venture running which can also be attributed to digitalisation. This was another reason why conditions were set to choose the sample size, as it needed to be seen whether digitalisation was the reason their venture kept running for at least a year.

Digitalisation of the economy helped in starting ventures (Thomas, Passaro, & Quinto, 2020) as it made it easier to set up a venture. The lack of capital, location, and human resource needed made it feasible for anyone to start their own venture. As quoted

*“With my whole business being online, this is a major part of it. My venture revolves around digitalisation” (P/5).*

Digitalisation is a major part of the respondent’s life as her whole business revolves around digitalisation and it aided them in not only starting her venture but also helped her manage everything. Another respondent stated,

*“It helped me in every possible way, that is in fact what got me to start, I get most of my inspiration from other bakers online, hints for areas to improve, role photography holds in our business type.” (P/3).*

Digitalisation helped her start their own venture and helped her improve her business by introducing her to new ideas and innovative practices. Adding on to the fact that digitalisation made it a lot easier for people to start their own venture by reducing the amount to be spent on it a respondent stated

*“Marketing is definitely the no.1 advantage. As a beginner entrepreneur, you don’t have much to invest, keeping the business together is one thing but feeding into marketing strategies as a newbie requires a good some. Having the opportunity to showcase your products online for your customers to see, without any investment in marketing has definitely been the no.1 advantage” (P/15).*

Digitalisation decreases the indirect costs such as rent, and utility expenses of a venture which makes it easier to save and reinvest in the said venture (Rosin, Proksch, Stubner, & Pinkwart, 2020). While it helps start a business and manage it, it also ensures safe marketing and quick feedback from the customers.

*“I think digitalisation enables the growth of businesses by letting them reach a wider client base faster, and digital marketing tools are essential for small businesses like mine. Digitalisation is really the backbone of small businesses today” (P/2).*

According to the respondent, she felt that digitalisation is the backbone of small businesses in today's day and age as it helps them reach a wider customer base and market their products with new and innovative techniques. A lot of companies that have adopted a hybrid model have also moved on to marketing their products digitally due to understanding that this is the digital age (LAIRE Digital, 2022) and that their ventures can take advantage of the digital era.

#### *4.1.1.3 Problems Female Digital Entrepreneurs Faced in Their Entrepreneurial Journey*

While the respondents felt that digitalization helped them start their own venture and manage it without any hassle, they also felt that there were some issues that they faced being digital entrepreneurs. Some of the respondents felt that there were security issues that entailed a lack of communication which meant that there were some who faced dishonest customers, who would order their product and then not receive it after it had been dispatched. This caused them to face losses in terms of finances, time and delivery services. As quoted

*“This has happened to me so many times, people order and then confirm their order, when I dispatch it, they just go AVOL (missing), the poor delivery guy keeps calling them and they don't pick up, after I confront them, they just block me. It gets so tough because like customers don't know who they're ordering from, we don't know what type of person our customer is – could be a scammer. I try to name and shame them, but damage had been done. It reduces sales even, because during peak time, I show my product to be sold. I then have to face twice the delivery cost even, because delivery services don't care if your customer is a scammer.” (P/8).*

As the respondent stated, there is no security and no way in knowing whether your customer is actually the buyer or not. Apart from the security issues, respondents

also faced lack of communication from their side towards the customers. One respondent stated,

*“Regardless of what I mentioned earlier, dealing with customers online is definitely a challenge too. The lack of communication has costed me quite some losses.” (P/17).*

While lack of communication from customer side causes issues for the company, lack of communication from her (seller) side made her lose deals and clients as it got harder for her to keep up with the messages she used to receive on a daily basis and deal with everything side by side.

Apart from lack of communication, respondents also faced hesitation from the customers as they felt that the customers did not trust them enough. In case of a physical venture, one can see the product with their eyes to know if the product is legitimate but for an online venture there isn't a way to know beforehand.

*“It is harder to convince people to buy your product instead of the traditional venture ones because they have been doing it ever since and trusting online ventures has been a challenge to customers on its own” (P/6).*

According to the respondent, it gets tough to make people realise that her product is legitimate and that she is not a scammer. As the customers are unable to see or feel the product physically, it makes it tougher for them to trust an online venture especially if they had been scammed before. Scamming in digital venture usually relates to the fact that either the customer or the seller partakes in fraudulent activities such as not sending authentic products, not selling what was described or not sending the product altogether. While the lack of trust persists, according to studies, regulatory laws and security will help customers put their trust in online ventures (Rainie & Anderson, 2017) which currently do not exist in Pakistan.



While digitalisation opens new horizons for the respondents, it made some of them lose their work-life balance as they needed to work 24/7 and respond to customers as soon as possible. Not only that, but it also reduced barriers to entry (Ferrari, et al., 2022) which eventually increased competition in the market, making it tougher for the respondents to survive. As quoted,

*“Digitalisation has decreased the barriers, where anyone could start their own business, the whole digital arena has turned into an industry where there is increased competition, and you may lose your clientele in a blink”* (P/11).

The digital arena is highly competitive (Rick, 2017) which means that as anyone can start their own venture, it poses as a threat to the incumbent digital ventures. According to the respondent, she feels that this increased competition may lead to losing client base as the clients will follow whoever they like hence, the digital entrepreneurs need to ensure retention and come up with digital marketing strategies (Emmer, 2021) which may eventually help them keep their clientele.

#### *4.1.1.4. Female Entrepreneurs Perception on Digital vs. Traditional Ventures*

The respondents were also asked about their opinions on traditional ventures and were asked which they deemed was more feasible. The question itself raised mix responses, while some were pro-digital ventures, some stated that both of them had their own pros and cons that needed to be addressed. The majority believed that digital venture was more accessible and flexible which makes it easier for anyone to start their own venture and run it according to their own timings; these timings vary for every digital entrepreneur based on the type of work they do and the number of orders such as the fact that one respondent was a home based artist who usually took 24 hours to paint

a painting, considering this it took her 2 days to get the painting ready and then get it delivered. A respondent stated that,

*“Online venture gives me more flexibility in terms of comfort, working in my own space, not having to interact with customers physically, setting my working hours according to my liking, etc. Whereas the traditional platform might have required more attention than the online one and that might have helped me grow faster. But this may have required larger investment as well which I was totally not ready for when I had started” (P/12).*

The respondent felt that traditional venture would've asked for more investment and attention which cannot be given as she is a student. Whereas digital venture made it easier for her to set everything according to her own schedules and eventually helped her grow by making her reach a wider customer base. A respondent also felt that being a woman, it was tougher for her to start her own traditional business due to the patriarchal culture of Pakistan, which would have been a setback for her and eventually would have hurt her entrepreneurial intentions. As quoted,

*“Considering the culture of Pakistan, it's tougher for women to start their own venture, they would need the capital and even if they have the capital, they would need to be in close contact with men to have them do the work. Men usually feel like their egos are hurt if a woman is giving them orders. So, for me, I believe women should go for online ventures instead of traditional ones” (P/14).*

They felt that women of Pakistan, at least, should opt for an online venture instead of a traditional one. And lastly, some felt that both have its own pros and cons as one stated

*“Both come with their own eases and hardships. A traditional business has more opportunities but for a person looking for less risk, online is the way to go.” (P/5).*

She stated that for her, online business is less risky in terms of not asking her for much investment and she didn't have to deal with the time-place conundrum as she was

able to work from the vicinity of her home and give as much time as she wants. While, traditional have more opportunities such as having a proper workspace, meeting new people, not dealing with scams and having customer trust which leads to creating long-term relations with the customers. This helped in learning why the respondents started their ventures online specifically instead of opting for a traditional business.

#### **4.1.2. Entrepreneurial Intention in Digital Context**

Entrepreneurial intention is defined as the action one takes to start their own business or develop/innovate an existing one (Thompson E. , 2009). To further understand the entrepreneurial intentions and the reason behind it Ajzen's theory of planned behaviour was referred to. For this context, the attitude of the participants was referred to as well as the subjective norms which is the network support they received and lastly, digitalisation acting as a motivator for the respondents that is referred to the perceived behavioural control which in this context, relates to the external factors that push or pull someone from or towards their entrepreneurial intentions simultaneously. To analyse the entrepreneurial intentions among the respondents and to understand why they started their own venture, questions from the interviews were structured in such a way to understand their 'realities' and to learn why they wanted to start their own venture. Apart from the questions, according to the need, probing questions were asked from the respondents to fully incorporate their ideology behind starting their venture (online). Different factors were at play behind starting their own venture which ranged from having competencies, to financial benefits, to being passionate, etc, to the antecedents of having the entrepreneurial intentions. Before actually starting the venture, one gains the idea or the intention to start a venture. The response from the sample helped in understanding why they started their venture and which factors affected their

entrepreneurial intention. The categories were created after reading the transcripts to understand their ideologies.

#### *4.1.2.1. Self-Perception of Females to Own Digital Venture*

There are various reasons that the respondents put forth that helped in understanding why they started their venture. Most of the respondents stated that it was their ‘entrepreneurial passion’ which helped them start their own venture.

Entrepreneurial passion is an integral part for starting one’s venture as those with passion are said to be more positive, driven, motivated and have more social capital (Li, et al., 2020). Since the respondents were passionate about starting their own venture and were positive that they would be able to face any setback, it eventually helped them attain entrepreneurial intentions and putting them to action. According to a respondent, she was passionate about baking which eventually helped her realise that she needs to start her own venture, she stated,

*“Baking has been a passion and ever since the lockdown, all I could do was bake at home while studying online. At one point, my family stopped eating my baked goods because they all got concerned for their health but regardless, the passion didn’t stop. That’s when I decided, if you’re good at something, market it, and never wait for opportunities to hit you, grab the opportunity yourself be it any market gap or any new idea” (P/2).*

The participant knew she was passionate and was skilful with regards to baking and realised that her passion led her to start her own venture. Another respondent stated that while she was passionate about nail art from the start, she was ready to face anything head on, she knew that not everyone would like her art and not everyone would be an honest customer and maybe even her business wouldn’t even start. As quoted,

*“I always loved doing nail art on my elder sister. But she used to bite her nails, so they were never long. Eventually, I started following celebrities like*

*Kylie Jenner and saw how pretty her nails were, I started doing them on fake nails for fun. And I thought to myself, while laughing, I should start a business out of it. While I was passionate about nail art, back then I wasn't even that good. You acquire skills eventually, so I kind of knew that I might face backlash or hate or even failure, but that didn't bring me down. I was positive and sure about my love for doing nail art and I knew I would keep improving because I had since the day I started, and now I sell fake nail boxes work Rs. 35k and more!" (P/19).*

The respondent kept a positive attitude towards her entrepreneurial intentions and was ready to put them into action. She knew that even if people don't like their work, her passion would always be there, and it eventually led to a successful business. According to another respondent explaining how entrepreneurial passion led to her intentions being actions,

*"I was never unsure, I felt like I had a passion for knitting and I did just that, even after I started my venture, I was just free balling it at start and eventually I got a hang of it. It's so convenient, I kid you not. I post whenever I want, if someone orders something I get it to them and work whenever, I like being my own boss without worrying about extra stuff" (P/1).*

Respondents were in favour of starting their own venture despite some of the issues they faced (security, trust, etc.) because they felt they knew how to handle those issues. Entrepreneurial passion puts a positive impact on the entrepreneurial intentions and bridges the gap between intentions and actions, the more the individual is passionate about something, the more likely are they prone to starting their own venture (Neneh, 2020).

Another factor that the majority of respondents agreed upon was the education that they had. According to the respondents, their education played an imminent role in shaping their entrepreneurial intentions as well as helping their business grow. Several studies have been conducted on the importance of education in entrepreneurial intentions which stated that education influences the antecedents of entrepreneurial

intentions (Duong, 2021). The respondents almost responded in the same way. As quoted,

*“My subjects in O levels were the ones that intrigued me to take this risk. My education has been my assurance that I’ve been doing this correctly, and I knew if I was to face a problem, my knowledge is going to be my biggest strength. Your knowledge and skills can’t fail you ever. It’s the only things that will always stay and grow no matter what” (P/12).*

According to the respondent, their education during the high school helped her shape her entrepreneurial intentions (Passaro, Quinto, & Thomas, 2018). Another respondent stated that her educational background helped her incorporate practices in her business operations as she stated that

*“I belong to a food and nutrition major and I got to incorporate that in my business” (P/2).*

While some respondents agreed to the fact that their education shaped their entrepreneurial intentions, some disagreed and stated that for an online venture, education is not really necessary unlike for a traditional venture. Quoting the respondent,

*“I don’t think it matters all that much. It only gives you basic knowledge and information about how to start up and manage, the rest you need to do on your own. I have seen many ventures that are run by those who do not have any prior business education, but even then, they are doing great in their business. Besides, now a days, everything is a business, these influencers we see, they’re selling themselves, doesn’t mean they received prior knowledge about this.” (P/18).*

According to the respondents, her education had nothing to do with her intentions to start a venture and eventually starting it and keeping it going for more than a year. This helped learn that for different respondents there were different antecedents which put an impact on shaping their entrepreneurial intention.

Another factor that added to the entrepreneurial intention was the self-efficacy of the respondents. Self-efficacy can be defined as one's ability and trust in themselves and their ability to perform a certain task that is provided to them (Chen, Greene, & Crick, 1998). Some respondents saw an opportunity or a market gap and knew they needed to grab it. As quoted by the respondent,

*“Market gap and passion. You see, all our lives, we are taught to tap the gap, see an opportunity and then tap it and that's what I did. Gujranwala did not have a basket making venture and I started one. I was always passionate about it and now I'm doing what I love while getting money for it” (P/11).*

Self-efficacy relates to knowing that one can achieve said task while having faith in their abilities. Self-efficacy has a positive relation with entrepreneurial intention as it leads to venture success (Cetinkaya & Karayel, 2021) which means that having a 'can do' attitude leads to more chances of starting one's own venture. Different respondents (P=9<sup>4</sup>) responding along the lines of *“I knew I could make it work and I did”* which led to understand that they were confident in their passion and their skills and eventually kept improving them and kept their ventures running.

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The least recurring response were related to getting finances to be able to fend for themselves and increase their living standards. In fact, only one respondent responded positively to this question upon which she stated

*“After my father died, I knew I needed to do something. I am a divorcee with a small child. Back then my baby was only 4 months old, and I was left with my old mother and a younger sister. I couldn't leave my baby at home all alone, so I started baking online. I was always a good chef, but I never knew I would*

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<sup>4</sup> (P=9) refers to a total of 9 participants

*make a business out of it. And by Lord's grace, I am able to pay for my family"* (P/17).

This concluded that perhaps, the other respondents were from favourable backgrounds and were doing their business as a hobby which eventually means that financial reasons were not their motivators.

#### *4.1.2.2. Network Support Push/Pull*

This category relates to whether their families and friends approved of their venture or not. According to the respondents, they felt it was more culturally appropriate for them to start their own digital business rather than a traditional one. Moreover, most of the respondents' friends and families were in favour of them doing business. This category was also divided into pre and post-startup to analyse if their entrepreneurial intentions faltered during their transition from intentions into actions or whether their peers and family were in support through all times or not. A respondent stated that her friend used to always tell her to start her own venture but since she was unsure of her decision, she did not start her venture unless she was completely sure. she stated,

*"My friends have always encouraged me to consider an online business venture, but I was not confident of my decision until thrifting became a popular medium in the fashion business in Pakistan"* (P/9).

This also shows her own intentions to start her own venture, but in this context, her friends were always backing her up. For others, their family became their motivator to start their own venture as one of them stated,

*"My family loves eating the food I make, I've been in this business for more than 6 years and it was actually my father who told me to sell my cakes online. And hearing him, I felt so good because I never thought of it, I never thought I would get support from my family, but I did and I'm happy"* (P/6).



The respondent started her venture because she knew that she would be receiving support from her family members, and it eventually shaped her entrepreneurial intention and helped them start her own venture. For some, they started receiving approval after she started her venture eventually for one of the respondents (P/9) her mother started helping them out in their venture. It can be assumed that maybe families feel safe seeing their children working in front of them while not impacting their studies due to it, and that's why they approve of having an online venture. This family support is highly important for female entrepreneurs as it coincides with their professional growth and helps them in their entrepreneurial intentions (Cardella, Hernández-Sánchez, & Sánchez-García, 2020) Majority of the respondents said that they did not feel any disapproval or even if they did (by elders) it did not affect their entrepreneurial intention.

#### *4.1.2.3. Digital Push*

The respondents were asked about the reasons that act as a push (motivators) or pull (barriers) factor towards their intentions to start their own venture. One of the main push factors that most of the respondents stated was digitalisation, which helped them in starting their own venture. According to the respondents, if it weren't for digitalisation, they never would have started their own venture, rather would have done a job or stayed at home. With digitalisation, their entrepreneurial intentions were elevated as it helped them start their venture, there are no age or gender restrictions online, and is easy on the pockets. Having the luxury of digital technology and advanced ICT, made it easier for the respondents to start their own venture as one respondent stated,

*“I literally wouldn't have the means to set up if social media was not an option. I also wouldn't have found customers or be highly underpaid because of the mentality of the people of my city.” (P/2).*

According to the respondent, the normative construct of the society would have made it tougher for her to start her own venture if it weren't for digital technology/social media and it eventually helped in shaping her intentions. Moreover, where there are age restrictions and education that is needed for one to start their own venture through traditional means, a respondent stated that

*“Working online is a smoothly run prospect irrespective of the age factor because clients treat you equally and you do not require anyone's assistance in managing your business online.” (P/12).*

This helps analyse that digital ventures do not require assistance from other people and one can be their own boss and as mentioned before, autonomy was one of the main reasons why they started their venture, and it could be attained through digitalisation according to the response analysis. And lastly, digitalisation made it financially easier for the respondents to start their own venture as it does not require much investment. As quoted,

*“Online ventures are much much easier and cheaper to set up (no rent no workplace etc) it also can be more helpful in finding customers too as people from my city don't usually value craft as much and aren't willing to pay the prices I set, most of my customers are from bigger cities like Lahore and Islamabad” (P/5).*

The major factor that helped in shaping the entrepreneurial intention amongst the respondent was digitalisation where it was analysed as to why digitalisation impacts the entrepreneurial intention amongst digital entrepreneurs.

Whereas the pull factors were their own implications towards starting their own venture, where they were unsure about whether they should or shouldn't (P/9). Or

whether their families would be okay with it (P/17) or if they would be able to manage it perfectly alongside their studies (P/11/12) or household activities (P/2/17).

### **4.1.3. Perception of Women Digital Entrepreneurs about the Normative**

#### **Construct of the Society**

Pakistan is a patriarchal society where it is easier for men to work (Jahan, 2022). It is a society where only 1% of women actually use their skills and passion and put their entrepreneurial intentions to work as compared to 26% of men who are entrepreneurs (Langbridge, 2021). As a society it is deemed unfit for women to go out and work (Nasir, Iqbal, & Akhtar, 2019) as it is deemed culturally inappropriate. Normative construct of the society can be deemed as a factor that can act as a barrier towards the entrepreneurial intentions especially in women of Pakistan due to the aforementioned statement which can be referred to the perceived behavioural control (Ajzen I. , 2002). However, digitalisation made it easier for women to dig into their passion and start their own ventures. To get a deeper insight into how the respondents perceive the normative construct of the culture in Pakistan they were asked questions about the issues they face as women entrepreneurs and further probed into finding whether they think that it is easier for men. While analysing the theme of societal norms in Pakistan was created as it may have acted as a barrier (push factor) for women to start their own ventures. This category further dives into finding whether digitalisation aided their entrepreneurial intentions by bridging the intention-action gap and helping them hone their passion.

#### *4.1.3.1. Normative Push/Pull*

As mentioned earlier, Pakistan homes a patriarchal culture where it gets tough for women to start their own ventures. In some cases, Pakistani women are not even allowed to leave their homes (Redaelli & Rahman, 2021). The respondents felt that the

patriarchal culture would have stopped them from starting their own traditional ventures but actually gave them motivation to start their own digital venture. Others felt that this normative construct of their society impacts their work as they are not taken seriously and are told to stay at home at all costs. One respondent stated that,

*“I personally deal with harassment online and in person that I assume my male counterparts would not have to bear.” (P/9).*

Between 2018 and 2019 almost 8500 women of Pakistan reported online harassment (Nawaz, 2022), and these are only the numbers that have been reported as harassment often goes unreported in Pakistan due to societal pressure or fear of legal actions (Haider, 2020). Harassment that women face online may act as a pull factor towards their entrepreneurial intention as it can also lead to stalking or honour crime which has seen a 200% increase since 2016 in 2020 (Nawaz, 2022). Moreover, according to another respondent they face a lack of mobility and have to rely on their brother and father to deliver their product,

*“Transport and managing commitments outside the house in relation to the business can be a tricky venture in Pakistan so it definitely required the aid of male members of the house for us as women are not taken as seriously as their male counterparts.” (P/6).*

This lack of mobility does not impact their entrepreneurial intentions but causes frustration and delays in the supply chain process. Respondents feel that they are not taken as seriously as male entrepreneurs are in Pakistan due to cultural factors. Even after starting their ventures online, they felt that culture still played a role in shaping their entrepreneurial intentions.

#### *4.1.3.2. Entrepreneurial Ecosystem from a Female Entrepreneurs Perspective*

All of the respondents were female, and they felt that men usually go for traditional businesses because they can. While majority of the respondents were in digital business by choice, one respondent felt that they could've been in a traditional business if only they could, as quoted,

*“I think men have it easier, not work wise, but culturally. See, men can go out, talk to vendors, even scold them if things go wrong. Whereas us women cannot. I think maybe that's why men prefer going for traditional business. If I had the opportunity, I would do that as well, but alas, I do not” (P/14).*

They felt that the restrictions they had on them due to norms and values make it tough for them to start their own traditional venture. The rest felt that male entrepreneurs could easily commute, communicate and go out of their homes, which is why they don't feel the need to stay at home while working on their venture digitally.

One of the participants stated:

*“For man it may be a lot easier than any random woman to start a new venture. As we live in a patriarchal society so somehow females have to work really carefully and gracefully to deal with all the males out there (from wholesale dealers, distributors to male clients) to keep their personal and business life manageable with dignity.” (P/6)*

The participant felt that men in Pakistani society has it easier than women in the society in terms of starting their own venture. She felt that since this is a patriarchal society, she has to maintain boundaries with her male counterparts to ensure her safety and to ensure that she is able to run her venture with dignity. Participants also felt that the gender gap in Pakistan is very evident as they are able to see men do the things they would not have been allowed to do. This was the participants own perception and does not entail the actual case as this research does not research upon the male participants.

But overall, this did not put an impact on the entrepreneurial intention of the respondents.

## **CHAPTER 5: DISCUSSION**

This study aims to find the role of digitalisation in shaping the entrepreneurial intentions in women of Pakistan, in order to reach this aim, the following research questions were asked. The first research question was how important digitalisation is in shaping the entrepreneurial intentions in women of Pakistan whereas, the second

research question pertained to other motivators or barriers that played a role in shaping the entrepreneurial intentions stating; what push and pull factors apart from digitalisation shaped the entrepreneurial intentions in women of Pakistan. The main crux of this study was to analyse the experiences women of Pakistan had in their entrepreneurial journey towards having their own digital enterprise. Even though, digitalisation is the area of focus for this study, this phenomenon could not have been studied with a standalone point of view, hence why other motivating factors and barriers towards this journey were explored as well. And lastly, to further dive into the experiences of the participants, their perception of the normative construct of the society was explored and analysed as well. Since, being in Pakistan, normative factors such as society are one of the major factors that partake in the entrepreneurial journey especially for women as Pakistan is majorly known as a patriarchal society that leans more in favour of men.

In summation of the findings, digitalisation aided the respondents in starting their own venture, making it easier to communicate and reach a wider customer base. Due to the help of digital marketing, they were able to gain more customers which in turn increased revenue for the participants and reach a wider customer base (Dwivedi, et al., 2021). Some respondents also felt that while people of Pakistan are equipped with digital technologies, some do not understand how to utilise them fully, hence, for this purpose awareness campaigns aid in giving knowledge to these people. Apart from this, it was identified that the participants felt that it is not only necessary to have a gadget by one's side, but also to know how to use it to the fullest so that they can gain as much advantage from it as they can especially being a woman in Pakistan where there are restrictions on women, especially pertaining to the time-place conundrum. The world is moving towards the age of digitalisation and the internet has decreased the geographical divide

which has helped these women gain a wider customer base (NU. CEPAL, 2021). Apart from this, respondents also felt that having a digital venture caused some issues for them such as security, trust building, managing work-life balance, and increased competition. To ensure the security of the venture, respondents agreed that having good feedback and taking down payment or advanced payment reduced the security threat their venture faced. Whereas for trust building, policies should be made to ensure the security of the customers as well, making it easier and quicker to ban scam accounts. Overall, the respondents agreed that for them, a digital venture was the way to go as it made them not only start their venture but helped them in keeping it running for at least a year or more. Seeing why the respondents started their business digitally rather than physically or traditionally helped in shaping their entrepreneurial intentions. The main reason behind asking which platform they preferred was to learn about their mindset and the ideology behind starting their venture. Since the study pertains to seeing the importance of digitalisation on entrepreneurial intentions, these questions helped in understanding the question “why digital business specifically?”

While analysing the entrepreneurial intentions amongst the 20 respondents it can be seen that self-efficacy and entrepreneurial passion act as the main antecedent of the phenomenon which can be deemed as their attitude toward their intentions (Ajzen

I. , 1991). This attitude could generally be positive or negative towards starting their own venture digitally. Amongst the respondents, most gave a positive response towards having one’s venture as it would help them “*gain autonomy*” (P/8), “*work in flexible hours*” (P/2), “*gain extra pocket money*” (P/11), “*acquire more skills and knowledge*” (P/16), these are some of the examples with regard to the respondent attitude towards starting their own venture. Some felt that they needed to hone their skills, while some wanted to work on their passion, and some felt that they had enough skills to start their own venture. The attitude of the respondents pre and post-start-ups were somewhat the same i.e., positive as they felt that having their own digital venture makes it easier for them to manage it by not restricting their time and place. While the majority agreed upon these two is the reason for starting up their venture, almost all agreed that digitalization eventually was the reason they were able to. Although during prior studies it was



discovered that in Pakistan when women would start their own traditional venture the main factor that would affect their entrepreneurial intentions were the social norms which affected their behaviour towards the attitudes (Arshad, Farooq, Sultana, & Farooq, 2016). According to the theory of planned behaviour by Ajzen (1991), perceived behavioural control refers to the factors that affect entrepreneurial intentions, these contain push and pull factors that can either act as a motivator or barrier to starting their own venture. In the case of this study, one of the most significant factors that played role in shaping the entrepreneurial intentions of women of Pakistan is digitalization, as they felt it made it easier for them to start their own venture as stated above. Hence, considering digital entrepreneurs and analysing their behaviour, it may seem that perceived behavioural control puts a substantial impact on entrepreneurial intentions. Moreover, digitalisation in itself affects entrepreneurial intentions as the respondents were all females and they felt that having their own venture predigitalisation would have been nearly impossible while managing their studies. Further research may be done to increase the scope of the study and include more respondents from across Pakistan to get a clearer view. But according to the analysis done, digitalisation plays a substantial role in shaping the entrepreneurial intention. Respondents also felt that the network around them was constantly motivating them to start their own ventures and acted as a motivator throughout their entrepreneurial journey which made it easier for them to keep their journey ongoing (Farooq, et al., 2018). This may also be referred to as the subjective norms or how

approving/disapproving of the people the respondents hold dear is their behaviour (Ajzen I. , 1991). According to this study, the network was approving of their behaviour and intentions to start their own venture they felt more motivated in their journey. Their families were supportive to the point that the respondents would often rely on the male individuals of their houses for delivery purposes or to help them get raw materials for their ventures. The normative construct of Pakistan plays a mild role in shaping the entrepreneurial intention in the respondents in this case. As all the respondents were women, they felt that the norms could have pulled them away from being self-employed by not allowing them to work or them having to face harassment or the feeling of not being taken seriously had it not been for them having a digital venture. Raising awareness about these issues might help in learning how to give women a safe space to work and save them from online harassment. Policies and laws need to be passed to ensure the safety of women so that overall women entrepreneurs increase over time.

## **CHAPTER 6: CONCLUSION AND RECOMMENDATIONS**

This study aimed to answer the research question which is how significant digitalisation is in shaping the entrepreneurial intentions amongst women entrepreneurs in Pakistan and what are other push and pull factors that may affect the entrepreneurial intentions. Digitalisation has opened different opportunities for different entrepreneurs around the globe. Where Pakistan has the lowest rate of women entrepreneurship globally (The News, 2017), according to the research, digitalisation has made it easier for many women to start their own ventures and manage their affairs accordingly. Most of the respondents agreed that the main reason why they started their own venture was digitalisation and then their own passion and self-efficacy which at first shaped their entrepreneurial intention. According to the responses taken women felt that men of Pakistan find it easier to start their own traditional ventures as it is culturally appropriate for them to go out and fend for themselves. However, this study does not cover how digitalisation impacted the traditional businessmen of Pakistan. Future research implication of this study can be to increase its domain of sample to include businessmen of Pakistan and how digitalisation of the economy impacted their ventures.

Moreover, the participants were all either elites or well-educated people who did not use their online venture as a source of income for themselves, rather it was used as a side venture for them because they felt that it was their calling. They saw a gap in the economy or felt that this is something they are good at through which they started their own venture. While they felt that education gave them backing and confidence, they needed to start their own venture, but it was still not an integral part of their entrepreneurial intentions. According to the theory of planned behaviour (Ajzen I. ,

1991) perceived behavioural control was the main motivating factor towards their entrepreneurial intentions since the factor affecting their entrepreneurial intentions was digitalisation and then it was their attitude which refers to their passion and their self-efficacy. This helped find information about different push and pull factors towards the entrepreneurial intentions according to the research questions. For future research purposes, researchers can add a new demographic to the research which contains people from unfortunate backgrounds who used digitalisation to fend for themselves and have their homes running through their digital ventures.

Digitalisation played an integral part for all the participants as it was only through this phenomenon that they were able to start their venture and hone their skillset which answered the research question pertaining to the significance of digitalisation for the entrepreneurial intentions amongst women entrepreneurs. Their whole venture was supported by the digital economy. While they faced issues such as building trust, communication, marketing, etc. they also felt that digitalisation ended the gap between the supplier and the vendors and made it relatively easier for them to start their own venture. Due to its flexibility, ease of use, and lack of costs, women were able to start their own ventures and make their entrepreneurial intentions a reality. However, digitalisation also increased the number of competitions in the market (Iconic Digital, 2022) which made it difficult to manage the market share. The digital landscape has removed all barriers in the economy which is why participants found it tougher to retain the customers. But overall, digitalisation helped the women of Pakistan to start their own venture where culturally, most families do not find it ethical for women to engage in any business activity. Digitalisation was the main motivating factor for women of Pakistan to start their own venture, since the families found it to be feasible for them to start their own online venture where they do not have to go out.

For women, their entrepreneurial intentions were based on their attitudes and the introduction of digitalisation in the economy, for the culture of Pakistan does not allow

them to go outside. The lack of male digital entrepreneurs<sup>5</sup> in Pakistan and the lack of evidence led to believe that according to the respondents the male entrepreneurs are more prone to traditional ventures and their entrepreneurial intentions are more driven by self-efficacy rather than the social norms as it is socially acceptable to start their own ventures in Pakistan. For further study, researchers can study the Entrepreneurial intentions in male entrepreneurs to find whether digital entrepreneurship is not preferred by them or not.

The practical implications relating to the policymakers who need to ensure women-based business initiatives such as investment opportunities as well as providing women with a safe space to work. Although there are some opportunities for women, they are not advertised as such causing unawareness. Moreover, the digital landscape needs to be regulated in such a way that people find it easier to start their own venture across Pakistan, reducing digital divide. This can be done through education and different awareness campaigns. Pakistan already has the unemployment rate of 4.65% in 2020 which increased after 2019 (Pakistan Bureau of Statistics, 2021), hence countries with high unemployment rates need to raise awareness about entrepreneurship. This would not only help the economy but increase the standard of living for the people of Pakistan. *6.1.Limitations of the Study*

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<sup>5</sup> Digital entrepreneurs = those who partake in digital transactions and the selling of a product or services. Those who have been in business for a year or more. Digital influencers in this case are not deemed as digital entrepreneurs.

This study contained female entrepreneurs from Pakistan only and does not contain male digital entrepreneurs which narrow the scope of the research. The sample size was restricted to 20 only which can cause a biased research answer based on the analysis of a narrow sample size. These women were doing their ventures as a side hobby and did not rely on it financially which may be a more significant motivator for others which makes it tougher for those finding research upon the participants who needed to start their venture and their entrepreneurial intentions. Moreover, this study is based on the context of Pakistan which is different in terms of cultural norms and values in contrast to developed countries hence this study may not be fruitful to countries with different cultural standings.

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## ANNEX

### Sample Selection Criteria

To decide whether the venture is in accordance with the sample need, check the boxes.

Check the following box    Yes   No

1. Is the venture online based only?
2. Is the venture working on a hybrid model?
3. Is the venture running for at least 1 year?
4. Is the venture based in Pakistan?
5. Is the venture still running?

<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>

## Participant Consent Form

### Role of Digitalisation in Shaping the Entrepreneurial Intentions in Women of Pakistan

- I..... voluntarily agree to participate in this research study.
- I understand that even if I agree to participate now, I can withdraw at any time or refuse to answer any question without any consequences of any kind.
- I have had the purpose and nature of the study explained to me in writing and I have had the opportunity to ask questions about the study.
- I understand that participation involves giving information about my venture, how I started it and how the network around me helped through my journey.
- I understand that I will not benefit directly from taking part in this research.
- I agree to my interview being audio-recorded.
- I understand that all information I provide for this study will be treated confidentially.
- I understand that in any report on the results of this research my identity will remain anonymous. This will be done by changing my name and disguising any details of my interview which may reveal my identity or the identity of people I speak about.
- I understand that disguised extracts from my interview may be quoted in this research which will be published later
- I understand that signed consent forms and original audio recordings will be retained in the laptop of the researcher until the result of the dissertation is announced.
- I understand that under freedom of information legalisation I am entitled to access the information I have provided at any time while it is in storage as specified above.
- I understand that I am free to contact any of the people involved in the research to seek further clarification and information.

#### Signature of research participant

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Signature of participant

Date

#### Signature of researcher

I believe the participant is giving informed consent to participate in this study

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----- Signature of researcher

Date **Interview**

#### Guide

## Role of Digitalisation in Shaping the Entrepreneurial Intention in Women

### Entrepreneurs of Pakistan

*Note: This interview guide is a guiding process where the questions may or may not be altered according to the situation.*

Basic Information						
Name	Age		Educational Background		Platform Type	Years as an Entrepreneur

Question 1: What made you start your own venture (referring to their entrepreneurial intention)?

Other questions relating to entrepreneurial intention:

1. Did you become an entrepreneur because you felt you have the competency to become one?
2. Did you become an entrepreneur because you felt you have acquired the skills to become one?
3. Did you become an entrepreneur because you felt you have the knowledge to become one?
4. Did you become an entrepreneur because you felt you have the need (income wise) to become one?
5. How did digitalization help you in your intentions to start your own venture?

Question 2: What are your opinions about having a traditional versus an online venture

Question 3: What difficulties did you face as a digital entrepreneur?

Question 4: What role does digitalisation or digital technologies has played or are playing in the growth of digital entrepreneurs?

Question 5: What role does education play in venture start-up?

Question 6: Being a woman in Pakistani society, how do you think it's harder/easier for the other gender to start their own venture even if it's an online business?

### Codification Process

	Categories	Second Order Code	First Order Code		
1	Digitalisation in the Normative Context of Pakistan	Societal Attitude towards Technical Progression	Limited Access to Technology in Pakistan		
			Digitalisation as an Entrepreneurial Enabler	Growth of Venture	
		Kept the Venture Running			
		Efficient Marketing of the Venture			
		Helped Start One's Venture			
		Issues female entrepreneurs faced in their ventures	Customer's Lack of Trust		
			Loss of Communication		
			Negative Work-Life Balance		
			Increased Competition		
		Female Perception of Digital vs Traditional Business	Both have their own pros and cons		
			Digital is more accessible		
			Digital is more flexible		
			Success Factor		
					Traditional is not easier for women
		2	Entrepreneurial Intentions in Digital Context	Self-Perception of Females to Own Digital Venture	Financial Reasons
					Competency
Self-Efficacy					
Entrepreneurial Passion					
Education					
Network Support Push/Pull	Support From Friends and Family				
Digital Push	Helped Them Start a Venture				
	No Age Restrictions				
	Financially Easier				
3	Perception of women digital entrepreneurs about the normative construct of their culture			Normative Push/Pull	Patriarchal Culture of Pakistan
		Women Are not Supposed to Go out			
		Women are not taken seriously			
		Entrepreneurial Ecosystem from a Female	Ease of Commute for Men		
			Ease of Communication with Vendors for Men		

		Entrepreneurs Perspective	Men Prefer Traditional Business
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