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Women who dared: female entrepreneurs defy odds to start businesses during Covid-19

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**WOMEN WHO DARED: FEMALE ENTREPRENEURS DEFY
ODDS TO START BUSINESSES DURING COVID-19**

This capstone report is submitted to the Faculty of Journalism as partial fulfillment Masters of Science in Journalism degree

by

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Institute of Business Administration (IBA), Karachi

Fall Semester 2020

Institute of Business Administration (IBA), Karachi, Pakistan

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Dedication

To all the people who were kind and gracious to give me their time to turn this dream into a reality.

Acknowledgement

I would like to thank Muna Khan for continuously supporting my project and editing my work even to the last detail. I would like to thank Kamal Siddiqi for being there when I needed his help and always providing solutions to my queries. Also, Shahzeb Ahmed Hashmi, Qaseem Saeed, Morial Shah and Hammad Sarfaraz for guiding me throughout my journey. I will always be grateful for such powerful faculty members who were present to make me believe in myself when I was doubtful.

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With leadership roles being increasingly won by women all over the world, society benefits in all aspects especially economically when women earn incomes. In the trying times of the COVID-19 pandemic, many women usually perceived as second class citizens of Pakistan have started their own ventures amidst the pandemic.

In a male-dominated society with deeply-rooted patriarchal values, many women wish to see an equal and fair standing in the market. Michelle Marian Victor, 26, an entrepreneur, owner of Youtique Apparel which sells clothes in Karachi, believes Pakistan is lacking in the protection of women rights as well as men acting superior to their female counterparts.

“We see these men moving like wolves capturing women and just devouring,” said Victor adding that being brothers, husbands and fathers, it is their responsibility to give their sisters, wives and daughters the kind of confidence they require to do something.

“We have come across this kind of danger that has been happening around while women are traveling. The kidnapping, the rape cases and everything that's coming up to the protection of women rights has been lacking severely in Pakistan because of which women don't feel safe,” said Victor.

On 9th September, the Lahore motorway rape case happened in which a women was travelling alone with her children at night and got raped in front of them. Victor feels it was agitating to see victim-blaming as it was being said that the woman was bound to be raped travelling without a man, at a dangerous time. This Lahore motorway rape case affected Victor deeply and made her question how she approaches her business.

According to Victor, everything that a woman wants to do is decided by her husband and in-laws such as what she wears, what to pursue in her career, whether she will work after marriage or not, when she should wake up or sleep and even when she should conceive. This mindset may prevail in rural areas but this kind of forceful interaction happens in urban areas as well which worries Victor.

“Stop treating women as slaves, said Victor adding how men sometimes treat women like something they have purchased.

According to International Finance Corporation, there are close to 3 million small and medium enterprises (SMEs) in Pakistan, which cover 30 percent of Pakistan's gross domestic product. As these firms yearn to move towards success, they often struggle to get loans from banks as they are seen as unpredictable investments. Excessive rules and formalities by the government

makes it hard for businesses to get important permits and licenses. As a result, roughly 95 percent of SMEs will never hire more than five people and only 4 percent of smaller businesses will survive till the next 25 years.

With these confinements nevertheless, women in Pakistan like in many developing countries have been the target of patriarchy rooted in societal and traditional norms.

"Yes, the business will go on but find a job too."

As time passed, Victor had to take the decision of whether to apply for new jobs or invest in her venture which she had been working on since September. Victor had to decide on the product she wanted to sell and then subsequently arrived on the decision of selling clothes such as kurtis and shirts for women. Her price range is from Rs 1000 to 1500 and caters to sizes small, medium and large. As Victor steadily made progress and took the decision to pursue her passion, she had to face repercussions, one of which was people asking for free clothes.

"If you know that person you expect that person to give it to you for free," said Victor, adding how a person can spend thousands or more in clothing shops but would not spend a dime on a friend's business.

As Victor was sowing the seeds of her business, her uncle told her to hunt for a job and keep her business as a hobby. She refers to this kind of attitude as "the biggest horror". Pursuing a reputable job at Unilever since December 2019, Victor worked in the pandemic with a work from home environment up until her role was dismissed in August 2020. As Victor had to generate savings for Unilever, the pandemic resulted in having hardly any focus on any of the projects which resulted in her role being saturated.

Victor has been focused on building her online presence and has been spending nights on the business, coming up with designs and ideas.

"You have few people in your friends list who are more of mockers than actual friends," she said, adding how she experienced a mix of anxiety and excitement when she started her business expecting people to make fun of her and be discouraging. The pressure of starting something new was difficult and filled with doubts and fears.

"The tailor, Sonia from who I am getting my kurtis stitched is a housewife and her husband told her to stop working as her children are being neglected. Even her children who are very small, they're in school, they said "Mama, don't do this work." She told them the way your dad is working

and you respect that, this is my work, and you need to respect it and give me the space to work for it,” said Victor adding how this kind of mindset is required.

Women have been the target of expectations, being perfect and handling everything with ease which sometimes results in taking their position for granted as Victor has experienced.

“I have seen women taking their position for granted and using it to make themselves superior,” said Victor adding how even if one is a housewife and running a business, one will pursue that with effectiveness but most women want people to pity them for what they are doing. Victor feels it’s the mindset that needs to change.

“I was teaching students in grade eight and nine in 2015 and they come from families with political influence, and their mindset is we don't like working women. They're studying from a teacher who is a female teacher. They don't like studying from a male but yet they do not like working women. Why? Because that mindset has been instilled in them from generations,” said Victor.

Economic contraction

Pakistan s economy, like much of the world, has suffered immensely during the COVID19 amidst lockdowns and restrictions.

“It is the first time after the Second World War, or since even the Great Depression of 1930s, that the whole world is experiencing economic contraction whether its advanced economies or poor economies,” said Dr. Amir Jahan Khan, 50, Assistant Professor, Department of Economics at IBA.

For women it’s been harder.

“The issue is there is no space. That culture needs to be brought in, where females feel free, not only feel free, but the other businesses give them space to come and share the market. I think it's more kind of societal challenge,” he said.

Mehwish Ghulam Ali, 33, has done her Masters in Economics from Lahore University of Management Sciences and is currently pursuing her PhD in Economics from Royal Melbourne Institute of Technology in Australia. She analyzes how more women can join the market if there are practical solutions.

“Ease of day care, alternate child care arrangements and shared load of house chores can make it easier for women to participate and maintain participation in the labour force,” said Ghulam Ali.

Women should make their space in the economic development of Pakistan, she added which can be done with a two-tier approach.

“The first tier is policy-makers need to increase space for women in the economic development of Pakistan in line with the Sustainable Development Goals of Gender Equality. The second tier is ensuring that through a reiterative feedback loop women are able to successfully benefit from these opportunities,” she said.

Facing their fair share of struggles, women entrepreneurs are strained financially due to the pandemic which has limited movement and also getting new clients. Starts-ups and the self-employed face challenges and need support in the entrepreneurial ecosystem. During the lockdown and the ban on public gatherings, careers ranging from but not limited to beauticians, event managers and photographers suffered the most.

Judgement-free zones needed

“A mindset which revolves around, she is become an air hostess, she is definitely having an affair with the pilot. She goes here and there, we don't know where she goes and she sleeps in hotels. If she is working in the office and comes late, what is she doing? She just got a promotion, she must be having an affair with her boss, needs to change,” said Victor.

“It can't be that when a woman is stepping out of the house, is only stepping out of the house because she needs an affair. No she doesn't,” she said, adding there are women who have broken trust as they are women who have compelled people to speak that way but if one fish is bad that doesn't mean the whole pond is dirty.

“Even though now when I put up the new collection and I don't get orders, I will not lose hope, I will be consistent,” said Victor adding how when you are in a position to pursue whatever you like, with your whole heart, you need to make people around you understand that you love that.

COVID-19 has worsened the situation of homes as both men and women are fighting to keep the household afloat by balancing business and work life as they stay at home. It has increased

the workload for everyone especially women as now they have to be answerable as well as responsible for multiple situations as compared to men.

A double-double shift

Tara Uzra Dawood is the president of LadiesFund which was established in 2007 as an initiative to provide financial security to women and to promote and train women entrepreneurs.

“This was a very challenging time for women entrepreneurs as there was uncertainty with regard to their revenue stream. Those with families also had children home full-time and in many cases, spouses home full-time as well, so their attention was demanded from many sources simultaneously,” said Dawood adding how those with outlets in many cases had to close their physical stores and go fully e-commerce where possible. On the other hand, many women became home-based entrepreneurs for the first time and COVID-19 opened the opportunity for them to pursue life-long dreams that had been always put on hold.

According to the World Bank in 2020, it is estimated that Pakistan’s GDP will saturate by 1.3% - 2.2%. The Ministry of Planning in 2020 has predicted that about 18 million people will lose their jobs.

Women have a crucial role in the economy and with COVID-19 in full swing their significance has doubled.

“Women are critical to the economy of Pakistan. They are more than 50% of the population and responsible for most of the purchasing decisions. Women in their jobs need encouragement and facilitation for stating their desires of raises, promotions and C-suite positions, when that is what they wish,” said Dawood adding how female entrepreneurs should be trained for and celebrated for their job creation and contribution to the economy and especially their role as tax payers.

Women entrepreneurs have gone through learning processes which have affected their further plans for their businesses while also maintaining family and business life.

“Work-life balance is always unique to each woman and especially depending on the nature of her family and support system and whether they support her entrepreneurial endeavours. Then, within the entrepreneurial journey itself are stages of concept, courage, starting, building, funding,

expanding, streamlining, scaling, and so forth,” said Dawood adding how each of these stages which repeat throughout the process has its own learning.

“COVID-19 times took a toll on the mental health of many women and especially those who work full time jobs, they faced what Lean In calls “a double-double shift, meaning they had to still work full-time jobs from home, while full-time looking after their spouse and kids, often being schoolteacher, cook, cleaner, and the backbone of the family. However, they managed and continue to juggle their responsibilities,” said Dawood regarding women being the pioneer of managing multiple responsibilities.

COVID-19 has disparaged the process of entrepreneurs trying to make it in the market which has in turn contributed in delaying their future goals. The most vulnerable portions of the market such as female entrepreneurs and women-led businesses have been trying to stay afloat despite the economic, social and psychological factors which have hindered the process of moving ahead.

According to the article COVID-19 Through the Gender Lens by Sidrat Asim, Research Manager at Center for Business and Economic Research, IBA published at Business Review, Research Journal of IBA-Karachi, Pakistan in 2020, there is loss of income for home-based female entrepreneurs. With social distancing measures shutting down businesses, home-based women entrepreneurs at risk of losing their livelihoods may go unnoticed. For example, a number of women supplemented the household income by providing home cooked food to businesses and offices. With businesses closed and delivery services halted, these women are struggling to meet their household needs.

COVID-19 may have brought in crisis and struggles for majority of entrepreneurs but it has also allowed women to innovate and start up their own ventures. With a lot of time for some women due to lockdowns and restrictions whilst others struggle to keep their work-life balance with stress and tensions, it has become advantageous for individuals to dabble their time in entrepreneurship.

Pakistani women weren't just starting their businesses in their home country. For Bushra Ali, 33, it was a dream to start her own active wear brand. Ali started her business in July 2020 during COVID-19 and officially launched Bella Rose Active wear in October 2020 in Australia.

Ali's business is fairly new yet has been receiving orders steadily. Ali makes tops, leggings and other exercise wear for fitness enthusiasts. Ali was injured by falling from her bike

in July and had two weeks of rest on the couch where she couldn't do much and that's when she started building her store.

“I didn't know where to start. I had a rough vision in my mind, but I didn't really know how it would come to fruition,” said Ali.

“The pandemic has really helped me start sowing the seeds for [my] business,” she added, explaining how it gave her time.

Ali works at Reckitt Benckiser where she is a brand manager for the skincare portfolio in Australia.

“My job is very demanding which is perhaps the biggest barrier in spending more time on my business but I am trying to balance the two and trying not to let my business affect my career in any way as that is something I want to nurture and grow,” she said adding how her business continues to be her hobby and passion on the side.

Doubt is one of the key factors in cultivating reservations about the future. Also, as is not having enough time.

“Honestly, [as] you do a full time job and sometimes you're working quite long hours,” she said, explaining how when she started her working towards her venture in July, she did not know that she would end up with a store and be able to make sales.

Ali has her website for her business up and running.

“I think this business will take off and have a life of its own because this is a category where people's needs are constantly evolving. I would say it's almost an essential,” said Ali about the future of Bella Rose Active wear.

“When women are in the gym, or anyone is in the gym, or anywhere they're working out, and if they're wearing something nice and good looking, they feel better. That gives them a boost of confidence,” said Ali adding how in return it helps people perform better in the gym.

Initial investment for Ali was all out of her pockets which was about AUD \$2000 (Rs 2,42,000). This is spread over a fixed fee she paid to Shopify for her store per month, a graphic designing service Ali uses to create content as well as buying samples, sending discounted samples to a few influencers, setting up a stand at the Pilates studio she works out at, printing some marketing materials and doing Facebook advertising.

“The beauty of e-commerce and the digital world now, honestly, is that it is very low cost,” she said. “You don't have to worry about heaps of investment and capital to start something that

you're passionate about. There are ways to do it without huge investment if you do the right research. I think the key is doing your homework and looking for a strategy or a model that can suit your circumstances. It was very low cost to be honest,” said Ali

She explained how in order to grow she does need to invest in enlisting a digital marketing agency which can help her improve her Return On Advertising Spend (ROAS) in 2021, expanding to other countries and spending time on optimizing her store for search which will be organic as well as paid.

“I think the support is what's led me to go on. My biggest supporter and friend in this entire process has been my husband because he was on the couch next to me every night when I was working on my store. He was the one who motivated me to keep researching. He listened to all my ideas. He was there at each little success, each little milestone, every time I'd unlock an idea, I just go to him and share it with him. He would be as excited as I was,” said Ali.

“The support system has to come from the family. My husband was very supportive that if I wanted to do something, I should just do it. Some families might put this pressure on their girls not to do things on their own because for me, it didn't just start with this business, my passion for active wear started a long time ago,” said Ali adding how it's been six years even more when she was in Dubai and started documenting and promoting her fitness journey.

Ali has been posting photos and made her profile public which has received its fair share of positive responses as well as critique.

Sleazy comments

“Going public on Instagram, for example, and creating a business profile, you do get a lot of exposure. There are always people out there who are going to look at you and send you sleazy comments, for example, but they're also people who are going to take it for what it is for,” said Ali.

“I think that is where the advocacy of more women being in the market needs to continue because even if there are idiots out there who are not really there to look at your business profile for what it is. You need to not be overwhelmed by that or let that bring you down. So the advocacy needs to start there by going public for the first time, said Ali adding how if you don't have presence or visibility, be it for yourself or your business, you're not going to get anywhere.

Gender segregation

“There is a lot of unrest within households,” said Dr. Asma Hyder, 48, professor and chairperson economics department at IBA, now interim dean of economics and social sciences school at IBA regarding the situation that COVID-19 has brought within homes.

“Female entrepreneurs are innovating in their businesses,” said Dr. Hyder adding how six months is a very small time to learn a new skill to innovate themselves.

Women have started homebased services instead of putting something in the market which is much easier as compared to targeting a single customer.

“This is quite a difficult time. It is difficult to segregate based on gender, because it's equally difficult for men as well,” analyzed Dr. Hyder adding how women always face difficult situations even in the normal times because they have to face the dual responsibility and now, this situation has even become worse.

According to the article (Mushtaq, 2020) published at IBA-Karachi, Pakistan in 2020, there are gendered inequalities as it is often women who are massively affected. The loss of jobs in the informal economy is one mechanism through which this is happening. An inability to meet the daily needs of families is a source of stress for any individual in low-income groups, but for women this can also translate into reduced autonomy, respect and decision-making roles within the household. The gendered division of household labor means that, across all income groups, the additional burden of care-giving, cooking and cleaning, securing clean water, and looking after children who are no longer going to school falls mostly upon women even when they have the luxury of being able to carry out paid work from home.

“At workplaces, there are hardly few places that we have, for instance, the daycare center. We do not have so it's the biggest constraint and should be resolved at the policy level that every institution should provide,” said Dr. Hyder.

According to (Goheer, 2003), “Women entrepreneurs in Pakistan: How to improve their bargaining power”, the tradition of male honour associated with the chastity of their female relations restricts women's mobility, limits social interaction and imposes a check on their economic activity. The social, cultural and traditional taboos on women allow men to set legitimacy for themselves in public affairs, as well as in the sphere of production and related economic activity. The stereotyped functions of reproduction and production assigned to women and men determine the overall ambiance of Pakistani society and also establish the status of both

sexes. The reproductive role limits women to the home, where they bear children and raise the family, playing only a secondary part in production activity.

Support from my family and friends was tremendous

Maliha Zia, 20, owner of Paper Eco recycles all kinds of used paper to make journals and one can see how her close ones are there for her.

“Everybody was really happy for us. They still are, and they're still supporting us, which is the best thing you can ask for when you're starting a business,” said Zia who began her business in July 2020.

“When we first got the idea for this, we were really debating on how we should go about it during the pandemic. We were really confused whether we should move forward, or we should wait for things to get better. We were like let's just start, and then we'll see what happens next,” said Zia.

“We did not need a lot of money or funding, you just need a bunch of scrap paper, which you can find anywhere around your house. There is a little bit of investment which is Rs 1000 to 1500, but it's not that much. So it was easy for us to manage all the investment,” said Zia adding that she was also able to generate revenue from her business. Yet, the challenge was perfecting the pages which were created as out of 100 pages around 50 were faulty.

Zia pursues Paper Eco part-time and is currently studying law from Denning Law School.

Even with support from family and friends, many women can feel isolated. The pressure to stay consistent takes a toll on the mind and in turn makes women feel alone which sometimes reflects on their mental health which is one of the key factors which has created hurdles for women trying to stay afloat.

A study conducted by the International Labour Organization (ILO) suggests that women's entrepreneurship in Pakistan is often related to social standing. For example, upper class, highly educated women are usually more adept at opening up their own small and medium businesses as they have both the investment and the awareness to do so. Women in cities are in a better position to nurture businesses due to easier contact with future prospects and information. The study showed that 73 per cent of the women entrepreneurs developed their ventures from personal funds and over 50 per cent were highly educated. However, bulk of the women entrepreneurs have the

tendency to work in customary sectors, such as boutiques, salons and bakeries, along with cloth markets, handcrafts, jewelry and other related businesses.

“When everything was shut down and I had nothing on my hand it made me worried and anxious,” said Ramsha Akmal, 24, owner of Art and Sole, online footwear shop which sells sliders and sandals, catering to working women who can’t wear heels the whole day.

Education is the key

“The lockdown itself was the biggest hurdle and it was tough to meet vendors when nothing was functional,” said Akmal.

Having knowledge and know-how of basic work is crucial in order to survive all kinds of hurdles as experienced by many women entrepreneurs. Akmal was a firm believer in teaching and educating children in order to get them ready for their future and the outside world.

“To make space anywhere in the world, education is your tool. If you’re educated enough and know how to make use of opportunities, anyone can do [business] irrespective of gender,” she said.

Akmal had savings and some cash in hand for the lockdown so she gathered all of them together as to use as her startup capital.

“The response was great. I was really anxious that it may not do so well or even if it would it’ll take good six months at least perhaps. Soon after I launched it I was overwhelmed by the response. If it continues this way, we might open a physical shop later,” said Akmal.

A lot of situations such as lockdowns inundated the opportunities that were present initially. Women entrepreneurs are facing psychological problems amidst the pandemic and external factors added to their state of mind.

“It’s definitely become harder as COVID-19 has sort of taken a hit on the economy and the general spending power of all of the citizens because of instability that leads to a lot of anxiety and stress contributing to a whole host of other psychological issues because a business might not be working out,” said Mahil Tufail, 26, therapist/entrepreneur at Project Yakeen which is a collaborative social-mental health platform providing awareness about mental health issues prevalent in the context of Pakistan.

Gender roles, patriarchy and misogyny

“A lot of people have lost a lot of their incomes as markets are not behaving the way they are supposed to. A lot of things are not favorable, it's a lot of instability, which will be causing stress and anxiety to anyone that is associated with the finance or economic market,” said Tufail adding one must mitigate stress and get a healthy mind.

Tufail credits gender roles, patriarchy, misogyny, lack of acceptance from family, absence of education and opportunities as well as harassment as factors which hold women back. Tufail gives the solution of financial stability as an answer to fight back.

“It's important to realize that financial stability is something that a lot of women should look forward to get and it's definitely worth having so keep fighting for it. Do recognize that it's extremely hard to achieve but the end result is always worth it,” said Tufail.

The orthodox approach of a woman depending first on her father, then husband and lastly on her son to take her forward in life is unfair. This thought process has been instilled in women to such an extent that women have become stubborn and are unwilling to change.

Women and their enhanced role

According to a survey conducted by the International Monetary Fund (IMF) in 2018, Pakistan's GDP can amplify up to 30% with empowerment for women and their enhanced role in the labour force.

In August, 2020, The State Bank of Pakistan (SBP) introduced a special loan scheme for women SMEs in which the loan amount has increased from Rs1.5 million to Rs5 million as giving salaries to employees have been the most major expense (The News, 2020).

With women unconditionally being the caretakers, their role in carrying out their own ventures gets compromised. Vulnerability is one of the key aspects which restrain women from stepping out.

“Women in Pakistani culture have to manage their household chores, so I'm sure whenever they go out, and they work, they struggle with the balance between professional and personal life, that is for everyone again, but women are more vulnerable, because they have limited resources, they have a lot of expectations and pressure from their families,” said Ajaz Ahmed, 34, Assistant Professor, Department of Economics, IBA.

Since women carry the traditional role of being in their homes and being dependent on men, Pakistan is still in the developing phase to realize the true potential of women entrepreneurs. The male domination is prevalent even during the COVID-19 era which has somehow worsened the environment for female entrepreneurs to grow. Working women are positive, they feel exhilarated as there is financial stability and are independent.

“When a women is managing everything right around 24/7, 30 days of the month so I'm 110% sure she can also handle and manage businesses very well,” said Victor. “The only thing is to change mindsets and to understand and pursue that as a passion and as something that you love.

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