

# Government support to Pakistani women entrepreneurs during the COVID-19 pandemic

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## Abstract

**Purpose** – Under the unique context of COVID-19, this paper aims to analyze how the Government of Pakistan (GoP) provides financial and non-financial support to women entrepreneurs in Pakistan. Drawing on the resource-based theory of entrepreneurship (RBTE), the study advances the understanding of resources and grants offered by GoP to women entrepreneurs to help them in business survival.

**Design/methodology/approach** – The study adopts qualitative research method to address the questions: how does the Pakistani government respond to issues faced by women entrepreneurs during the COVID-19 pandemic, and what assistance and initiatives were implemented by GoP? Semi-structured interviews were conducted with twenty on-job government officials related to the entrepreneurial sector in Pakistan.

**Findings** – The paper reveals that during the pandemic, GoP keenly communicated with women entrepreneurial representatives to comprehend their business challenges. In addition, waivers and incentives were provided to support their business activities. GoP further invited women entrepreneurs to contribute their knowledge and give suggestions in policy making.

**Originality/value** – Lots of research have been conducted to identify the issues faced by women entrepreneurs during the pandemic. However, the specific strategies, policies, and support provided by the governments to address these issues have often been overlooked. This paper fills such gap with focus on the governing bodies and policymakers in Pakistan towards women entrepreneurship during the COVID-19 crisis.

**Keywords** Governing bodies, Policymakers, Women entrepreneurship, COVID-19, Technology adoption, Financial support, Pakistan

**Paper type** Research paper

## Introduction

Over the years, governments around the world work hard to implement the policies and sustain economic growth (Ruvalcaba-Gomez *et al.*, 2020). Governing bodies try to ensure that Small and Medium Enterprises (SMEs) and entrepreneurial ventures engage with each other and contribute to social and economic growth (Juergensen *et al.*, 2020; Priyono *et al.*, 2020). Nevertheless, the COVID-19 pandemic has changed the business operating dimensions. Not only venture owners are worried about their sustainability in the market, even governments around the world are also stressed to overcome this crisis (Porcher, 2020; Stevens, 2020). Strict lockdowns and social isolation cause a massive financial shock which pushed governments to provide unusual financial assistance for employment, livelihoods, damaged enterprises, and entrepreneurial ventures (Chaves and Fedriani, 2020). Additionally, COVID-19 adversely



affected the economic situation, especially, caused market recession (Nikbin *et al.*, 2021), mental health issues (Hussain and Li, 2022b), and unpaid social work (Ratten, 2020). Scholars also concerned about the situation of women entrepreneurs during the COVID-19 pandemic (Mustafa *et al.*, 2021; Salman *et al.*, 2022). Women entrepreneurs in the commerce, service, and informal sectors were disproportionately affected by the lockdown (Kumar and Singh, 2021).

The researchers are keen to identify the factors and issues faced by women entrepreneurs during the COVID-19 pandemic (Brown, 2021; Manolova *et al.*, 2020; Vasilic *et al.*, 2020). For example, study by Mustafa *et al.* (2021) showcased the challenges faced by women entrepreneurs in Pakistan. Their study emphasizes that Pakistani government should respond to the social-economic challenges encountered by females during the COVID-19 lockdown. Furthermore, it was identified that most women entrepreneurs were using conservative business models and that they endeavoured to shift to a digital business model (Ge *et al.*, 2022). In addition, Shafi *et al.* (2020) conducted a descriptive study in Pakistan to understand the consequences of the imposed isolation during the COVID-19 pandemic on SMEs. They found that the majority of entrepreneurs were unprepared for such a big crisis. Under the unexpected lockdown, the entrepreneurs and business owners had to shut their businesses as they had no experience of dealing with such circumstances. This study also revealed that the major drop in sales and profit was due to a limited supply chain, bans on mobility and excessive transportation, and increase in raw material costs. Thus, mostly entrepreneurs were not able to adapt to this unusual market pressure and advancement in fintech (Ayoungman *et al.*, 2021), and marketing (Hinson *et al.*, 2021).

Meanwhile, GoP launched the “Ehsaas Emergency Cash Program”, under which PKR144 billion was allocated to 12 million families of daily wage earners. Thus, it immediately distributed cash relief of PKR12,000 among indigent families (KPMG, 2020). However, no clear policy and support was offered by GoP to entrepreneurs during the pandemic. During April 3-14, 2020, the Small and Medium Enterprises Development Authority (SMEDA) acknowledged that 920 SMEs and other small businesses in Pakistan were inadequate to generate any revenue and that the pandemic has posed a serious threat to the survival of SMEs (SMEDA, 2020).

Scholars tried to address issues and provide suggestions to policymakers for developing policies for women entrepreneurs. However, the research on the strategies, policies, and support provided by governing bodies to women entrepreneurs has been overlooked. Therefore, this paper aims to fill the gap by exploring the support provided by governing bodies and policymakers to the Pakistani women entrepreneurs during the COVID-19 pandemic. The objectives of the study were to identify and analyze the supporting programs proposed by GoP for women entrepreneurs. The research questions are: how does the Pakistani government respond to issues faced by women entrepreneurs during the COVID-19 pandemic, and what assistance and initiatives were implemented by GoP? The authors conducted interviews with on-job government officials under the light of resource-based theory of entrepreneurship (RBTE).

The RBTE addresses the availability and accessibility to required resources for business operations (Alvarez and Barney, 2017; Barney, 1996), especially resources reachable to entrepreneurs (Alvarez and Busenitz, 2001). It is referred as a prearranged strategic sustenance that allows business entities to compete with their competitors in the market (Acedo *et al.*, 2006; Das and Teng, 2000), and is an extended version of the Resource-Based Theory (RBT). Grant (1991) claimed that available resources that are valuable, infrequent, difficult to reproduce, and not interchangeable best describe a firm or business for long-term success. It is also argued that business competitive advantage, accuracy in timely utilize available resources and skills provide business leverage (Barney, 1996; West *et al.*, 2008).

This study is an effort to link the RBTE with support provided by GoP to women entrepreneurship during the COVID-19 pandemic. If the government provides support and available resources to the women entrepreneurs, they can likely survive in the longer run. Accessibility of resources plays a significant role in an entrepreneurial venture. Globally,

some organizations signed a partnership with the governing bodies to empower women entrepreneurs (Noor *et al.*, 2021). However, legislative rights are not properly exercised by the government bodies to empower women at root level (Rasche and Waddock, 2021).

### Research methodology

The study deploys a qualitative method which according to Bengtsson (2016) can effectively communicate the expression of government officials. The purposive sampling technique was adopted to ensure the specific groups of people answer questions, and the researchers to understand their point of view (Campbell *et al.*, 2020). To collect the data, the researchers obtained informed consent from the officials so that they were duly informed about the purpose of the research, the nature of interview questions focusing on women hurdles, the government's up-to-date response towards COVID-19 pandemic and business continuity, and policy options. With the consent of on-job government officials that their name, identity and position will be kept confidential, interviews were conducted. Thus, the respondents in this study were kept anonymous. Appointments were made with government officials in Islamabad (the federal capital of Pakistan). The majority of officials were part of SMEDA and members of the chambers of commerce of four provinces, Women Business Development Center, and National Incubation Center.

Interviews were conducted during November and December 2021. A total of twenty officials were approached for interviews with practising COVID-19 standard operating procedures: twelve interviews were conducted face to face, six interviews were through online phone, and two were on zoom meetings. With the respondents' consent, audio-based interviews were recorded, which lasted from fifteen to twenty minutes. The interviews were conducted in English and Urdu. For data analysis, all interviews were properly compiled and transcribed in English. In case of Urdu word translation, lack of clarification, and grammatical omissions, the researchers used square brackets to insert the word as this technique is suggested by Bryman (2016).

Data analysis was conducted by NVivo version 12. Conceptual content analysis was implemented to analyze the data, and codes of themes and sub-themes were drafted accordingly (Bengtsson, 2016). The main themes identified in the study were: government response, assistance, and initiatives in COVID-19 and women entrepreneurs in policy options. Some sub-themes were further identified.

### Findings

The following responses from the on-job government officials revealed that GoP attempted to assist Pakistani women entrepreneurs during the COVID-19 pandemic. First, the preference was to organize online trainings that help them in changing business models. Second, support in paying utility bills is rendered so that they can operate businesses. Third, GoP assists banks to recompense them with financial loans so they can survive accordingly. Fourth, they initiated to invite women entrepreneurs to join as a partner in policy making. The participation of women entrepreneurs in policy development helps the government to derive women entrepreneurial policies that support them in the long run.

The researchers used the abbreviations of Government Official Response with the number (GOR1, GOR2 . . . GOR20) to illustrate the twenty respondents.

### Theme 1: Government response, assistance, and initiatives in the COVID-19 pandemic

#### *Digitalization by trainings*

The primary task preferred by governing bodies was to help women entrepreneurs to upgrade their business models with latest technology adoption. Before COVID-19, GoP

promotes self-employment by providing managerial and technical skills training, particularly for women who wish to start a business and pursue entrepreneurship in line with their interests and objectives, while also contributing considerably to socio-economic growth (Afshan *et al.*, 2021). However, these trainings were more focused to motivate women towards starting business. Therefore, businesses were mostly operating with manually and traditional methods. It was stated by several officials that mostly women entrepreneurs were using typical conservative business operational methods in market. Women were mostly performing their tasks manually. Therefore, governing bodies address technology gap on priority basis. According to GOR1, GoP initiated various online trainings and online awareness sessions for Pakistani women entrepreneurs to expand or shift their business models to technology-based ventures. GOR1 particularly identified the situation by stating that:

Women usually operate businesses conventionally. They have to change and upgrade according to global standards. Our priority is digitization, e-commerce and efforts for the transformation of IT sector of the country are underway. IT Board, SMEDA, and government institutions are playing a significant part by enabling the youth and especially the female to run their businesses online through workshops using digital tools and platforms.

Same in this regard, GOR2 clarified by saying that GoP equipped provincial IT and entrepreneurial boards to serve entrepreneurial community. He narrated that:

We provide different online coaching related to digitalization and technology implementation. IT board is working hard to train plenty of female entrepreneurs. However, I must say that right now, there is no digital platform available solely for female sellers to display and market their products. To avail this facility, making of a Women IT Park is in the pipeline. Our future project also includes a one-window facility, for both genders, but fair sex will be prioritized for services provision. All different departments will be brought under one roof so that entrepreneurs will find it easy to legalize the process.

In addition, GOR3 identified various departments and boards performing the task of delivering online training, GOR3 mentioned that:

The government introduced the following digital platforms; to train women enterprises for digital businesses such as Plan9 (Incubation Center), Punjab-IT Board (PITB), Kyber-KhatunKhawa IT board (KP-ITB), Provincial Incubation Center, and National Incubation Centers (NIC) program for digital/online businesses. Various workshops on digital businesses through SMEDA and Digital youth Summit were held in October - November 2021.

GOR6 expressed that GoP never discriminates against women entrepreneurs, women hold significant positions culturally and socially in Pakistani society, therefore, they are kept on priority. He justifies as:

I am a part of the incubation centre where soft skills training and mentorship is provided that's required for business development. During COVID-19 when we are working on developing e-commerce training, we noticed that many women are inquisitive about Amazon and want to engage with the brand. Therefore, the government initiated research and come up with a digital platform for women, including Amazon. A lot is happening in this context, as, other business websites like eBay do exist and will open doors of business opportunities. The government is already engaged with women entrepreneurs. An e-commerce council has been set up and women are encouraged to utilize these facilities because digitalization, technology or e-commerce is the future.

Such was the stance of the respondents regarding this aspect of the business community, especially about the women entrepreneurs. GOR1 highlighted the conventional way of business operation by women entrepreneurs which is due to limited resources, knowledge, and awareness. Most women entrepreneurs are still executing their business with old methods. However, GOR1 clarified that the government is focusing on the execution of

business processes and also tries to help women entrepreneurs by the adoption of technology in businesses. Comments by GOR2 and GOR3 recognize the priority of GoP towards the digitalization of business. Therefore, various departments were connected to utilize available manpower resources to train women entrepreneurs during the COVID-19 pandemic. GoP took a stance to support conventional businesses and trained women entrepreneurs to upgrade their businesses by adopting technology.

#### *Relaxation in utility bills*

In total, 95 percent of small businesses use commercial electric and natural gas meters (Rizwan, 2020). GoP reported the wavier of utility bills for business community (Rizwan, 2020). In industrial zones, special package of PKR70 billion for laid-off workers has been announced (KPMG, 2020). Likewise, GOR7 discussed the precautionary measures taken by GoP. He narrated that:

On realizing the severe effects of COVID-19 pandemic on the national and local economy, the federal and local governing bodies initiated the following steps to offset the adverse effects of COVID-19:

- i. Rebate in utility bills.
- ii. Exemption from rent where SMEs were housed in the government property.
- iii. Announced special matching grant package for COVID-19 affected SMEs out of Multi-Donor Trust Funds (MDTF).
- iv. Grant facility for SMEs.
- v. Business Recovery and Resilience.
- vi. Provision of grant facilities for industrial stitching units owned by females.

In support of this argument, GOR10 mentioned that GoP attempted to adopt tax policy by providing subsidies to affected women entrepreneurs during this ongoing pandemic. GOR10 narrated:

Government has announced 25% reduction in tax liability for women entrepreneurship development, for income from business where banking will be based on equality policy for financial inclusion of women.

The government is addressing the economic woes of the business community, especially for small traders, and their electricity bills will be waived for the then-upcoming six months. GoP announced six months wavier to SMEs and entrepreneurs in electric and natural gas utility bills in the first wave and strict lockdown of March and April 2020 (Rizwan, 2020). Some policies are in the formulation process for sustaining the businesses and economy.

#### *Interest-free loans*

Prime Minister Imran Khan announced a PKR100 billion (\$63 million) package for agricultural sector, SMEs, and small industrial zones, and for exporters loan interest payments were remained deferred temporarily (Dawn, 2020). GOR11 recounted that GoP has strained to discourse business policies. He said that with the collaboration of State Bank of Pakistan (SBP), his department kept a certain quota for SMEs and industrialists as a relief in the form of financial measures. Such financial measures comprised of schemes like interest-free loans, subsidies, and tax incentives. In support of GOR11, the statement of GOR12 is worth noting:

Talking about the financial support, GoP and SMEDA implemented various development projects. Donors and investors were called, and different grants for the business community were advertised. It is important to mention that women were given special priority. The female entrepreneurs, who were hit hard by the pandemic can benefit from these grants and revive their businesses. They are eligible to apply for opportunities announced by the government free of cost. Several women applied, and around thirty women were beneficiaries of this project in KP or Punjab [provinces of Pakistan]. A variety of businesses were assisted, including the saloons, educational institutes, health clinics, etc. The grant ranged from four hundred thousand to one million and this helped their businesses to survive, and thus are operating smoothly.

On the other hand, confrontation is observed by women entrepreneurs for loans from banks. Mostly, women entrepreneurs are followers of Islam. A loan is considered a gratuitous contract in Islam. Therefore, huge opposition is observed as they prefer to bypass commercial banks. Conversely, few women entrepreneurs stated that banking system is very complex for women, as banks have lengthy procedures, heavy markups, hidden charges, and interests that dishearten them (Mirza and Jabeen, 2020; Zubair and Chaudry, 2014)

In this regard, GOR13 narrated that:

As a Muslim, we prohibit interest on loans. Mostly, females resist taking a loan. The government is working strictly on this domain. We are doing a collaboration with Islamic finances and the 'sharia' council to guide us on interest-free loans and provide solutions for this situation. We are optimistic to ensure that friendly policies and processes will be created for women entrepreneurs.

The Islamic Republic of Pakistan legislation is based on Islamic principles (Abbas and Riaz, 2013). Islam as a religion never stops women to control and own businesses. Such as the first wife of Prophet Hazarat Muhammad (PBUH), Khadija was a successful business woman (Peracha, 2017). Thus, religion is not an issue, however, some pre-Islamic tribal practices (mostly social and cultural practices) often influence social settings (Abbas and Riaz, 2013). Therefore, women in Pakistan face hurdles in performing business activities. In some cases due to lack of awareness, influence of social and cultural practices, and no proper support for governing bodies, women entrepreneurs are nonexistent among male entrepreneurs (Kalnins and Williams, 2014; Noor *et al.*, 2021; Shaista and Filzah, 2020).

From the above analysis of the opinions and comments of the respondents, it can be asserted that the government is keenly observing each aspect of providing loans and especially interest-free loans for women entrepreneurs to carry out their businesses.

## Theme 2: Women entrepreneurs in policy options

Back in the 6<sup>th</sup> Five-Year Plan (1983-88), Pakistani legislation significantly brought a major policy shift for women. Women are considered as a source of empowerment and progress in economic growth. Benazir Bhutto was the first woman to head a democratic government in a Muslim majority country (Pakistan) (Shafqat, 1996). She served as the 11<sup>th</sup> and 13<sup>th</sup> prime minister of Pakistan from 1988 to 1990 and from 1993 to 1996 (Ziring, 1991). In her regime (1989), the First Women Bank Limited (FWBL), a state-owned commercial bank was functional to support the financial requirements of women entrepreneurs (Bilquees and Rauf, 1991). FWBL's mission is to enhance women's socioeconomic and financial situation in both urban and rural areas by simplifying banking processes for them, and to help achieve their financial goals. Thus, plenty of women entrepreneurs are now freely operating their businesses in the Pakistani market (Nabeel, 2003). In her second term, she introduced various loan schemes for women entrepreneurs (Dawn, 2008; Fatima, 2021). Moreover, SMEDA is interlinked with women chambers of commerce and industries in all four provinces, fully functional to help and support women entrepreneurs of Pakistan.

On-job officials narrated that their departments are closely monitoring and assisting women chambers. GOR15 quoted that his department invited women entrepreneurs to



discuss issues and challenges faced by women entrepreneurs during the pandemic. Furthermore, women entrepreneurial representatives were asked to participate in policymaking sessions. Frequently, heads of women chambers approached departments like SMEDA to highlight issues and proposed solutions to their problems. However, the undertaking of policymaking is difficult in COVID-19 scenario as it might take more time than usual. GOR16 reported that:

Policies are not formulated only for weeks, they are framed for months or years. The policy is yet in the formulation phase and it will take a bit of time to get this task accomplished so, the concrete things pertinent to COVID still exist. As the COVID is a recent phenomenon, therefore, all aspects are kept in mind by policymakers while developing policies. I must add this time government invited women entrepreneurs especially, so they can contribute to the policymaking process.

GOR2 also mentioned in reply that:

We invited women entrepreneurs in policy-making matters like getting their recommendations regarding formulation of Federal Budget, devising SME Policy, SME Action Plan, and Trade Policy through chambers and on an individual basis as well. However, the issue is they are not actively participating in such activities.

Hence, women participation in policymaking will strengthen the role of women entrepreneurs. Officials' positive response towards women entrepreneurs' participation in policymaking sessions shows that GoP is taking women seriously in economic development.

#### *Awareness of policy making*

Women chambers of commerce and industry are functional in all four provinces of Pakistan, with the latest and modern types of equipment and office requirements. In the beginning, difficulties were faced by almost every organization (Koen *et al.*, 2011) and the newly established business chamber finds it difficult to be run smoothly (Bennett, 2016). Therefore, the chamber's executive committee sought assistance from donor organizations to ensure that the organization develops and thrives (G. Moodie and Mitra, 2020; Katsaitis, 2020).

GOR17 commented on the advertisement of the ease in applying reliefs of utility bill, grants, waiver of tax, and loans with zero interest as announced by GoP. Governing bodies try to keep the women entrepreneurs aware of new policies and strategies of government. GOR18 commented that:

During this pandemic, SMEDA helped a lot of women entrepreneurs, but the problem is a lack of understanding and awareness. Although the government is providing them with a helping hand, they [women entrepreneurs] failed to understand that the government cannot at any cost give 100%, whether its finance, platforms for selling products or training provision. There is a sharp contrast between reality and expectations. As the government can only support and try to push businesses. It is concerned about traders, industrialists and entrepreneurs and for their betterment, formulation of policies is in progress.

GOR20 revealed that their departments arranged interactive sessions for women entrepreneurs regarding addressing policy requirements. He told:

When it comes to decision making and taking opinions for policy formulation, the government supports the women. In this regard, a series of meetings were held with the women representative, women chambers, women entrepreneurs, women in tourism; education, and beauty related business etc.

Due to social and cultural influence most of women entrepreneurs lack in entrepreneurial and policy making knowledge (Rehman and Azam Roomi, 2012). However, various awareness sessions have been arranged by business chambers and women helping organizations to educate women (Langbridge, 2021; Shaista and Filzah, 2020). Therefore, knowledge plays a significant role for any success (Hussain and Li, 2022a) and achieving targets.

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### *Women in policy making*

When conducting the interviews, it was observed that the officials mostly identified the lack of legislative knowledge among women entrepreneurs in Pakistan. They mentioned that women entrepreneurs were hesitated to register their businesses. Women entrepreneurs prefer to operate underground as GOR19 quoted that:

Certain issues do not concern males, rather these are women-oriented and can be better understood and resolved by women. In devising policies regarding public welfare i.e. business enhancement, women should be involved too. Therefore, they should be prioritised in the policy-making mechanism and businesswomen are welcomed. However, their reluctance to register businesses, account for the reason they are not made part of policymaking. Women are operating in the market, but we don't know who they are. Because they prefer to be underdogs. And we can't help them until they properly register their businesses.

Contradicting to the above statement, GOR2 identified a few registered women entrepreneurs. According to GOR2, these women are enjoying perks and benefits offered by GoP. GOR2 narrated:

I am part of policymaking; we invite registered women entrepreneurs from all over Pakistan. Their suggestions are taken constructively in various sessions. The efficiency of policies will depend on the sincere comments on issues from these women. We are always ready to support our sister entrepreneurs. However, females mostly show resistance. I feel due to social and cultural pressure, they avoid speaking for their right and business. But those who are registered with business chambers, SMEDA, and other governing bodies are enjoying the benefits provided by GoP during an ongoing pandemic.

Furthermore, government officials also identified that women entrepreneurs are more privileged in various aspects than male entrepreneurs. Due to the social and cultural status of women in Pakistani society, women entrepreneurs enjoy extra incentives. However, due to the lack of knowledge and awareness, they were left behind. GOR 18 stated:

If new industrial policy is scrutinized, then there would be a vivid difference in the new and old policies. New policies are almost antithesis to the old, outdated policies. Under new policies, there are certain initiatives where women entrepreneurs are kept more privileged than their male counterparts. There are certain areas where women entrepreneurs are given exclusive privileges. For instance, they are given 50% exemptions in all business activities. The reason for giving extra privilege to women is to increase their number in industrial sector. Furthermore, women should be a part of policymaking at all tiers. Women have to take interest in legalities. Therefore, policies cannot be formulated without women's active participation.

Thus, all the replies from government officials reveal that GoP is working seriously on the issues faced by Pakistani women entrepreneurs in the ongoing wave of COVID-19 pandemic. GoP provides support to women entrepreneurs in technology adoption which is one way for them to survive in the market, on top of relaxation in utility bills and offer of loan facilities. Inviting women entrepreneurs to policymaking sessions obligated GoP to equally treat women entrepreneurs with male entrepreneurs. Thus, policymaking is the translation of government visions to meet the objectives.

### **Discussion**

The research provides valuable insights into the responses, assistance, and support of women entrepreneurs of Pakistan. During the COVID-19 pandemic, the Government of Pakistan tried to bring all the provincial and local governing bodies together for developing several online training platforms. The focus is on solving issues faced by women entrepreneurs and helping them to change their business models accordingly. Governing bodies aimed to shift women businesses from traditional business models to technology adoption models. Various scholars identified that women entrepreneurs themselves try to



upgrade their business models (Afshan *et al.*, 2021; Mustafa *et al.*, 2021). Besides, it was identified by government officials that there is no government based online platform for women entrepreneurs. Nevertheless, it was mentioned that women entrepreneurs' presences on social media (Facebook and Instagram) demonstrate the somehow adoption of technology among women (Zafar *et al.*, 2019). Moreover, SMEDA (2020) published newsletter to promote an online platform for SMEs named "Meet SMEDA". This portal is planned and technologically advanced under the National Business Development Program. The aim is to enable digital existence and connection between SMEs and SMEDA's officials.

Drawing upon the empirical evidence under the context of COVID-19 pandemic, the RBTE significantly contributes to the existing knowledge by revealing the government resources provided to women entrepreneurs to sustain their businesses. Thus, the study also tries to link the RBTE with support and resources provided by government to women entrepreneurs, such as the ease in electricity and utility bills relief during the pandemic crisis. Giving leverage and relaxation in utility bills is a kind of resource-based support provided by government to women entrepreneurs.

The study potentially contributes to the understanding of the critical factors related to interest-free loans for women entrepreneurs. On 9 September 2020, a report published by (KPMG, 2020) stated that an official notice was issued by the SBP for interest-free loans approval. Moreover, the SBP introduced temporary regulatory measures to maintain banking system soundness and sustain economic activity. Refinancing applications, reduction in end-user mark-up up to 5 percent and easy banking system was the priorities of government plan of action. GoP tried to simplify the banking process for women entrepreneurs. It also dialogued with private sector banking to offer low mark-up or interest-free loans for women entrepreneurs.

Until a decade ago, there was a hindrance regarding women participation in legislation process. The compatibility of the Trade Organizations Ordinance 1961 (Government of Pakistan, 2016) is not supported in this modern era of dealing business functions. With the passage of time, business environment has been drastically changed around the globe (Nikbin *et al.*, 2021). In modern days, economic growth of a country is associated with women participation, and technology adoption is considered as a significant variable for making business (Afshan *et al.*, 2021; Manolova *et al.*, 2020). Still, in some societies women participation in policymaking is limited (Al-Ahmadi, 2011; May *et al.*, 2005). However, the on-job officials admitted that their departments requested and connected with women entrepreneurs to assist them in COVID-19 related business policy. Therefore, platforms like women chamber, PITB, Durshall, or KPIT-Board and Plan9 responsibly contributed to providing more policy-making sessions.

Nabeel (2003) identified in his research that due to various factors, there were few women entrepreneurs in legislative processes. His study revealed that the lack of opportunities, freedom of mobility, social and cultural influence, and no access to education are the basic reasons of women's not being part of policymaking. However, this situation of women entrepreneurs remains the same due to lack of awareness and education about policies (Hussain *et al.*, 2019; Shaista and Filzah, 2020). A joint report by SMEDA and GoP declared that only 50.42 percent of SMEs in Pakistan were well aware of the policies and aid announced by government during the COVID-19 pandemic (SMEDA-Abli, 2021).

## Conclusion

Under the knowledge of RBTE, access to essential resources encourages business owners to grow in the market. It is vital to recognize that the association of resources such as leadership, finance, human resources, socio-economic situation, and political stability has strong influence on entrepreneurial performance (Hayter, 2013; Songling *et al.*, 2018). In this study, the role of government has been linked with RBTE and is visible by the government responses to women entrepreneurs.

To conclude, this research has identified that GoP is keen to deliver all existing resources and capital to the community for their business survival. Likewise, free online training for shifting business models is a priority of governing bodies. It is worth noting that COVID-19 might bring governing bodies and women entrepreneurs on the same page in terms of communication to solve the problems of Pakistani women entrepreneurs.

Recognizing the challenges faced by Pakistani women entrepreneurs during the COVID-19 pandemic, the government has taken various initiatives to ensure equal opportunities and a level playing field. Several independent agencies, such as the SMEDA, the Women Chamber of Commerce and Industry, and the First Women Bank, have been working to provide them with incentives. These regulatory authorities assist women entrepreneurs in obtaining microfinance, taking advantage of market opportunities, and receiving administrative support in order to manage a successful business. We cannot overlook the COVID-19 shocks that have negatively impacted the entire socio-economic and business environment. Nevertheless, the pandemic has posed a challenge to the traditional entrepreneurial operations and allowed women entrepreneurs to think out of the box. They have to register their business and participate actively in government-organized activities. By doing this, they could avail grants, reliefs and support for business survival in this pandemic as well as other future crises.

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