

# Importance of shared workspaces for women entrepreneurs in Textile sector of Pakistan

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## Abstract

Women entrepreneurs generally have to face plenty of challenges. This study provides deeper insights into the challenges that the women entrepreneurs in textile industry face in Pakistan and the kind of support that is required by the women entrepreneurs in order to grow their businesses through a shared workspace (SWW). In order to achieve the objectives of the study, qualitative research has been carried out and a total of 14 interviews have been conducted from women entrepreneurs operating in the textile industry. The study concludes that women entrepreneurs in the textile industry have to face challenges in various forms which include financial challenge, loans related challenges, registration challenges, external challenges, internal business challenges, social challenges and networking challenges with external challenges being the most dominant amongst these. These challenges act as a hurdle in the pathway of success of these entrepreneurs and hampers their growth in the competitive market. A shared workspace in this regard tends to be a suitable option for the women entrepreneurs which provides support to the women entrepreneurs in the form of financial support, non-financial support (trainings, business growth support, workshops, mentoring, technological support, networking, marketing, and advertisement support), and has all the basic suitable facilities including business center, prayer room, day care, and a safe and healthy environment. Moreover, flexible, or multiple payment options should be available for the women entrepreneurs from which they can opt for. Results indicate that non-financial support is the most integral form of support that needs to be offered by SWWs which reflects that SWWs should have a keen focus on it for enhancing women participation in SWWs.

**Keywords:** Women entrepreneurs, shared workspaces, textile sector, challenges, entrepreneurship

## 1. Introduction

In Pakistan, the ratio of the women in entrepreneurship is poor (Najam, 2020). There are only one percent of women that are entrepreneurs in Pakistan (We-Fi, 2020). There are a range of challenges that the female entrepreneurs have to face, and these

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include but not limited to legal barriers, access to loans and lack of financial know-how (We-Fi, 2020). The economic participation of the women in Pakistan is low and remain a challenge in the country. Lack of access to finances has been determined to be one of the major reasons why women remain behind entrepreneurially (Najam, 2020). The gross loan portfolio of state Bank of Pakistan (SBP) shows that only 3% of the loans goes to women entrepreneurs whereas 97% of the loans goes to the men. Moreover, there is only 19% of the microfinance loan that goes to the women whereas rest 87% of the microfinance loan is availed by the men in the country (Najam, 2020). Furthermore, the women in Pakistan cannot even open up a bank account without mentioning the name of her father or husband as the witness while opening up the account. On the other hand, according to the survey of International Monetary Fund (IMF) carried out in 2018, the GDP of Pakistan can rise up to 30% if the women participate in the economic activity of the country.

Shared workspaces (SWWs) or coworking space refers to an open office environment that provides access to various other amenities which includes printers, meeting rooms, scanners, Wi-Fi, recreational facilities etc. There are demarcated desks in a SWW and the workspaces differs from other depending on the priorities of the specific workspace. SWWs not only provide a physical space but often support entrepreneurs in their growth through various means. Global coworking survey was carried out by Deskmag (2019) and majority of the respondents were related to the field of IT which indicated that the IT-sector is founder of SWW than other businesses. Therefore, there is a need to find if other sectors require a SWW or not and what kind of a SWW is more suitable or relevant for women entrepreneurs given the hardships and challenges they face. There are various sectors in which currently female entrepreneurs are working i.e., textile, food, technology, fashion, however due to the time limitation and resource limitations only one sector has been targeted in the research work.

Studies highlight that women can be the agents of change in businesses and entrepreneurship (Rosca, Aggarwal & Brem, 2020). Clark Muntean and Ockazanc-Pan (2016) argued that in comparison with the men, women tend to employ inclusive strategies in a better manner and women tend to have feminine competencies that make them better suited for various social enterprises as well. Such women can contribute towards good socio-economic development.

Hussain (2020) carried out a research on challenges that are faced by Pakistani women entrepreneurs, however, the study focused more on the social entrepreneurs and that too working specifically in the war against terrorism affected areas i.e., KP and FATA. On the other hand, Yaqoob (2020) focused on challenges that Pakistani women entrepreneurs have to face and concluded that women entrepreneurs have

to face cultural, social and financial constraints during the growth of their businesses. However, the research study did not focus on any specific industry. Jabeen and Ahmad (2018) also focused their research study on the culture and barriers that women entrepreneurs in Pakistan have to face and found that substantial social cultural impact the businesses of women entrepreneurs. The study found other factors impacting the women entrepreneurs include self-confidence, experience, education, society and training. Moreover, Zeb (2018) focuses on the psychological and social factors that impact the entrepreneurial performance in Pakistan of the women entrepreneurs. The study also did not focus on any specific industry but was done on women entrepreneurs from all industries in Pakistan. A similar research study was also conducted by Nasir, Iqbal and Akhtar (2019) in which they researched the factors impacting growth of women entrepreneurs in Pakistan. These factors included education, social cultural issues, personal factors, financial factors and experience of women entrepreneurs. Ali, Khan and Haq (2019) took the case study of Punjab and found that social, economic, administrative and legal factors impact the women entrepreneur's performance. However, these research studies have explored only the challenges that women entrepreneurs face in Pakistan and the support and facilities required by these women entrepreneurs are not widely understood. Moreover, the research studies have not been on any specific industry but the women entrepreneurs as a whole.

SWWs tend to provide attractive environment to the businesses. However, shared workspaces cannot be formed itself without elaborating the motives and needs of the users expected to use it (Bronkhorst, 2020). Therefore, it is integral that relevant industries and the circumstances of the users are studied in order to come up with a suitable SWW for the entrepreneurs. Shared workspaces not only provide a physical infrastructure but breaks the isolation and provides an environment that favors collaboration opportunities and meetings (Moriset, 2014). Bronkhorst (2020) state that there are mainly two prominent user groups of shared workspaces; first one is of self-employed individuals and second is of skunkworks groups that have smaller teams of large organizations. Self-employed females are usually not supported by investors and are more likely to subscribe to some minimum affordable membership fee that provides them access to hot-desking (Paterson & Preece, 2017). Self-employment has been on a rise around the globe (Waters-Lynch et al., 2016) and there also has been growing awareness regarding the shared workspaces. In order to enhance their capabilities, entrepreneurs greatly rely on the facilitation of the professional community network (Sagacite, 2017) which is often provided by the shared workspaces. As a result, it has become highly important to design an environment that enhances social collaborations, and integrates technologies. 2018 global coworking survey reported that there has been 15% increase in the usage of coworking spaces between 2012 and

2018. Main attractions of shared workspaces mainly include access, affordability and flexibility (Bronkhorst, 2020). The research study of Halvitigala, Antoniadis and Eves (2020) highlight the importance of suitable facilities within the shared workspaces in order to foster innovation amongst the entrepreneurs.

Women entrepreneurs tend to be the underserved segment of the society and tend to face more challenges than the male entrepreneurs (Kelly, Kimakwa & Brecht, 2020). Women tend to face various challenges in accessing resources including marketing, promotion and finances and the growth of women led businesses tend to be slower. Therefore, building an entrepreneurial community for the females through various means is highly beneficial for the women entrepreneurs (Kelly et al., 2020).

Therefore, from the literature it is evident that the past studies have focused on challenges and barriers for women entrepreneurs in Pakistan but the study to dive deep into the kind of support and facilities that the women entrepreneurs require are lacking in regards to a SWW. Moreover, past studies have been focusing on social entrepreneurship but a specific segment of an industry has not been targeted. The largest manufacturing industry in Pakistan is that of textile industry. Pakistan tends to be the 8<sup>th</sup> largest exporter in the textile commodities in the continent of Asia. Furthermore, a large portion of GDP is contributed by the textile industry in Pakistan i.e., 8.5%. This sector also contributes to 45% of the total labour force of the country (GoP, 2021). Furthermore, from more than 2000 women entrepreneurs registered with Khawateen rozgar services (2021), the percentage of women entrepreneurs were the most in textile/fashion industry i.e., 34% followed by education, food, technology and others. There is no doubt that women are greatly involved in textile industry in Pakistan since it is a venture that can even be run from the comfort of their homes. Textile sector has also been specifically selected for the study as according to the World Bank report 26% of the women in Pakistan are attached with textile business (Waseem, 2021), therefore, this calls for research in the textile sector since majority women entrepreneurs are associated with this sector in Pakistan. Moreover, women entrepreneurs tend to be critical towards economic growth due to which it is essential to study the women entrepreneurship (Rafi, 2020). According to McKinsey Global Institute, women's equality can enhance the global economy by \$12 trillion by the year 2025 (Rafi, 2020). Therefore, this calls for a need to determine and deep dive into the women entrepreneurship and how it can be grown specifically in the textile industry in Pakistan and see how women-led businesses can further grow through support and provision of facilities. Moreover, very limited literature is found focusing on shared workspaces for women and this niche requires more research to see how shared workspaces can prosper the growth of women-led businesses. Similar study has not been carried out in the context of Pakistan and even in the context of developing

countries the literature is pretty much limited. Moreover, empirically, similar research has not been carried out focusing on the women entrepreneurs of textile industries and conducting interviews from them in order to determine whether there is a demand of shared workspaces and how it can facilitate growth of the women-led businesses.

The study starts with providing background of the topic followed by discussing the research aims, questions and objectives of the study. The study then discusses the theoretical framework followed by the methodology adopted in the study including the approach, participants, procedure, ethical considerations and analysis. The findings of the study are discussed in detailed including narratives of the respondents. The study concludes with discussion, limitations and suggestion for the future research.

### **1.1 Research Aims**

The aim of the research work is to determine challenges of the women entrepreneurs in textile sector, and what resources/facilities can help their businesses grow with the help of a SWW. The target are the females who are cloth resellers or have a small-scale boutique/stitching unit.

### **1.2 Research questions**

The research questions of the study are as follows:

1. What challenges do women entrepreneurs in textile sector have to face?
  - a. Do the women in textile sector prefer registering their business or is it challenging for them?
  - b. What challenges do the women entrepreneurs have to face in their businesses?
2. What kind of shared workspace is helpful for women in textile sector to grow their businesses?
  - a. What facilities do the women entrepreneurs require?
  - b. What kind of payment model are women entrepreneurs comfortable in?
  - c. Is COVID-19 a concern for these women entrepreneur for a SWW?
  - d. Do women entrepreneurs feel comfortable in sharing a workspace with other women in the same industry?

### **1.3 Research Objectives**

The objectives of the research study are as follows:

- To identify the challenges that women entrepreneurs in textile sector face
- To explore the support required from a SWW for the growth of women businesses in textile sector

## 2. Theoretical Framework

Entrepreneurs require support in the form of different resources; therefore, the current study adopts the resource-based entrepreneurship theories to explain the support required by women entrepreneurs from SWWs based on the challenges that they face. The argument of the resource-based theory is that access to resource for the entrepreneurs is integral predictor of the growth of the ventures of entrepreneurs and opportunity-based entrepreneurship (Alvarez & Busenitz, 2001). The resource-based theory stresses on the significance of the human, social and financial resources for the entrepreneurs (Aldrich, 1999). Therefore, the theory argues that resources' access improves the ability of the entrepreneurs to detect and act on the opportunities that are discovered (Davidson & Honing, 2003). Leeming (2018) state that theories are used in qualitative research in order to draw lens of various aspects of the data. In this manner a new and clearer perspective of the data is obtained and the transferability of the findings is enhanced (Leeming, 2018). Resource-based theory focuses on heterogeneity and claims that industries differ in the resources that they possess (Foss, Klein, Kor & Mahoney, 2008). The same concept is applied to the current study in the sense that textile industry is different from other industries/sectors in which the women work in e.g., food industry, tech industry etc. Therefore, since different sectors require different resources and support, therefore, distinct strategy is required for growth of women entrepreneurs in distinct sectors.

The nature of the exploration of the study is given in figure 1:



**Figure 1:** Nature of Exploration of Study

## 3. Method

### 3.1 Methodological approach

In order to achieve the objectives of the study qualitative approach has been

adopted. The approach of phenomenology is adopted in the research study. Phenomenology focuses on the lived experiences of the individual's and the essence of the phenomenon is explored in this manner (Teherani et al., 2015). The lived experiences of the women entrepreneurs in textile industry are examined in the research study and this will enable to explore the phenomenon. The approach of phenomenology was adopted by Salahuddin, Mahmood and Ahmad (2021) in their research which focused on exploring the lived experiences of women entrepreneurs in Pakistan. This approach helps to uncover the experiences of the participants achieving the objectives of the study. The study of Indrasari et al (2018) focused on determinants of success of women entrepreneurs and a phenomenological approach was adopted in the study as well.

Interpretivism philosophy has been adopted in the study as the focus in the study is on how the respondents make meanings of their words. The ontology of the study is intersubjectivity and the epistemology is interpretive since interpretivist philosophy is adopted (Schwartz-Shea & Yanow, 2020). Interpretivism is selected as it is believed that humans construct knowledge through interpreting their experiences (Pascale, 2011). The knowledge tends to be grounded in the experiences of individual's (Greene, 2010) and in this case in the experience of the women entrepreneurs in the textile sector. The knowledge is therefore idiographic and it tends to be relative to the persons from whom it emerges. Therefore, the phenomenon of support required by the women entrepreneurs is understood through an interpretive process which further explicates meanings (Constantino, 2008). The philosophy is epistemologically transactional and subjectivist as the findings are created as the investigation proceeds. In this case the knowledge and the knower are not separable. It is further described as perspectivism by Schwandt (2003) as individual experiences a certain phenomenon through a particular lens and the conceptual framework is developed based on the individuals' perception regarding the world.

### **3.2 Participants**

The participants of the study include females in textile industry of Pakistan who are either resellers or have a small-scale boutique/stitching set-up. Participants are chosen from the city of Islamabad, Karachi and Lahore (urban areas). These cities have been selected due to ease of reach to the relevant sample of the researcher i.e., due to convenience of the researcher.

### **3.3 Procedure**

14 Semi-structured interviews were conducted in the study to explore the essence of experience of the women entrepreneurs in the textile industry as has also been used

in the study of Adejuwon (2021). Semi-structured interviews have been conducted as a predetermined open-ended question have been asked from the respondents and the method allows to probe the respondents during the interview to obtain suitable answers (Adams, 2015). Probing is done in order to enhance the amount of data that is collected per respondent which increases the efficiency of the sample (Weller et al., 2018). Along with transcription of data, memos have been made use of as it helps in uncovering the meanings with the help of intuition, occurrences and hunches (Creswell & Poth, 2018). The same procedure has also been made use of in the research study of Adejuwon (2021). The questionnaire for the semi-structured interview has been given in Appendix A. Voluntary response sample has been used in the study as an email/message was floated amongst the targeted population asking if they would like to participate in the interview. The target population was sent email/message via the database of Khawateen Rozgar Services who have data of over 2000 females entrepreneurs registered with them. The interested respondents, responded back via email/message. The sample size of the study is not determined a priori as argued by Sim, Saunders, Waterfield and Kingstone (2018) that the approaches to determine the sample size are questionable including conceptual models, rules of thumb, statistical formulae and numerical guideline of the empirical studies, therefore, it can be problematic to determine the sample size in qualitative a priori. Therefore, interviews are conducted in the study till the saturation point is reached as recommended by Braun and Clarke (2019) and Low (2019). Saturation is operationalized in a manner that it is consistent with the research questions of the study (Saunders et al., 2017).

The interviews have been transcribed using denaturalized transcription method which means that idiosyncratic speech elements have not been considered while transcribing as the interviews were conducted online and non-verbal language was not considered during the transcription (Azevedo et al., 2017). The transcription guidelines of Azevedo et al (2017) have been followed in the study which is a six-step process of prepare, know, write, edit, review and finish. A sequential transition scheme for the transcription has been followed. Any sensitive content, if found, has been removed as well in order to ensure confidentiality of the participants. The respondent has been labelled as “R” and interviewer as “T”. Interruption during the conversation by the other person has been coded as [int]. After transcription of the interviews, translation was carried out as majority of the interviews were a mixture of English and Urdu language. All interviews were translated to English for coding purpose. Transcription and translation were carried out manually without the aid of any software.

### 3.4 Ethical Considerations

Six important ethical issues as identified by Arifin (2018) have been considered in



the research study. Informed consent is taken from all the respondents which include voluntary consent of the respondents and it is made sure that the subjects understand the purpose of the study. It is made sure that the subjects are able to comprehend the information conveyed and the agreement has been obtained after explaining the research process to the respondents. Written consent has been taken from all the respondents. Moreover, all the respondents were approached individually and the purpose of study explained to them on an individual basis. The participants were informed that they had the right to withdraw at any time from the study. Moreover, the anonymity and confidentiality of the participants was preserved throughout i.e., during the interview, analysis and findings. All the interviews were conducted by the researcher in a private room without any access to the outsider. The transcribing of the data has also been done in a private room using earphones which avoids any possibility of data being heard by any outsider. Approval was sought from Khawateen Rozgar Services for access to the participants for the research study. All the data was password protected.

### 3.5 Analysis

Thematic analysis has been used in the study as it is a powerful tool for analyzing data, summarizing it, report repeated patterns and highlighting the key features (Braun & Clarke, 2006). Braun and Clarke (2012) state that thematic analysis is suitable to use when set of experiences, behaviors and thoughts need to be understood as enables to search for common meanings. Thematic analysis is argued to be well suited for phenomenology (Joffe, 2011). Thematic analysis has also been used by Salahuddin, Mahmood and Ahmad (2021) in their research work who studied the lived experience of women entrepreneurs in Pakistan. Thematic analysis has also been used in the study of Adejuwon (2021) and Kumalasari, Lukiyanto and Purnomo (2021) focusing on women entrepreneurs. In order to carry out thematic analysis, the six steps of Braun and Clarke (2006) have been considered which includes; 1) familiarization with the data, 2) generating initial codes, 3) searching for themes, 4) Reviewing themes, 5) Defining and naming themes and 6) Producing the report. Atlas.ti software has been used in order to conduct the thematic analysis.

## 4. Findings

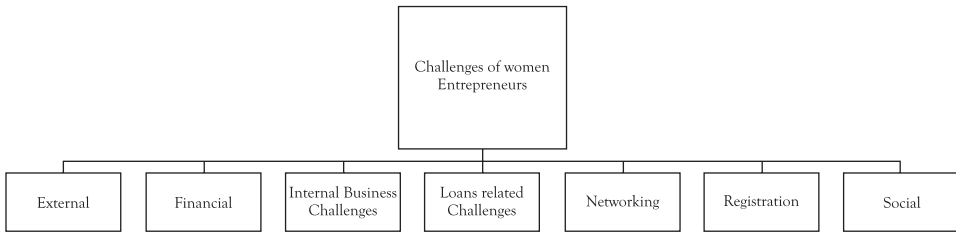
The demographics of the respondents are summarized in Table 1.

Table 1: Respondent Characteristics

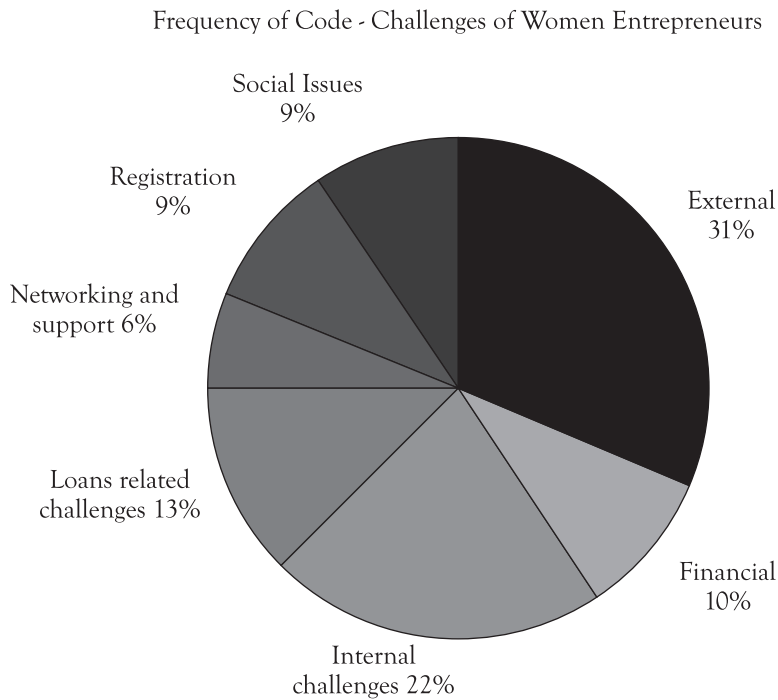
Characteristic	Percentage of respondents (%)
Is your business registered?	

Yes	21
No	79
Marital Status	
Single without dependents (children and/or elderly)	36
Single with dependents	22
With husband without dependents	21
With husband with dependents	21
Highest Level of Education	
Master's	50
Bachelors	36
Non-completed bachelor (university) degree	7
college	7
City	
Karachi	57
Lahore	36
Islamabad	7
Year when business was started	
2010	7.14
2012	7.14
2014	21.4
2015	7.14
2019	7.14
2020	50

The total codes generated for the 14 in-depth interviews were 176. After initial coding, 8 codes were deleted as they were found to be not useful for the analysis. The codes were then merged into 52 categories which were further merged into 2 themes: Challenges of women entrepreneurs and SWW Must haves. Challenges of women entrepreneurs can be divided into 8 subthemes (Figure 2): External challenges, financial challenges, internal business challenges, loans related challenges, networking challenges, registration challenges and social challenges. Whereas SWW must haves can be divided into 5 subthemes: Flexible payment options, non-financial support, suitable facilities, financial support and flexible usage of SWW (Figure 4).



**Figure 2:** Theme 1 and it's Subthemes: Challenges of Women Entrepreneurs



**Figure 3:** Frequency of Code

#### a. Theme 1: Challenges of women entrepreneurs

From analysis it was evident that the women in the textile sector of Pakistan have to face a diverse range of challenges. The challenges act as a hurdle towards the growth of the business. In the frequency of code external challenges were the most dominant one followed by internal business challenges, loans-related challenges and financial challenges (Figure 3).

##### *i. External challenges*

The respondents faced various external challenges which includes the business downfall due to COVID-19 as reflected from statement of one of the respondents:

“Weddings are also not large scale anymore so expenses on weddings are even less now” (R10) reflecting that the females working in the textile industry have to face less demand due to lesser events. Another respondent quoted “If we think about the pandemic right now, obviously during the lockdowns we have been affected” (R3) which again reflects that pandemic has struck the textile sector in a negative manner leading towards decrease in demand.

The government support has also been limited towards these businesses discouraging them to expand and come forward: “And more support from the government in that sense that it should be more friendly for the new people to enter the business and they should be willing to start their own businesses rather than you know hide behind online platforms specially it should be so friendly that they are willing to pay taxes” (R3).

Majority of the respondents sold their products online and online selling trust issues is a major obstacle that the women face in textile sector: “People do not trust online business due to the online frauds. People don’t trust and want to preorder and pay after delivery, however, this is not possible every time” (R5). Customers have faced online fraud issues therefore selling entirely online reduces the credibility of these women.

Adding to it, being a female business woman is not easy in the environment of Pakistan. People tend to be less supportive towards females and the interaction of female business women with the male counterparts has not been very positive: “On the other hand, females need to interact with males for business stuff and when we buy stuff from males in the market their thinking is very different and not so good” (R7). This acts a hurdle and females are not able to market and grow their business due to lack of support from others.

#### *ii. Financial challenges*

In-depth interviews revealed that the respondents required financial support in order to grow their businesses. The respondents were financially sound enough and were investing themselves to support their businesses: “Right now, I have to invest my own savings and I would like to have some investment” (R2). Another respondent narrates: “Right now, I am need of capital. I need some investment so that I can make some dresses and display them on racks” (R5). The respondents strongly believe that if they receive some amount of investment for their businesses then they would be able to grow and take the business further.

The businesses that the female entrepreneurs run are on a small scale and finances remain one of the main issues due to which they cannot purchase raw material or

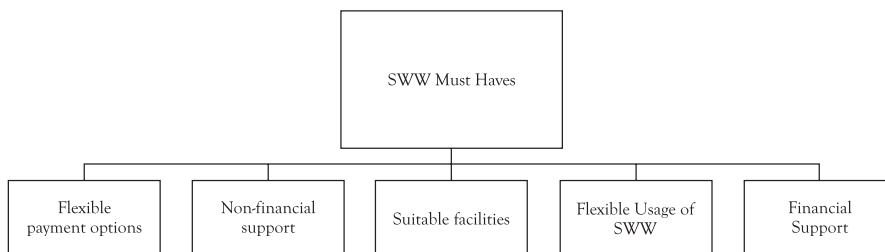
product in bulk: “I do not have enough amount to buy enough stock, this is a small-scale business, the revenue I get have to buy stock from the same money, mainly the profit is less” (R12). Due to these issues, the revenue generated is invested back in the business and less profit is obtained. Therefore, very little amount is left for reinvesting in the business as well. Generally, the revenue generated is pretty unstable due to which investing more amount is a big risk for these entrepreneurs as they already have very limited resources available.

### *iii. Internal business challenges*

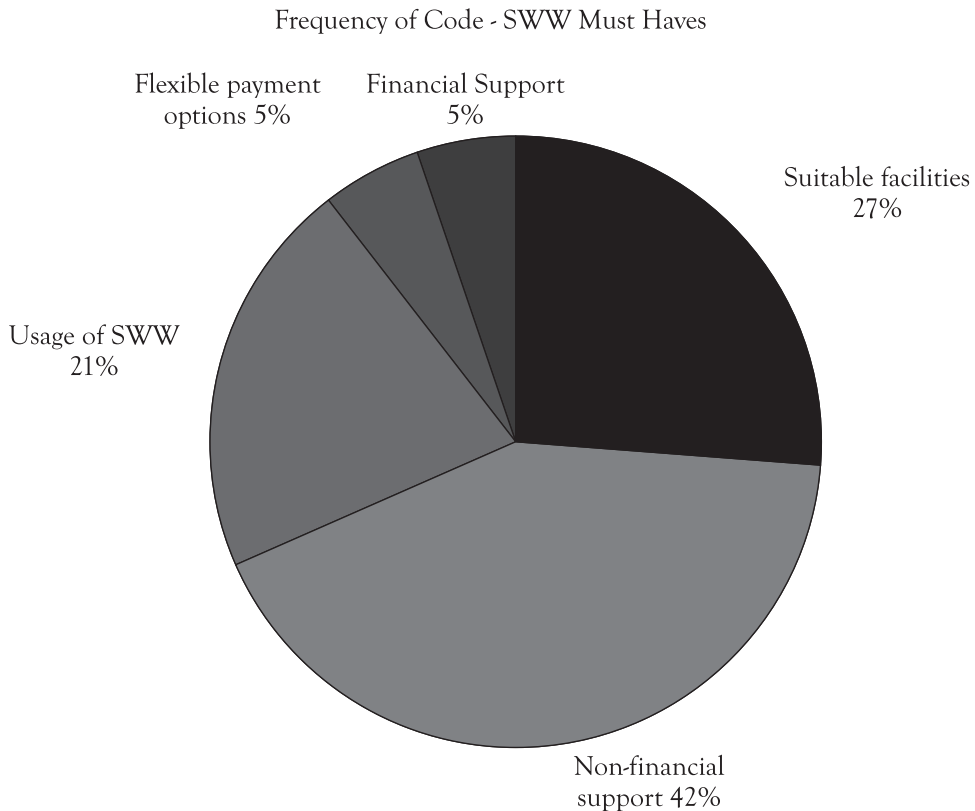
Textile sector women entrepreneurs have to face internal businesses challenges as well since they do not have very strong support at their backs: “The only thing is that I do not have a business background and that is an obstacle and that brings the question if I will be properly able to take forward the business” (R7). Therefore, handling business processes can be tough due to lack of relevant experience. HR issues are yet another concern as the entrepreneurs are not well-staffed according to the requirements of their businesses. One of the respondents narrated: “Our team is not a very well managed one, the processes are not well aligned” (R7). At times the entrepreneurs also have to face transport related issue regarding delivery of their products due to mismanagement: “I have faced issues from courier services and faced losses due to it because I don’t have experience” (R8).

Furthermore, the entrepreneurs do not have enough know-how regarding how to increase their sales using different platforms and are not enough trained on doing targeted advertising: “I use Facebook, there was some response in the beginning but then a lot of irrelevant people used to contact” (R9). The entrepreneurs require racks in order to display their products at reasonable prices which contribute towards increase in their sales: “Racks for display of the clothes are required” (R12).

The entrepreneurs are not so technically sound and do not have resources to develop a platform or a website for their business. However, in the era of technology, a basic website has become the need of hour: “Yea I am planning to develop website and I need assistance in that because I could not understand anything” (R11).



**Figure 4:** Theme 2 and its Subthemes: SWW Must Haves



**Figure 5:** Frequency of Code

Lastly, maintaining inventory can be an issue for the entrepreneurs as well as they usually buy stock and do not have enough room for storing inventory in bulk: “Obstacles are there in inventory management” (R6).

*iv. Loans related challenges*

Majority of the respondents were not in favor of loans due to either interest associated with or the lengthy requirements of loans which they are not able to fulfil: “There are specific requirements for taking loans and I do not fulfill those requirements” (R5).

Respondents also strongly agreed that loans are not required for their businesses as they are currently on a small scale and would consider going for loans if the business is on a large scale: “No, I have not ever taken loan but I am planning to take loan if the circle goes on in order to expand the business” (R9).

*v. Networking challenges*

The respondents directly required networking support in order to grow their busi-

ness as they had a limited circle and having a wider network would help to increase their sales: "...my social circle is not so big" (R9), "I basically require good PR" (R1). The respondents do not have enough leads or a wide online community where they can promote and sell their products. The respondents do not have good access to their target market and require more platforms for networking purposes. There are not even enough exhibitions held where they can showcase their products, expand their network and create more awareness regarding their products: "There used to be high end exhibitions in areas of defense, Clifton, and 5-star restaurants focused mainly on hand-made products. These exhibitions do not take place now" (R1).

#### *vi. Registration challenges*

As evident from Table 1 that majority of the businesses were not registered. The respondents are interested in registering their businesses; however, they believe that businesses is currently not on a large scale so they did not feel the register their businesses as of yet: "I have not registered because there is not much income and I depend wholly on wholesale" (R4). On the other hand, registration process has plenty of requirements and the respondents are not sure regarding after registration compliance due to which they avoid registration of their businesses: "See I can register the business, there is no as such issue. But if I register then I don't know how much I will have to comply and pay after that" (R12).

#### *vii. Social challenges*

The female entrepreneurs do not receive support from the market when they go outside their homes due to their gender which negatively impacts the pace of their business and acts as a hurdle in their processes: "When dealing with the dealers; if we want to purchase then we have to tell them that what we will be doing with it, then they require a male reference, then I have to stop communicating with such people who create issues" (R11), "...females need to interact with males for business stuff and when we buy stuff from males in the market there thinking is very different and not so good" (R7). The women entrepreneurs therefore do not feel much comfortable while interacting with males as the response is not positive or supportive. There are not enough people around these women to provide them with moral support as well to keep them going: "...I need people around who can support me rather than degrade" (R11).

### **b. Theme 2: SWW must have**

The frequency of code (Figure 5) reflects that the most dominant code was non-financial support followed by suitable facilities and usage of SWW.

*i. Flexible payment options*

The female entrepreneurs require flexible payment options for SWW which includes multiple options for them: payment on usage base (daily or monthly), and payment on percentage basis i.e., on the percentage of sales. The females want to pay when they use the SWW and generally do not want to be bound towards a monthly payment: “Moreover, we should pay only when we use it” (R14). The entrepreneurs want the fee to be minimum and were willing to pay once they know that the SWW is fruitful for them and contributes towards their growth: “It should be minimum at the start, if the SWW is beneficial for businesses then there should be percentage on the sales” (R10).

*ii. Non-financial support*

The women entrepreneurs want the support from SWW in various forms which includes physical space, technological support: “Laptop or a computer system is required as well” (R4), trainings: “...Need trainings regarding budgeting” (R8), workshops, networking: “I need a good social network” (R9), business growth support: “I believe most support is required when the business is growing” (R6), mentoring support: “I need proper guideline as well as people do not give appropriate guideline” (R11), and marketing and advertisement support: “I need support in knowing that how to expand the market for my business” (R7). The women entrepreneurs believe that if such support is provided from the SWW then their business can grow and they will be happy to use such a workspace.

*iii. Suitable facilities*

According to the entrepreneurs, all basic facilities should be there in SWW which includes prayer room for females, good and safe environment: “For females, the environment should specifically be good, there is no issue for males but there is for females” (R12), day-care facilities and business center facilities: “Also require printing facility, business center facility, internet, minibar from where tea for guests can be arranged” (R14). The female entrepreneurs prefer to have SWW in a crowded place in the center of the city so that maximum people would visit as this will aid in the growth of their business: “Tariq road, as there is a very big market there and there will be more sales there” (R10).

*iv. Flexible Usage of SWW*

Female entrepreneurs were comfortable in using SWW with businesses from any industry: “I think it’s a good opportunity, a place where we can work collectively is really good option” (R7). They did see advantages in using an SWW. However, since



majority of them were working online therefore they wanted the SWW to be flexible in terms of usage as they did not require SWW for full-time usage: “I do not really require an SWW as I am operating from home and that’s how we will be operating in future as well” (R4).

#### *v. Financial support*

Respondents required financial support as well in order to grow their business as the businesses were not financially very sound: “In start when we start a business, we invest everything we have and have nothing left and business does not give return at an early stage. We have to constantly add in business and it takes time till gives us some profitable return. If a person does not have finances in start so the business won’t last long” (R11).

## **5. Discussion and Conclusions**

Women entrepreneurs generally have to face plenty of challenges. This study provides deeper insights into the challenges that the women entrepreneurs in textile industry face in Pakistan. The study further highlights the kind of support that is required by the women entrepreneurs in order to grow their businesses. Women entrepreneurs in the textile industry have to face challenges in various forms which include financial challenge, loans related challenges, registration challenges, external challenges, internal business challenges, social challenges and networking challenges with external challenges being the most dominant amongst these. These challenges act as a hurdle in the pathway of success of these entrepreneurs and hampers their growth in the competitive market. The women entrepreneurs therefore need support for stability and growth. A SWW in this regard tend to be a suitable option for the women entrepreneurs which provides support to the women entrepreneurs in the form of financial support, non-financial support (trainings, business growth support, workshops, mentoring, technological support, networking, marketing and advertisement support), and has all the basic suitable facilities including business center, prayer room, day care, and a safe and healthy environment. Results indicate that non-financial support is the most integral form of support to be offered by SWWs which reflects that SWWs should have a keen focus on it for enhancing women participation in SWWs. The SWW should further have minimum charges for the usage of space and other additional services. Moreover, flexible or multiple payment options should be available for the women entrepreneurs from which they can opt for. These options can include but not limited to payment on daily usage basis, monthly charges, weekly charges, and charges based on sales percentage. Overall, the main aim of the SWW should be to provide a platform to the women entrepreneurs with the help of which they can grow their businesses. The model developed by the current study shows a

broadier picture of the challenges of the women entrepreneurs in the textile industry and how SWW can help these entrepreneurs in coming forward in the market and expand their businesses. SWWs, government policies and other related entities working in the field further need to take suitable measures in order to ensure that the challenges identified are minimized for women so that their growth is not hampered and they are supported in multiple ways.

Our findings suggest that women in the textile industry do want to register their businesses, however, due to small scale of the business they are not in the favor and the need to do so as it comes with plenty of compliances. They do understand the importance of registering a business, however, they believe that a home-based business functioning on a small scale is not in the need to register the business officially. Karki and Xheneti (2018) also argue on the process of formalization of women entrepreneurial ventures tend to be complex and cyclical nature. Karki and Xheneti (2018) further highlight that business registration does empower the women but this is not the case in every situation. Furthermore, keeping in mind the situation of COVID-19, the women are willing to use SWWs provided that SOPs are followed in the workspace to keep safe. Women in textile industry are open to using the workspace with people of same as well as different industry than them.

Women entrepreneurship promotes the socio-economic development of the countries and women participation in work has the ability to enhance the GDP of a country. Our study is in line with the previous research works concluding that women entrepreneurs have to face various challenges which are not only limited to financial constraints but other challenges such as business instability (Panda, 2018), internal challenges to the businesses (Panda, 2018; Zhu, Kara & Zhu, 2018). Zhu, Kara and Zhu (2018) further highlight in their study that women entrepreneurs face challenges in recruiting HR and have to face competition as well. They further state that limited access to financial capital is another challenge for the women entrepreneurs and these findings support the results of the current study. Current study states that women entrepreneurs have to face loans related issues as they have tardy requirements and generally women entrepreneurs were not interested in loans. The results support the research work of Khaleque (2017) who concludes that if the women entrepreneurs do not access to finance then the growth of their business is hampered. The access to credit for the women SMEs is also lesser than the male counterparts which reflects the difficulties women have to face in getting accessibility to finances for their businesses (Wellalage & Locke, 2017). Furthermore, social challenges which involves the societal expectation and social environment play a crucial role in growth of women businesses and they also impact the networking behavior of the female entrepreneurs (Surangi, 2018).

Previous studies support the claim that if suitable support is provided to the women businesses then their growth enhances and the business can flourish (Chipfunde, Yahaya & Othman, 2021). This support needs to be different forms which includes but not limited to financial support, mentoring support, training support and social support (Chipfunde et al., 2021). Women friendly SWW can benefit the women entrepreneurs and can contribute towards their empowerment. There is a need to develop such SWW that provides necessary resources to the women entrepreneurs so that they are able to successfully grow their businesses (Kelly et al., 2020). A more efficient resource distribution system if adopted by the SWWs can help the women entrepreneurs succeed (Kuschel, 2019). The support of SWWs impact the women entrepreneurs process of venture creation and its success (Amezcuca et al., 2019). Such processes need to be adopted by the SWWs that make the work space more inclusive for the women (Amezcuca et al., 2019). Technological support also acts as an important indicator for the success of women entrepreneurs and they need support in technical competencies as well in order to grow their businesses (Sardar et al., 2019). SWWs need to be sustainable and being resourceful and having a good environment is the key for sustainability of the SWWs which further leads towards innovation (Oswald & Zhao, 2020). As discussed, literature also suggests that women entrepreneurs need support for the growth of their businesses and this support needs to be in various forms which contributes towards inclusive SWWs.

The findings presented in the current study have integral practical implications. Organizations having SWWs or co-working spaces can utilize the results of the current research study to make the SWW more female-friendly and to encourage more females to join SWW. The results of the study will help enhance the female participation of SWW. The kind of services that need to be offered to attract more female entrepreneurs can be adopted from the study and can be incorporated in the internal regulations or policies of the SWW. Nowadays, SWWs have a keen interest in increasing number of female entrepreneurs and the findings obtained from the study will aid such SWWs to help achieve their goals of gender equality in SWWs. Furthermore, government officials can analyze the challenges that are faced by the women entrepreneurs and then take measures in order to reduce the challenges to the best of their abilities in order to encourage women to undertake entrepreneurship.

### **5.1 Limitations and future work directions**

There are a few limitations associated with the study. Firstly, all the interviews were conducted online due to convenience of the researcher and face to face interviews could not be conducted which might have resulted in deeper insights from the respondents where the actions and emotions of the respondents could also be observed.

Moreover, the researcher had access to respondents from Karachi and Lahore due to which the respondents were mainly from these two cities and rest of the cities in Pakistan were not focused. Thirdly, another limitation of the study is that majority of the respondents had unregistered business therefore the results obtained mainly reflect the challenges and needs of those businesses that are on a small scale and not registered. Lastly, since the research study is a qualitative one therefore the results are generalizable only to the women entrepreneurs in textile sector.

Future work can include focus group discussions as well to get deeper insights from the textile industry and the resulted themes can be tested quantitatively for the generalizability of the work. Other studies can also focus on the registered businesses as well that are well established and a comparative analysis can be carried out between the registered and unregistered businesses regarding their challenges and support that they require. Other sectors can be targeted as well by the future researcher to obtain in-depth understanding of other sectors in which women entrepreneurs work.

## **Appendix A**

### **DEMAND AND SUPPLY FOR SHARED WORKSPACE (SWW)**

#### *Interview Guide*

#### **DEMOGRAPHICS**

D1. What is your age?

D2. What is your marital/family status?

D3. What is your highest level of education attained?

D4. Which city do you live in?

#### **BUSINESS PROFILE**

B1. When did you start your business?

B2. Is your business registered?

B3 (i). If yes, when did you register your business?

B3a (ii). Please can you elaborate on your experience and the benefits you realized for registering your business?

B3b. If no, why haven't you registered the business? What would incentivise you

to transform?

B4. What were the obstacles you faced in the process of registering your businesses?

B5. If you had help with registering, would you register your business?

B6. Why did you choose this type of business?

## CHALLENGES AND SWW DETAILS

Q1. What are your ambitions and plans for growing your business in the next 2 years?

Q2. What are the main challenges to your business?

Q3. What support you need to address the growth of your business?

Q4. When you look for support, do you have any obstacles?

Q5. Do you know what financial services are available to your business?

Q6. Would you be interested in a shared workspace designed specifically for women or both genders?

Q7. What kind of facilities would you need in the SWW to help it grow?

Q8. How do you feel about sharing a workspace with other women working in the same industry?

Q9. Would you be interested in a knowledge hub that you can access remotely for courses etc.?

Q10. What payment model/structure will you be comfortable with in a SWW?

Q11. As a result of COVID 19 do you have specific needs/requirements that will help you feel safer/more comfortable in the SWW?

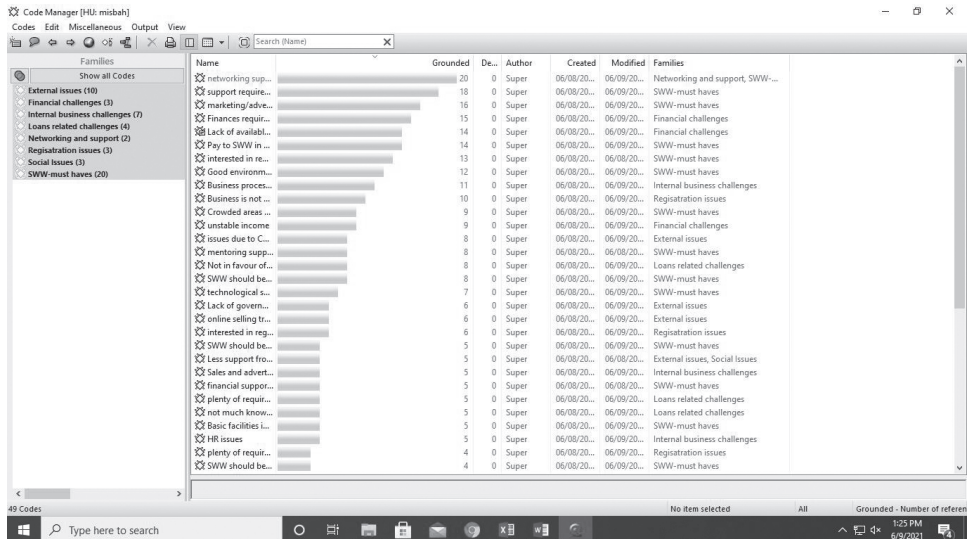
Q12. What is your preferred location for a shared workspace in the city?

**\*The interviewee was asked if they knew regarding SWW, if not then the interviewer explained the concept of SWW.**

## Appendix B

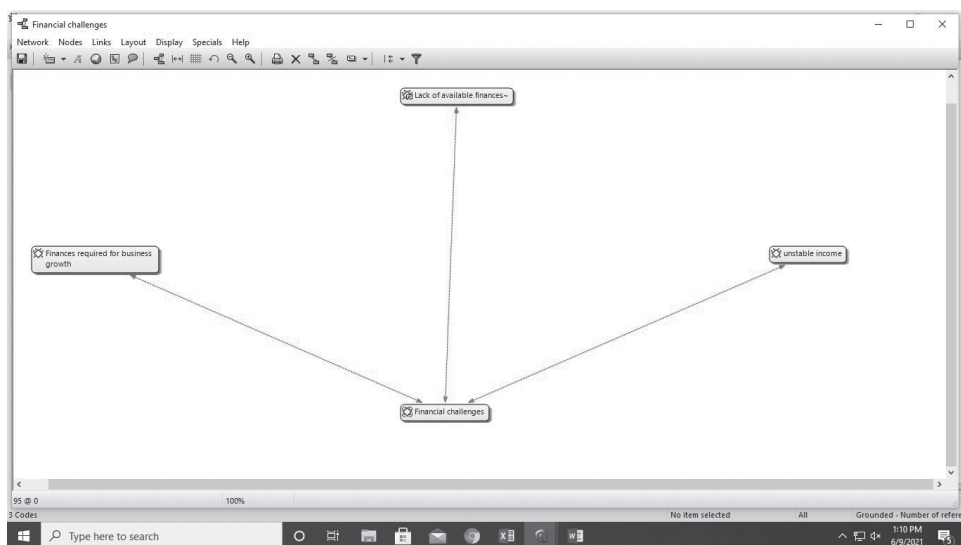
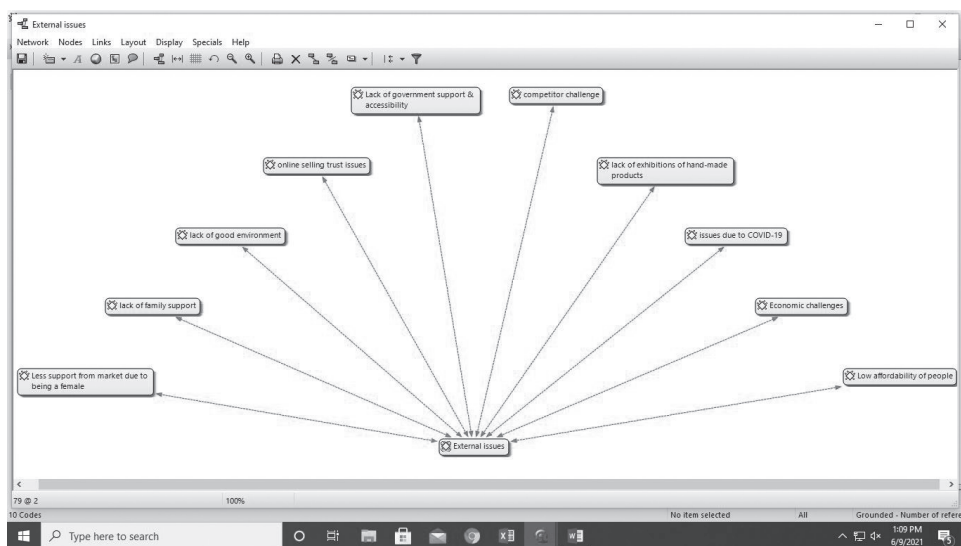
### Overall Groundedness

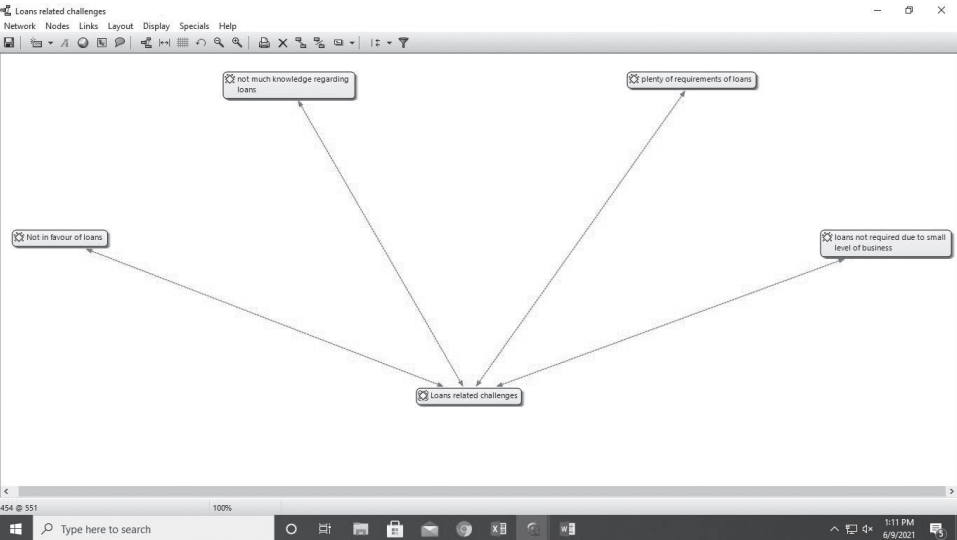
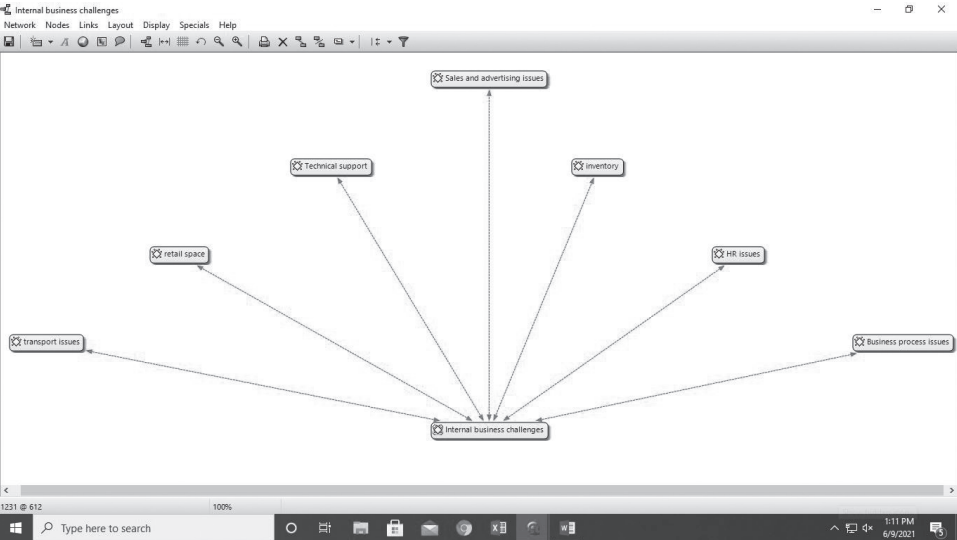
The groundedness obtained of the codes is given in Figure as obtained in Atlas.ti (highest to lowest).



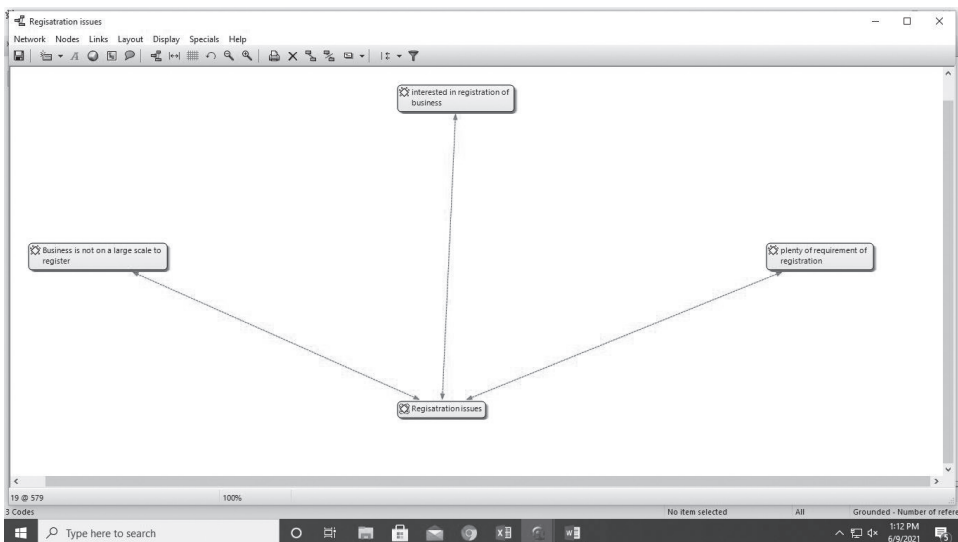
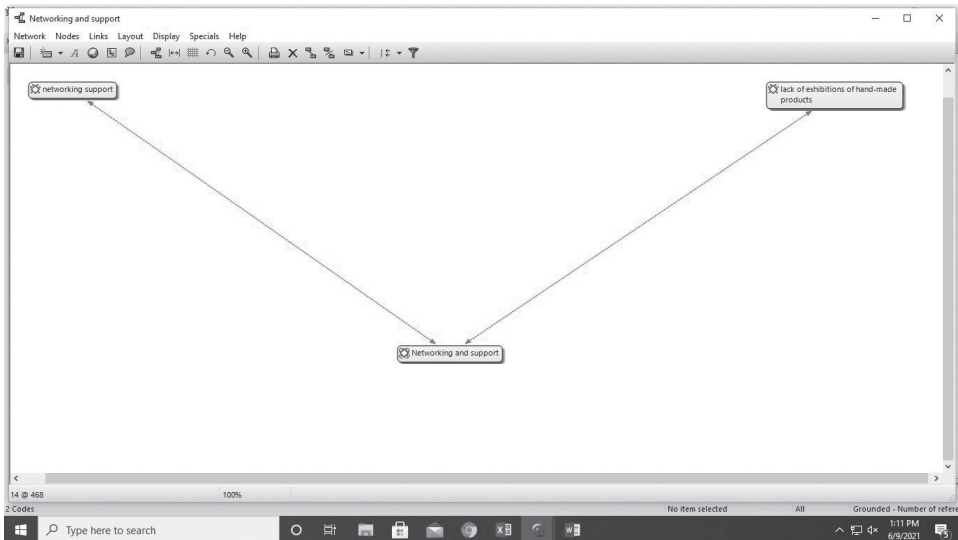
## Appendix C

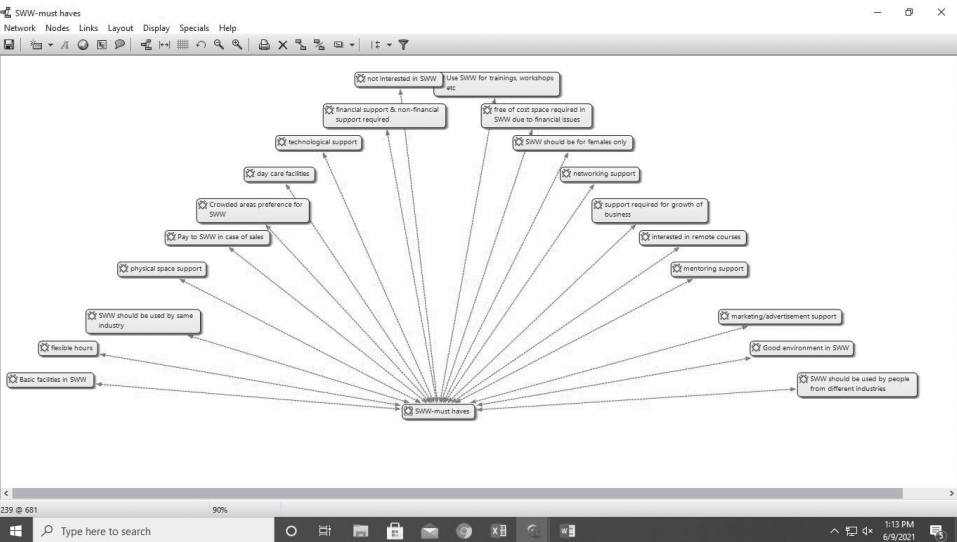
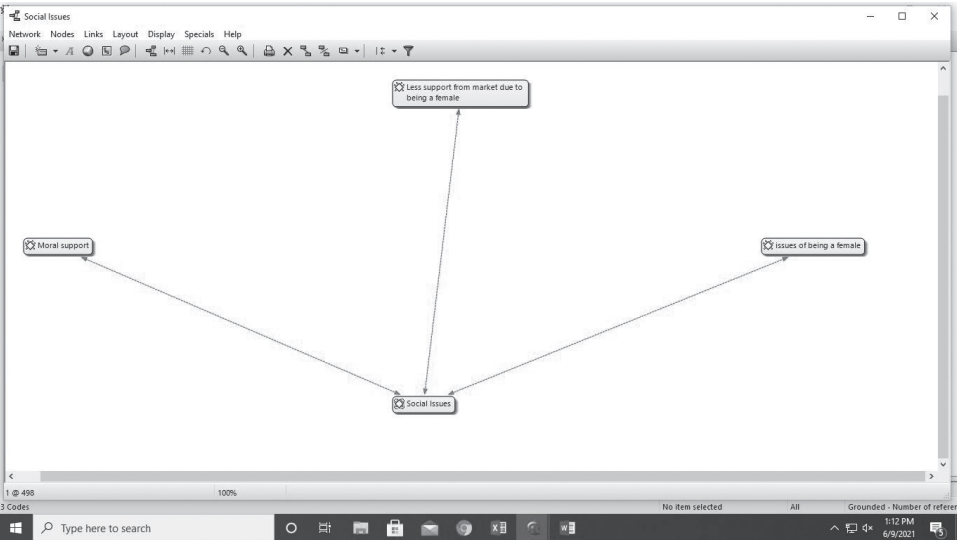
### Network diagrams





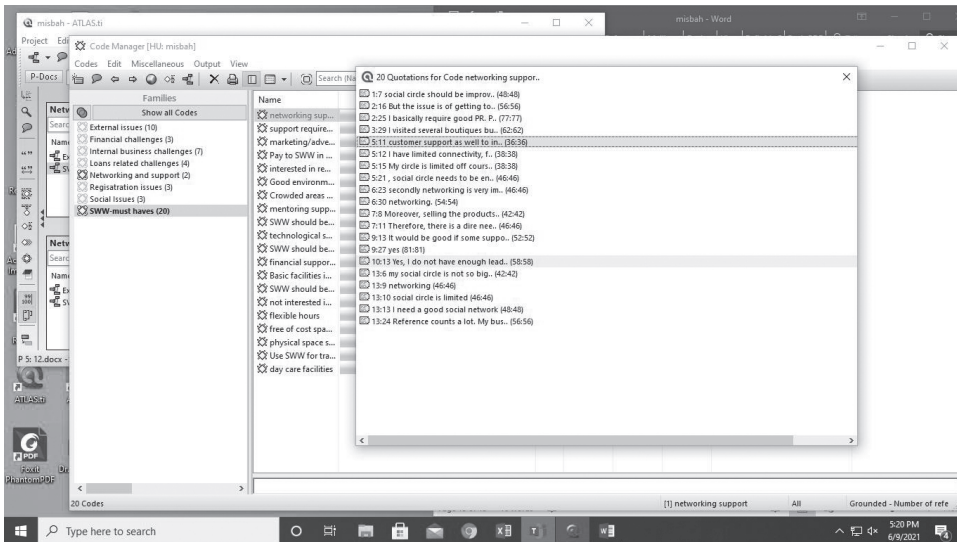
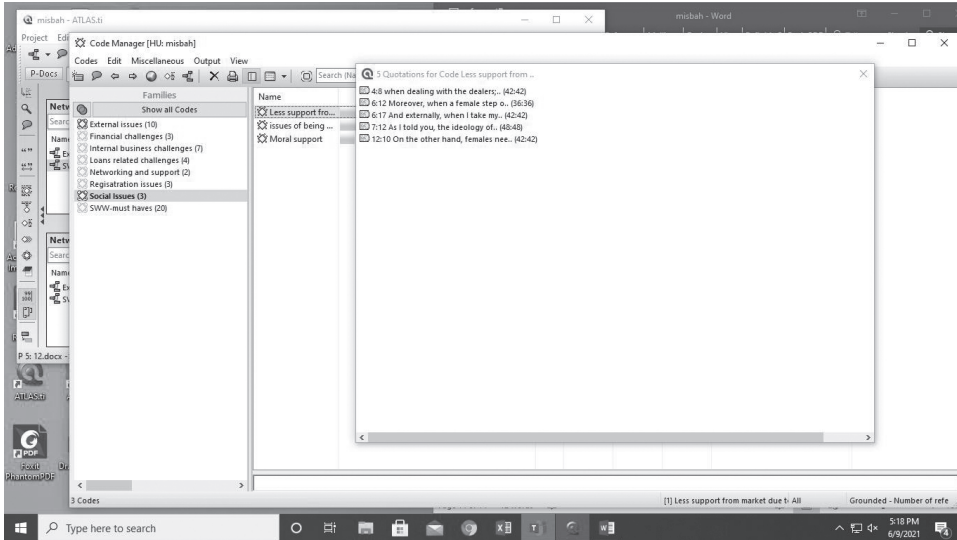


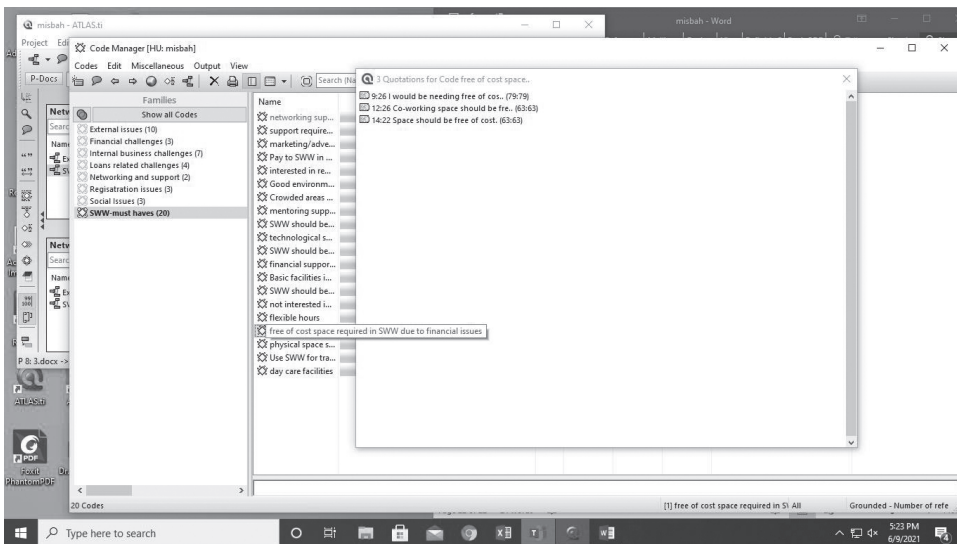
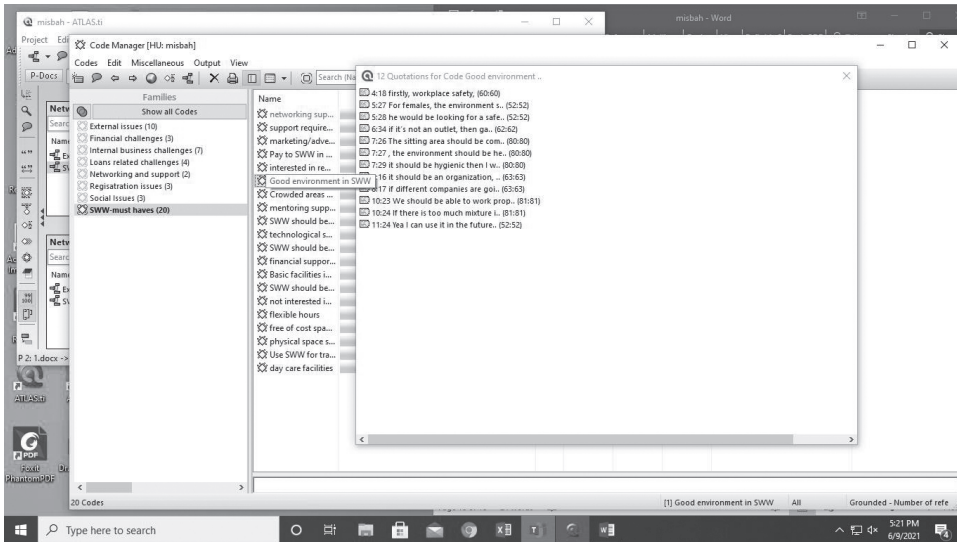


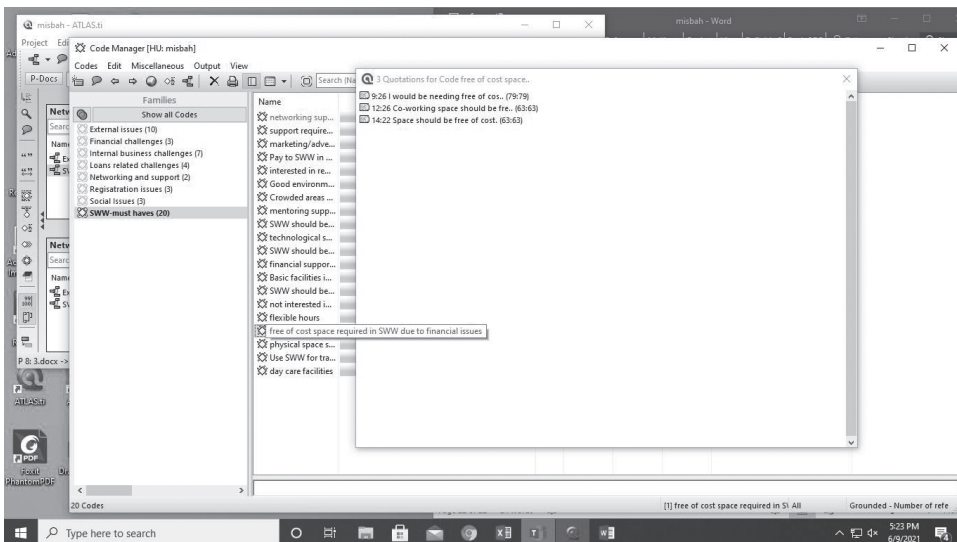
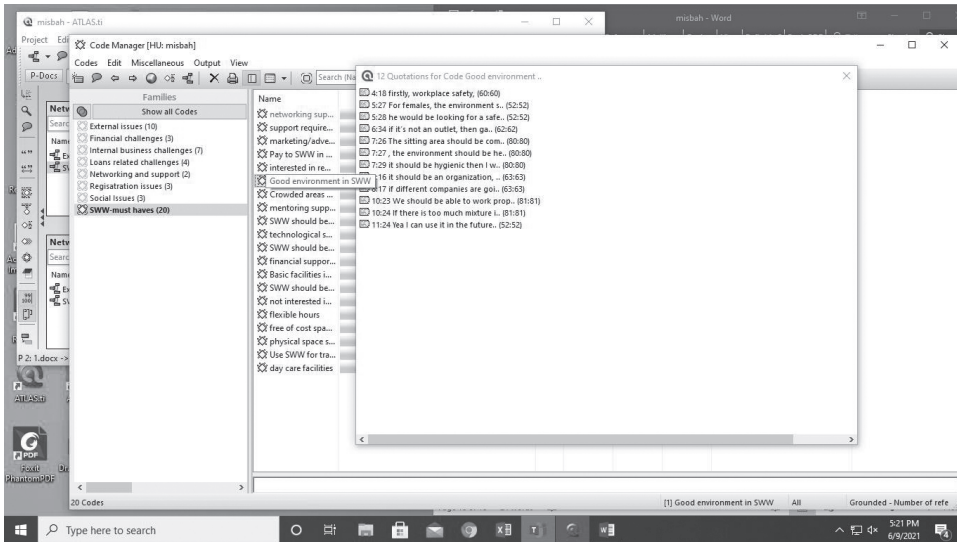


## Appendix D

### Coding Samples in Atlas.ti








## Appendix E

### Approval Form




**Khawateen Rozgar Services  
(Private) Limited**





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Khawateen Rozgar Services (KRS) hereby gives approval to Ms. Misbah Faiz, PhD student of NUST, Islamabad, for identifying relevant female participants through the database of KRS for her research study on "Importance of shared workspaces for women entrepreneurs in Textile sector of Pakistan".

Dated: 4/4/2021

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 Khawateen Rozgar Services

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