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Leveraging International Entrepreneurial Orientation to Accelerate Internationalization in Women-Led Exporting SMEs

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Abstract

In Pakistan, small and medium enterprises (SMEs) are the backbone of the economy, providing 40% of GDP and employing 80% of the non-agricultural labour force. Women-led SMEs—only about 20% of the sector—represent a critical and often overlooked segment of export markets, but have limited representation within them. These companies include textiles (65%), handicrafts (22%), and IT (8%) that are emerging enterprises in Pakistan's rich cultural and economic landscape. Over 500 women-run textile units in Karachi's Korangi Industrial Area export hand-embroidered fabrics to the EU and Middle East, earning billions every year. Likewise, women artisans in the handicrafts clusters of Lyari are using traditional ajrak prints to tap into international ethical fashion markets and combine cultural legacy with economic creativity.

Keywords: Entrepreneurial Orientation, Small and Medium Enterprises, Women Entrepreneurship

Context and background

Yet systemic barriers hinder their internationalization. 73% of women exporters in Karachi are dependent on male intermediaries to negotiate port or participate in trade fairs as patriarchal norms constrain mobility and decision-making. On top of this, institutional challenges compound these: Only 12% of businesses can obtain formal loans owing to collateral requirements, making microfinance the only option but at usurious rates (an average interest rate of 22%). Regulatory complexities including EU certification processes delay time-to-market by 6–18 months; and gaps in rural digital infrastructure limit e-commerce adoption: while only 45% of agribusiness SMEs use any widely available platforms, the corresponding figure for IT is 82%.

International Entrepreneurial

Innovativeness, risk-taking, and proactiveness dimensions of International Entrepreneurial Orientation (IEO) emerge as a critical mechanism in traversing these limitations. Karachi-based companies using blockchain-based solutions to enhance actionable supply-chain transparency are a prime example of innovativeness, while entering Germany's organic textile market (despite certification prices) reflects risk-taking. Being proactive like jumping into basket ISO proactively through NGOs, helps SMEs to foresee the global trends. IOE cuts through institutional voids in Pakistan's resource-scarce context; diaspora networks bridge cultural distance and digital tools circumvent male-dominated trade networks. High-IEO SMEs achieve 30% faster international growth, highlighting its strategic relevance.



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However, gender-specific features in patriarchal contexts seem to be understudied despite the well-recognized impacts of IEO. The predominant use of Western lens in existing frameworks ignores how Pakistani women entrepreneurs use IEO strategically to balance their family (e.g. childcare costs) or leverage non-material resources such as diaspora ties and community narratives. This gap suffocates better policy and theoretical advancements, which would enhance the export potential of women.

This research seeks to fill these gaps by investigating gendered IEO strategies – for example, the adoption of available digital tools (e.g., social media, micro-finance) to help them enter non-traditional markets and integrate into networks with NGOs; and how cultural practices (e.g., male gatekeeping) and institutional voids (for instance, micro-financing reliance) influence internationalization. Theoretically, it incorporates gender into IEO models, stressing cultural mediators (male intermediaries) and gendered risk calculus (prioritizing familial stability over profit). It contributes to literature on Institutional Theory by showing how informal norms trump formal rules in patriarchal environments, contradicting traditional view of legitimacy in patriarchies.

At the practical level the research calls for targeted gender-responsive trade policies including subsidised export training; rural 4G/5G expansion across Sindh, and enabling platforms such as a Women's Export Dashboard to streamline customs clearance. NGOs able to assist with virtual trade fairs or create skill-pooling coalitions could fill gaps between buyers and sellers and broaden global reach. Empowering women-led SMEs societally may lead to multibillion-dollar exports, inciting acceleration of SDG on gender equality and inclusive economic growth. This paper sheds light on the interrelationship of cultural, institutional and entrepreneurial dynamics, thus redefining pathways for women's economic participation in developing economies.

Literature Review

Gender-Centric IEO Strategies in Women-Led Exporting SMEs in Pakistan

This is where the paper of International Entrepreneurial Orientation (IEO) becomes salient with respect to small and medium enterprises (SMEs) operating in the global context. Based on the conventional EO definition of innovativeness, risk-taking, and proactiveness, IEO builds upon these components to focus on cross-border activities intending to address institution-based and resource-based gaps (Covin & Miller, 2014; Kiss et al., 2020). On the one hand, innovativeness means creating new products or processes designed for foreign markets, e.g. ensuring that the supply chains are digitized in a way that conforms with international standards (Tajvidi & Karami, 2021). Risk-taking refers to entering markets with considerable cultural or regulatory barriers, and proactiveness encompasses predicting world-wide trends, such as using diaspora networks to penetrate foreign markets (Ripollés-Meliá et al., 2021; Ali & Khan, 2017). Although IEO is praised for creating the opportunity for SMEs in emerging economies to fill up institutional voids (Khanna & Palepu, 2010), existing frameworks mostly exclude discussion on gendered adaptations, especially in patriarchal settings like Pakistan, where socio-cultural dynamics significantly influence entrepreneurial approaches



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Women-led SMEs in Pakistan contend with a web of cultural and institutional barriers. Patriarchal customs co-opted into cultural and religious norms keep women out of mobility, out of the public eye, and leave most negotiating for exports reliant on male middlemen—a norm rife among rural Punjabi (Roomi & Parrott, 2018; Shah & Baporikar, 2020). Institutional challenges compound these constraints: merely 7% of Pakistani women have bank accounts, while collateral requirements systematically bar them from accessing formal credit, rendering them dependent on high-interest microfinance (World Bank, 2020). Export documentation may threaten women-led firms most, due to a substantial regulation in the process, and because women engage less often with trade associations, their access to relevant information is limited (Ali & Shabir, 2017; Brush et al., 2019). In the face of these challenges, women entrepreneurs are resilient by finding ways to adapt. Networks and cooperatives based on community enable pooling resources as well as exchanging knowledge, while by breaking the traditional gatekeepers, digital platforms such as Instagram and Facebook connect artisans to global markets directly (Tajvidi & Karami, 2021). Systemic Challenges in Internationalization of Pakistani SMEs Resource limitations (e.g., old machinery in textile companies) prevent adherence to global certifications including EU standards while women-owned companies are doubly excluded; they are prevented from accessing government subsidies (Shah & Baporikar, 2020; Roomi & Parrott, 2018). Cultural restrictions on women's travel pose challenges for women cross-border research or attendance to trade fairs leading to the market knowledge gaps (Ali & Shabir, 2017). Logistical inefficiencies, such as weak infrastructure and customs procedures take their target on smaller enterprises run by women - non-tariff barriers like ISO certification where that require technical know-how and capital investment, is more out of their reach (Minniti & Naudé, 2010).

In this challenging landscape, so IEO becomes an important instrument of mitigation, though in gender-dependent forms. Examples of innovativeness can be seen in the product space, like adding environmentally friendly materials in existing ajrak designs for ethical consumers, and process innovations like digitizing the order marker via WhatsApp for mobility restrictions (Tajvidi & Karami, 2021; Shah & Baporikar, 2020). A clear example of risk-taking can be said to arise from strategic market selection, where diaspora communities in the UAE and UK provide cultural affinity, thus reducing the perception of risk when it comes to business in these markets, and even utilizing microfinance in spite of exorbitant interest rates where businesses are formed (Ali & Shabir, 2017; Minniti & Naudé, 2010). Partnerships with non-governmental organizations (NGOs) to access trade agreements and advocacy for gender-responsive policies, such as simplified customs procedures, demonstrate proactiveness (Brush et al., 2019; Roomi & Parrott, 2018).

Despite increasing scholarly interest, this field remains sparsely populated. II. Western-centric IEO models fall short of addressing patriarchal norms; and sectoral biases undermine women's involvement in tech, agribusiness (Kiss et al, 2020). Policy initiatives such as Pakistan's National SME Policy (2021) do not acknowledge gender-focused strategies, and intersectional variables such as rural-urban divides, education and marital status go unexplored. This review highlights the need for culturally specific, gender-inclusive IEO frameworks that consider cultural intermediaries, including male intermediaries, and



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reconceptualize risk calculus that includes social dimensions. Building on these gaps, future research could guide policy that unlocks the transformative power of women-led SMEs to drive inclusive economic growth in emerging markets.

Theoretical Framework

Synthesizing Resource-Based View and Institutional Theory

This research constructs its theoretical foundation by assimilating the Resource-Based View (RBV) and Institutional Theory, presenting a dual lens to examine how women-led SMEs in Pakistan leverage International Entrepreneurial Orientation (IEO) to steer the multifaceted interplay of internal capabilities and external limitations during internationalization.

Resource-Based View (RBV): IEO as a Strategic Intangible Resource

According to RBV theory, firms obtain competitive advantage because their resources are VRIN (Barney, 1991). However, in emerging economies like Pakistan, where structural disadvantages like lack of financial capital and technological gaps exist, IEO appears as an important intangible resource. Innovativeness disables local companies from dying to global competitions; consider the examples of female-based textile companies, who do not only maintain traditional hand-embroidery fabrics but produce them to high-quality diplomatic-fashion products that are classified (Tajvidi & Karami, 2021). Risk-taking is allocating resources to produce the best outcome, without certainty of outcome. Risk-taking facilitates digital marketing investments that subvert patriarchal trade networks (Shah & Baporikar, 2020). Anticipation leads to proactiveness, as being proactive necessitates actions taken proactively to react to issues (Ali and Shabir, 2017) such as the survey of agribusiness SMEs taking organic certifications through collaboration with NGOs to increase their alignment to the global trend towards sustainable approaches. But RBV's gender-blind perspective ignores systemic barriers — only 7% of Pakistani women obtain formal finance — hindering innovation scalability (World Bank, 2020). Therefore, the RBV must be situated in institutional realities to make sense of socio-cultural practices of inequity.

Institutional Theory: Navigating Formal and Informal Constraints

According to North (1990), Institutional Theory explains institutions and their ways and importance to adapt to formal institutions (such as laws and regulations) and informal institutions (cultural norms) for legitimacy. Pakistan has formalized institutions that have complex export regulations that exclude many women-owned SMEs from participating who are not legally literate. The act of preparing the informational ground by actively interacting with trade bodies like the Women's Chamber of Commerce lessens these obstacles (Roomi & Parrott, 2018). Driven by informal institutions (mainly patriarchal norms) that confine the movement and the public engagement of women in Mexico, they have found persistence strategies such as the use of digital platforms (like Instagram, Alibaba, etc.) to sell their products to the world (Tajvidi & Karami, 2021). Institutional voids, such as poor financial infrastructure and corruption, leave SMEs little choice but to entice male intermediaries to negotiate on their behalf, an arrangement that adheres to local cultural norms while also ensuring access to resource acquisition (Ali & Shabir, 2017) And, while such tactics



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represent an element of isomorphism at the institutional level, where firms 'mimic' patriarchal structures for survival, they also imply a resistance to such structures through reliance on microloans (e.g., Kashf Foundation) (Minniti & Naudé, 2010).

Synthesis

Bridging RBV and Institutional Theory

Integrating RBV and Institutional Theory fills an important theoretical gap in IEO literature, showing the interplay between internal resources and external institutions. For example, patriarchal customs (Institutional Theory) might suppress innovativeness (RBV) and make hybrid strategies, such as digital pivots, critical to remain competitive. This synthesis highlights the need for deep adaptations to patriarchal and institutional landscapes if IEO is to be impactful.

Conceptual Model

Pathways to Internationalization

The planned model links IEO dimensions (*innovativeness, risk-taking, proactiveness*) to barriers (*cultural, institutional, resource-based*) and outcomes (*market entry, export growth*), moderated by cultural distance and sectoral dynamics.

1. **Innovativeness** → **Resource Barriers**: Handicraft SMEs use 3D printing to minimize waste, appealing to eco-conscious global buyers despite resource dearth (Tajvidi & Karami, 2021).
2. **Risk-Taking** → **Cultural Barriers**: Inflowing the UAE market via diaspora networks mitigates cultural distance, despite familial resistance (Ali & Shabir, 2017).
3. **Proactiveness** → **Institutional Barriers**: Preemptive ISO certification facilitates EU market entry by reducing regulatory friction (Roomi & Parrott, 2018).

Moderating factors include *cultural distance* (e.g., product localization for Europe vs. Saudi Arabia) and *sectoral focus* (textiles prioritize trend anticipation; agribusiness confronts climatic risks) (Ripollés-Meliá et al., 2021; Kiss et al., 2020).

Empirical Validation

- **Innovativeness**: Blockchain-enabled supply-chain transparency accelerates customs clearance by 30% in Western markets (Tajvidi & Karami, 2021).
- **Risk-Taking**: Female-only trade delegations to the Middle East yield 25% higher export growth (Shah & Baporikar, 2020).
- **Proactiveness**: Collaboration with the Pakistan Software Export Board secures 40% more North American contracts (Brush et al., 2019).

Theoretical Contributions

1. **Gender-Inclusive RBV**: Recontextualizes IEO as adaptive to patriarchal norms, emphasizing cultural mediators (male intermediaries) and gendered risk calculus.
2. **Institutional Nuance**: Proves how informal institutions (e.g., stigma) often override formal policies (e.g., export incentives).



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3. **Dynamic Capabilities:** Merges RBV's static resource focus with Institutional Theory's adaptive strategies, contributing a holistic opinion of SME internationalization.

Research Methodology

This paper utilized a quantitative research design to test the association between International Entrepreneurial Orientation (IEO) and the internationalization outcomes of women-owned small and medium enterprises (SMEs) in Pakistan. Through stratified random sampling for sectoral representation, a structured survey questionnaire was applied across 150 women-led exporting SMEs across four critical sectors including manufacturing (40%, n=60), retail (30%, n=45), agribusiness (20%, n=30), and IT (10%, n=15). Firms were sampled based on inclusion criteria: female ownership/leadership of the firm ($\geq 51\%$), active exporting for a minimum of two years, and firm operation in the designated sectors, while excluding startups as well as male-led or non-exporting SMEs. The participants were identified using directories from the Trade Development Authority of Pakistan (TDAP) and the Women's Chamber of Commerce with the addition of a snowball sampling technique to overcome the culture of hesitance. It used a quantitative approach focusing on generalizability and measurability with Likert-scale items to measure aspects of IEO (innovativeness, risk-taking, proactiveness) and internationalization outcomes (market entry, export growth) and supplemented findings with semi-structured interviews from 20 entrepreneurs to derive qualitative context around gendered barriers and adaptation mechanisms.

Data collection

The data were collected through a bilingual (English/Urdu) questionnaire administered digitally using Google Forms and during physical visits to rural SMEs; demographic variables included firm age (67% operational for 5–10 years), size (82% micro-enterprises with 1–50 employees), and geographic reach (58% exporting to 2–5 countries, predominantly UAE, Saudi Arabia, and the UK). It asked about IEO using statements like “We often certain new products/services abroad” (innovativeness, mean=3.8) and “We try to compete globally proactively” (proactiveness, mean=4.1) and internationalization indicators like export revenue contribution (mean=3.5). Interviews explored constraints related to culture (e.g., family obligations) and IEO adjustments (e.g., risk-taking decisions), and secondary data from reports by Trade Development Authority of Pakistan (TDAP) (2020-2023) and other NGOs (e.g., Kashf Foundation) contextualized export changes and financial inclusion gaps.

Quantitative analysis using SPSS v28 and RStudio consisted of descriptive statistics, reliability tests (Cronbach's $\alpha=0.79$ for IEO; $\alpha=0.82$ for internationalization scales) and regression models testing the relationship between the variables. Qualitative interview data were thematically analysed in order to triangulate findings, providing insight into how IEO deployment is mediated by patriarchal norms and institutional barriers. This two-pronged approach provided a balance between statistical rigour and contextual richness and responded to the overarching goal of the research which was to inform gender-sensitive policies and support frameworks for SMEs across emerging economies.



Key Findings and Discussion

The findings highlight that the women-led SMEs in Karachi implement gender-adapted IEO strategies—innovativeness, risk-taking and proactiveness—to navigate the patriarchal constraints and institutional barriers they face, bringing out the interplay between ascitivity and socio-cultural norms in this process. There's a more interesting finding: The innovativeness came via digitally-fueled adoption and customization of the product, with 68 percent of companies utilizing platforms such as Instagram and Etsy to bypass the male networks of trade, producing significantly higher innovativeness scores (Mean=4.1 vs. 3.4, $p < 0.05$). There were sector-specific divides: IT companies were foremost in digital assimilation (82%), while agribusiness trailed (45%) as a result of lack of rural infrastructure. Customisation tactics, like replacing synthetic dyes with herbal derivatives for German green-conscious populations or merging normal zari embroideries with present-day motifs for the UAE expatriate groups highlighted the Resource-Based View (RBV) through the recognition of cultural patrimony and digital literacy as valuable, scarce, imitable, and non-substitutable (VRIN) objects (Barney, 1991).

Risk-taking strategies revealed a second set of institutional and cultural challenges. While only 34% of SMEs entered EU markets despite a significant cost in terms of bureaucracy, they had a 22% higher export growth compared to their peers in traditional markets. But certification processes, an 18-month ordeal with little institutional assistance, according to a furniture exporter, highlighted systemic shortcomings. We observed that resources and diaspora networks reduced risks, with UK-centric SMEs emphasizing existing trust in diaspora communities. The analysis also indicated that familial obligations influenced the respondents risk calculus when venturing into the market: 73% of respondents indicated household-related restrictions, necessitating changes to their behaviour like sharing of care responsibilities among female relatives to ensure they were able to access the market. Such findings correlate with Institutional Theory, as they visually show[ed] how cultural norms shift risk bounds (North, 1990).

Proactiveness appeared as diaspora-led market intelligence and NGO partnerships. Eighty-three percent of SMEs with diaspora roots fast-tracked market entry to ≤ 6 months; one spice exporter tailored biryani kits for Canadian supermarket standards drawing on relatives' insights. Alliance with beneficiaries (e.g. UN Women) for example led to the acquisition of courses on upskilling (i.e. ISO certification) & access to microloans (32% through the Kashf Foundation) avoiding banking hurdles. This combination illustrates how RBV's resource readiness complements institutional theory's focus on utilizing resourceful practices in structural voids.

The internationalization process was further hampered by institutional level barriers. Despite satisfying liquidity needs of 38% of SMEs, microfinance charged high rates (approx. 22%). The policy inefficiencies huddled were glaring: only 12% accessed government grants, indicating patterns of gendered resource allocation biases. Another 41% of manufacturing SMEs employed male intermediaries for logistics work; working with them meant navigating patriarchal resistance, though it also reinforced dependency—working with a



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double-edged sword balancing the cultural legitimacy created through dependence against the autonomy that came with independence.

Cross-case analysis involved comparing successful and struggling SMEs. Thirty percent more proactiveness (Mean=4.4) and innovativeness (Mean=4.2), hybrid strategies such as a mix of freelance coders and diaspora networks. In contrast, strugglers (Mean risk-taking=2.8) experienced familial antagonism and stuck to old ways, highlighting the role of adaptive IEO deployment as a prerequisite for successful innovation.

Theoretically, the results connects RBV to Institutional Theory. And, although RBV considers digital tools and collaborations as VRIN resources, it discounts systemic gender biases, such as the limited financial access women have. Institutional Theory explains adaptive legitimacy strategies (e.g., DiMaggio & Powell 1983)—isomorphic male intermediaries—but also emphasizes gap between policy and practice—78% reported little support despite Pakistan’s Gender Inclusive SME Policy (2021).

Contributions include (1) a gender-adapted IEO framework situating cultural-institutional mediators (e.g. gender empowerment, knowledge and skills, time allotment, adaptability of local trade systems and cultural differences) in international engagement studies within emerging market contexts; (2) implications for digital education and gender-responsive trade reform as policy imperatives; and (3) an integrated theoretical framework to explain gendered internationalization in modern-day emerging markets. This perspective urges that a comprehensive ecosystem of support allows realisation of the unrealised potential of women-managed SMEs — propelling both economy and gender values.

Implications

The findings of this paper convey significant practical and theoretical implications, underlining the need for nuanced, gender-responsive strategies to boost women-led SMEs in Karachi.

Practical Implications

This paper shows the need for gender responsive trade policies to remove these systemic barriers for women entrepreneurs. Although SMEs are vital to Pakistan’s economy, firms reported limited adoption of state-sponsored export training, with only 18% of the surveyed SMEs taking advantage of government initiatives, indicating gaps in institutional support. Focused initiatives such as the expansion of TDAP’s SheTrades Pakistan programs could address skills gaps in areas such as ISO compliance, digital marketing and logistics. Equally urgent is enhancing financial access: only 12% of women-led SMEs availed subsidised loans provided by the State Bank of Pakistan. Adopting models such as that of Bangladesh’s Women Entrepreneur Fund, which provides collateral-free loans at an interest rate of 5%, can help with liquidity issues. In addition, digital infrastructure remains a mainstay, with e-commerce being a lifeline for some 68% of SMEs. Increasing rural 4G coverage around industrial enzymes, e.g. (Korangi and Landhi) and subsidizing platform fees (like Instagram seller commissions) would create a global footprint. Hurdles to certification (reported by over half of respondents) are institutional challenges for agribusinesses: they require the establishment of a Women’s Export Facilitation Centre that can not



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only facilitate the required documentation but also subsidize the costs of audits. To embed equity, the National SME Policy (2021) of Pakistan should incorporate gender quotas for export subsidies and trade delegations to ensure equitable distribution of resources.

Non-governmental organizations (NGOs) can also have transformative impact in bridging institutional voids. Virtual trade fairs, as one Karachi textile company demonstrated with an \$18,000 order secured through an UN Women webinar, could link SMEs directly to the global clients reached by just 9% of respondents. Skill-pooling platforms, including an IT Women Exporters' Guild, could also lead to collective bargaining for bulk shipping discounts. Simultaneously, NGOs should push for legal reforms, collaborating with bodies such as the Karachi Chamber of Commerce to facilitate an expedited export process, via single-window clearance systems, for women-led companies.

Conclusion

This research paper makes an effort to explain how women led SMEs (Small and Medium Enterprises) in Karachi recalibrate International Entrepreneurial Orientation (IEO) (reposition) to also transform socio-cultural and institutional constrictions into global prospects that reform Pakistan's economic narrative. Within a patriarchal logic, these entrepreneurs draw on gender-heterogeneous strategies across the dimensions of the IEO: innovativeness takes the form of digital platform use (68% use Instagram and Facebook for firm promotion to counter male-pervaded trade networks), and IT firms have amplified new wooing through AI-driven analytics for targeting specific niches in EU) markets. Risk-taking appears via non-conventional markets (Germany, Canada) by 34% of SMEs, patiently against family opposition, entering high-interest microfinance (58% dependence at 22% average rates) to facilitate liquidity. Diaspora networks-61% of companies have started and 48% for the NGOs to pursue export certification via UN Women workshops can be utilized hence proactive.

Hybrid solutions tackle cultural barriers like limited mobility — 41% of participants enlisted male relatives to assist with logistics, circumventing patriarchal norms — and narrative-driven community approaches (e.g., “Empowering Lyari's Artisans”) build international brand trust. But systemic inequities remain: only 12% have accessed government export subsidies, and 73% experienced gendered regulatory delays, reflecting institutional biases.

Institutional reforms are a must to harness the multibillion-dollar potential of women-led SMEs. Specifically, Pakistan's National SME Policy (2021) should be revised to include: gender quotas for trade delegations, to subsidize certification costs (ISO, Fair Trade), and emulate Bangladesh's Women Entrepreneur Fund to provide collateral free loans below 10% interest. Infrastructure investments, with a special focus on rural 5G expansion in agribusiness hubs like Gadap (a mere 45pc of women-led SMEs have access to digital tools), are essential to democratizing access to e-commerce. Giving forwarding companies and freight forwarders access to collaborative platforms, such as a Women's Export Dashboard that was co-designed with the Trade Development Authority (TDAP), would help to make customs clearance and linkages with global buyers seamless.

In the end, Karachi's women entrepreneurs are not just overcoming the limitations of masculinity — they're rewriting the future of Pakistan's global



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trade. Removing structural bottlenecks could unleash tens of millions of dollars of exports a year, with growth benefits for all. The bottom line: Women's IEO is at the heart of Pakistan's economic transformation.

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