The Stress-Innovation Link: Leadership and Strategies of Female Entrepreneurs in Diverse Economies

Abstract

Purpose – This study aims to explore the impact of occupational stress (OS) on the innovative entrepreneurial capabilities (IEC) and innovative work behavior (IWB) of female entrepreneurs operating in dissimilar economies. Canada, an advanced economy, and Pakistan, an emerging economy, provided contrasting economic backgrounds for the investigation.

Design/methodology/approach – Data collected from 106 female entrepreneurs (53 each from Canada and Pakistan) were quantitatively analyzed through partial least squares structural equation modeling. In addition, funnel approach (a secondary technique) was employed to understand the in-depth trends and variation among contrasting economies.

Findings – The results from this study show that IEC and IWB are statistically significantly affected by occupational stress (IEC= 0.001 < 0.05; $p < \alpha$; IWB= 0.000 < 0.05; $p < \alpha$). The causes of stress for Pakistani female entrepreneurs are commonly personal factors while organizational factors affected Canadian female entrepreneurs frequently. Consequences of stress relating to behavioral and physical deterioration are evident among Pakistani female entrepreneurs while emotional symptoms are evident among Canadian female entrepreneurs.

Practical implications – Female entrepreneurs need to understand the relationship between their economic background and the likely impact of OS on their IEC and IWB. Furthermore, appropriate measures suited to economic context are required in managing the effect of OS by female entrepreneurs.

Originality/value – This study contributes to the literature on entrepreneurship and effective leadership by highlighting the occupational stressors that affect female entrepreneurs operating in contrasting economies and the impact of these stressors on their IEC and IWB.

Keywords: Female entrepreneurs, Occupational stress, Innovative entrepreneurial capabilities, Innovative work behavior, Diverse economies

Paper type: Research paper

Introduction

The competitive global environment has forced businesses to embrace innovative work behavior (IWB) to generate ideas that enable them to stay relevant and competitive (Nicolescu and Rîpa, 2024; Luis *et al*., 2020). The same global competitive pressures are impacting entrepreneurs (Haq *et al*., 2024). Nonetheless, a plethora of research has investigated the impact of occupational stress (Haque and Aston, 2016; Haque *et al*. 2018; Faizan *et al*., 2019), particularly in relation to innovative work behavior (Haque and Yamoah, 2021) and to some extent, in relation to entrepreneurial capabilities (Arshi *et al*. 2021; Haq *et al*., 2024). Occupational stress is the natural response to pressure or demand associated with a person's occupation (Gunasekra and Perera, 2023). It results from a disturbance of natural equilibrium (Kaur and Haque, 2024; Rožman et al., 2019). On the other hand, entrepreneurship is viewed as, "the procedure of innovation and using opportunities with lots of effort and perseverance together with accepting financial, psychological, and social risks. It is indeed motivated by earning profit, promotion, self-satisfaction, and independence" (Hisrich, 2002, p. 172; Afgah *et al*., 2014). The key aspects of an entrepreneur by this definition include 'profit motive', 'willingness to take risk', and 'innovativeness' to run own venture (Hensellek *et al*., 2023). This understanding creates a basis to consider another important variable in this study, which is 'innovative entrepreneurial capabilities.'

Individual and organizational creativity in relation to the drives for working effectively in the knowledge-driven economies is regarded as innovative entrepreneurial capabilities (IEC) (Alijani, 2013). The extensive review of the literature revealed that soft skills, motivation, and creative stance foster entrepreneurial qualities, effectual managerial practices, rationale judgement, and vision required for sustenance of entrepreneurial success (Amabile 1998; Alijani, 2013; Haq *et al*., 2024). Thus, it is innovative entrepreneurial capabilities. Conversely, innovative work behavior is the unique approach and creative ideas demonstrated by employees to accomplish organizational goals (Parnitvitidkun *et al*.

2024; Haque and Yamoah, 2021). Following the presentation of the key variables of this research, the rationale behind the study is explained. Although, there is a recent attempt evident from the existing literature to study occupational stress in relation to innovative entrepreneurial capabilities and innovative work behavior (Haq *et al*., 2024), however, the variables are not studied in relation to female entrepreneurs in emerging and advanced economies. Thus, this comparative analysis uses all three variables of interest under one construct to explore from the lens of female entrepreneurs in Pakistan, an emerging economy, and Canada, an advanced economy.

The process of women taking initiatives and managing and growing their own business due to financial independence motive and personal fulfillment is regarded as female entrepreneurship (Brush *et al*., 2006; Pospisil and Zavodna, 2022). It is further stated that women commencing all activities to develop and sustain a business in various sectors highlights broader social dynamics namely, role of gender, resource accessibility and usage, and they face some distinctive challenges in business linked with their gender identity (McGowan *et al*., 2012). According to a 2007 UN Report, in both advanced and emerging economies, the participation and contribution of women in entrepreneurial activities have significantly increased (Surangi, 2020). However, the female-owned enterprises' growth is still lower in comparison to male-owned enterprises (UNDP, 2011; Surangi, 2020). Interestingly, the Global Entrepreneurship Monitor (GEM) 2014 report confirmed that only Ghana and Thailand are the countries where women are more highly involved than men in entrepreneurial activities (Surangi, 2020). Hence, despite higher facilities in the advanced economies, the growth in the entrepreneurial activities is significantly lower for women entrepreneurs as compared to their counterparts.

Although Canada and Pakistan have different economies, Canada being advanced while Pakistan is emerging economy, still there are similar trends evident in different sectors, such as logistic, information technology (IT), and construction businesses (Zehra and Faizan, 2017; Faizan et al., 2019; Haque, 2024a). Furthermore, despite having a contrasting human development index (HDI) - Canada having higher HID while Pakistan having lower HDI, the challenges and constraints are similar for female professionals in both countries (Haque, Faizan and Cockrill, 2017). A plethora of research has confirmed the comparison of Canada and Pakistan across various sectors including logistic, education,

information technology, and construction businesses (Faizan et al., 2019; Haq et al., 2024; Haque, Faizan and Cockrill, 2017; Haque and Yamaoh, 2021; Haque, 2024a; Haque, 2024b; Javed et al., 2020). However, the comparison of female entrepreneurs and their stress-innovation link has been understudied. Therefore, this provides a foundation to study the magnitude of impact of variables of interest for female entrepreneurs in contrasting economies.

At present, there is no conclusive evidence about the consideration of female entrepreneurs operating small and medium-sized enterprises (SMEs) in Canada, an advanced economy, and Pakistan, an emerging economy. Thus, at its foundation, this study serves to enhance existing limited body of knowledge through shaping theoretical and conceptual framework. In addition to that, variables of interest are examined from the comparative lens to attain mathematical objectivity (scientific and numeric expression). Therefore, this study aims to examine the impact of occupational stress on the innovative entrepreneurial capabilities (IEC) and innovative work behavior (IWB) of female entrepreneurs operating SMEs in Pakistan and Canada.

Following the introduction, literature relevant to this study is reviewed in the next section. Section 3 focuses on the methodology of the study. Section 4 presents the results and discussion. Section 5 presents the conclusion of the study, including its managerial implications, as well as the research limitations and suggested direction of further studies.

Literature review

It has been argued that operating in isolation is not a choice that any entrepreneur makes (Berntsen *et al*., 2021). Whilst there are many internal and external driving forces behind commencement of entrepreneurship, there could be pull and push factors including pursuing personal passion (McGowan *et al*., 2012), opportunity recognition (Sarfaraz *et al*., 2014), job dissatisfaction (Jenning and Brush, 2013), economic necessity (Brush *et al*., 2006), work-life-balance (McGowan *et al*., 2012), and inner drive for change (Wauters and Lambrecht, 2008). A plethora of studies have explained the decision-making process of female entrepreneurs while considering types of resources (Storti, 2014; Berntsen *et al.* 2016; Faizan and Haque, 2016; Cederberg and Villares-Varela, 2019; Haq *et al*., 2024), yet

incorporated studies have not examined all three variables (i.e., OS, IEC and OWB) for female entrepreneurs. Interestingly, female entrepreneurship is frequently studied in the framework of its potential impact and contribution to economic growth, creation of jobs through local and cottage industries, and social change (Faizan and Haque, 2016), while reflecting on the distinct barriers frequently faced by females, including stereotyping, lack of societal support, limited social networking, and limited access to capital and financing opportunities (Faizan and Haque, 2016). Hence, in absence of financial assistance and social networking, there is a possibility that female entrepreneurs might experience stress. Additionally, it is likely that the magnitude and intensity of impact might differ or might remain same in contrasting economies due to dynamics of environment. However, the likelihood of any of these being the case remains unclear from existing literature. Moreover, the type of stressors (such as personal, organizational, and environmental stressors) impact on female entrepreneurs in emerging and advanced economies is not conclusive.

A plethora of research explained entrepreneurial capability as special skills or experience of an entrepreneur enabling them to grasp and convert business ideas into fruitful opportunities, lead and manage entrepreneurial team, and develop a value to accomplish successfully the entrepreneurial goals (Xie and Huang, 2014; Ge and Zhao, 2021; Hu *et al*., 2022; Haq *et al*., 2024). In exploring the above attributes of innovative entrepreneurial capabilities, a feature that stands out is creativity (out of box thinking) skills, which enables the entrepreneur in business operations. The arguments also largely confirm that innovative work behavior (IWB) leads to an increase in not only entrepreneurial efficiency, but also in innovative capabilities (Golhar, 2022). Furthermore, literature exists showing that entrepreneurial capabilities are affected by occupational stressors, personal stressors, and inadequate support (Arshi *et al*., 202; Haq *et al*., 2024). Nonetheless, from the lens of contrasting economies (i.e., advanced and emerging economies), there is no conclusive evidence regarding the occupational stress (OS) affecting the innovative entrepreneurial capabilities (IEC) of female entrepreneurs. Therefore, this study formulates hypothesis 1.

H1: *Occupational stress (OS) statistically significantly impacts the innovative entrepreneurial capabilities (IEC) of female entrepreneurs in advanced and emerging economies.*

In reviewing literature relevant to this study, an argument put forth is that "when productivity is fostered by an individual's own human capital as well as by the economy-wide average level of human capital, individuals under-invest in human capital" (Stark and Wang, 2022, p. 29). Traditionally, innovation is seen as the process of creating, implementing, and combining something new, which could include products, services, work processes as well as new markets (Shumpeter, 1934). Over time, various scholars have redefined innovation (Al-Omari *et al*., 2019). The work of Amabile (1983, 1998) revealed that innovation within the organization is a successful implementation of a new idea. In terms of innovative work behavior (IWB), Haque and Yamoah (2021), are of the view that it indicates the innovative behavior or approach shown by the employees at workplace resulting in organizational success. Similarly, Janssen (2004) explained that IWB involves the generation of an idea, its promotion and realization, assisting the organization in the task completion in a constructive and creative manner. Haque (2022) confirmed that stress is part of professional life while Haque and Yamoah (2021) found that occupational stress affects the employees' innovative work behavior. Conversely, there is still no conclusive evidence to show whether OS impacts the IWB of female entrepreneurs in contrasting economies or not. Thus, this study formulates hypothesis 2.

H2: *Occupational stress (OS) statistically significantly impacts the innovative work behavior (IWB) of female entrepreneurs in advanced and emerging economies.*

Several studies have examined the linkage between OS and IWB (Daniel *et al.*, 2020; Haque and Yamoah, 2021). Interestingly, the work of Baron *et al.* (2016) to a larger extent confirmed that entrepreneurial capabilities (EC) is impacted by OS, while a more recent work by Haq *et al.* (2024) examined OS affecting IEC. Yet, there is no conclusive evidence that all three constructs, occupational stress (OS), innovative work behavior (IWB), and innovative entrepreneurial capabilities (IEC), have been studied under one framework to assess and evaluate if there is a strong relationship among all variables of interest in distinctive economies or not. Thus, this study proposed hypothesis 3.

H3: *There is a strong positive relationship among occupational stress (OS), innovative work behavior (IWB) and innovative entrepreneurial capabilities (IEC) in advanced and emerging economies.*

Methodology

Many studies confirmed a use of cross-sectional research design to commence comparative analysis for assessing the variables of interest in an advanced and an emerging economy (Haq *et al*., 2024; Daskalaki and Hyams-Ssekasi, 2022; Haque *et al*., 2021; Younas *et al*., 2023; Rahman *et al*., 2020). For comparison, female entrepreneurs are the target audience in Canada, an advanced economy, and Pakistan, an emerging economy. Axiological stance plays a pivotal role behind rationale for consideration of specific economy, while stance is further strengthened by strong networking and respondents' convenience. Moreover, trends similarity in logistic sector, also proved vital for selection and comparison of SMEs. The Human Development Index (HDI) consideration also assisted in drawing comparison as evident despite similar trends, the operations and living standards in considered economies have higher variation. For specificity, focus remained on target regions (i.e., business hub cities – urban areas) where there are higher female entrepreneurial ventures, which offered good platform for in-depth analysis. Often in research, the focus is on the depth rather than the width (Kaur and Haque, 2024). Hence, we focused on quality of sample rather than quantity of sample size. In addition to that, a use of funnel approach enabled us to narrow focus on female entrepreneurs operating in Karachi and Ontario. Only one-time lag was used to gather the data from respondents over the period of six months. For fair and equal representation of sample and avoiding confirmation biases, Haq *et al*. (2024) strategy of combining different non-random sampling techniques was utilized, which includes proportionate quota, purposive, and networking and connections. This helps in avoiding confirmation bias and reduction of over-reliance on only one technique. Moreover, to diagnose the common method bias, Harman's single-factor test was employed (Hu and Bentler, 1999; Haq *et al*., 2024). The items of all variables constrained to a single factor, explaining 32.11% of the total variance, which is below the 50% (cut-off point) (Hu and Bentler, 1999; Haq *et al*., 2024). In addition to that, questionnaire was developed in English language and a selection criterion for respondents having a minimum of the undergraduate certificate. Five academic professors teaching entrepreneurship module at university level were randomly selected to assess and fine tune the questionnaire.

Table I: Sample representation from distinct gender

Country	**Sample size**	**Sampling technique** *(in order of usage for data collection)*
Pakistan	53	Networking, purposive, proportionate quota and convenience sampling
Canada	53	Networking, purposive, proportionate quota and convenience sampling
Total sample size	106	

Table I contains the details of sample size and sampling techniques employed in this research. As evident in both countries, we employed different non-random sampling strategies including networking, purposive, proportionate quota, and convenience sampling techniques. The sample size of both countries is 53 each, hence, the total of 106 participants attained. We used purposive sampling and proportionate quota sampling to ensure there is equal representation of female entrepreneurs in both countries. Moreover, we used networking strategy to reach our target audience. We also ensured the convenience of participants as important factor; thus, we used convenience sampling technique.

The combination of different sampling strategies helps in accomplishing fair and equal representation of both the advanced and emerging economy. The selection of the SMEs (logistic businesses) was based on the criterion of registered companies with the ministry of service sector whereas Saunders and Lewis (2015) strategy of using Microsoft Excel 2013 (RAND) function was employed in the selection of businesses. A total of 240 questionnaires (120 each in considered economies) were circulated whereas a total 106 returned completed (44.1% response rate, acceptable in social science research). Upon receiving 53 from Pakistan, purposive technique, proportional quota, connections and network were utilized to ensure same 53 respondents are reached in Canada, reflecting fair and equal representation. At times, this led to a delay in the research collection process. However, equal representation was achieved in little over five months. The total sample size of 106 is acceptable as Roscoe (1975) argued that rule-of-thumb for acceptable sample size in social science research is 30 $\geq n \leq 500$. Since, the sample size is within the defined range, it is hence an acceptable sample size to draw conclusions on. Thus, our sample size is well within the acceptable sample size. In addition to

that, partial least squares structural equation modelling (PLS – SEM) was employed for quantitative analysis.

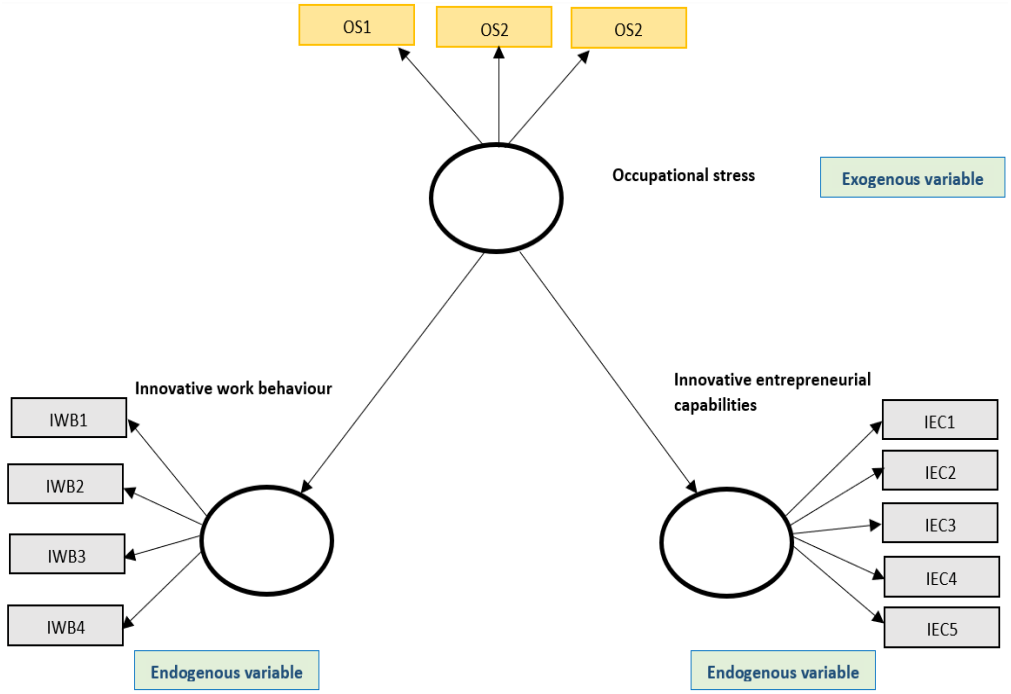
The 5-points scale developed by Faizan and Haque (2019) for measuring occupational stress was employed. These questions include *"I feel demotivated at times due to my health", "no proper appreciation depresses me"*, and *"My work performance reduces when my mood is off"*. For innovative entrepreneurial capabilities (IEC), we partially adopted questions from the existing literature, using the work of Torres and Jasso (2017) on 5-points scale, such as *"the internal integration of knowledge helps me in coordinating and completion of specific project", "I often use innovative methods to resolve day-to-day routine operations", "finding creative solutions is part of my strategic management", "Innovative entrepreneurial impulse helps in assembling and operations"*, and "*I use the capacity to create new creative stance for the existing capabilities",*. Lastly, the innovative work behavior (IWB) was measured through 5-points scale used by Haque and Yamoah (2021), questions included, *"I pay attention to issues that are not part of daily work", "I often generate original solutions for problems", "I frequently attempt to convince people to support an innovative idea"*, and *"I put an effort in the development of new things".*

Participation in the study was voluntary and participants were informed through all stages of the research that confidentiality and anonymity would be maintained. In addition to that, participants were informed about their rights including withdrawal from the study, at any stage.

Results and Discussion

Ringle *et al*., (2015) explained that Smart-PLS is a statistical software used to carry out the structural equation modeling (SEM) assessment. The reason for using this tool is because of the effectiveness in obtaining higher accuracy in the results (Haq *et al*., 2024). In the present study, occupational stress (an independent reflective - exogenous) is the first order constructs and the innovative work behaviour (IWB) and innovative entrepreneurial capabilities (IEC) are endogenous variables. The study's structural equation model is presented in Figure 1.

Figure 1: Structural Equation Model



(Source: Authors own work)

Table II shows key demographic variables including age, qualification, and experience for female entrepreneurs in Canada and Pakistan. The comparison revealed that in Canada, majority of females are between 26-33 age bracket (53%) while Pakistani female entrepreneurs are between late 30s and early 40s (62%). From data at hand, this is clear that the female entrepreneurs in Pakistan are more matured in comparison to Canada. Demographic analysis also revealed that majority of Canadian female entrepreneurs hold master's degree (38%) with experience of 6-to-8 years. On the other hand, majority of Pakistani female entrepreneurs hold bachelor's degree (48%) with over a decade experience. An undergraduate degree was chosen as a minimum qualification to ensure respondents possess the necessary business knowledge and literacy required to comprehend the complexities of occupational stress, innovation, and leadership strategies.

Table II: Demographic variables in Canada and Pakistan

	Canada	**Pakistan**
Age	26-33 53%	34-41 62%
Qualification	Masters 38%	Bachelors 42%
Experience	6-8 Years 35%	10 or above 38%

Measurement Model Validation

Reliability, discriminant validity, and convergent validity are essential parts of the PLS - SEM measurement model validation. The benchmark value is to be at least 0.7 or above for acceptable reliability - Cronbach's alpha (α) and Composite reliability (CR) while Average Variance Extracted (AVE) to be at least 0.5 or greater for all items on scale. All three components (i.e., α, CR, and AVE) reflects construct validity. As observed in Table III, the obtained value for α and CR are higher than the benchmark value =0.7 while 0.5 for AVE, reflecting that the constructs are valid in considered countries context (Haq *et al*., 2024).

Table III: Findings of the measurement model (first order, reflective)

Constructs	Pakistan			Canada		
	(α)	CR	AVE	(α)	CR	AVE
Occupational Stress	0.75	0.77	0.63	0.78	0.79	0.69
Innovative Entrepreneurial Capabilities (IEC)	0.77	0.79	0.61	0.81	0.83	0.67
Innovative Work Behavior (IWB)	0.80	0.81	0.59	0.83	0.85	0.66

Fornell-Larcker criterion and cross loading the external consistency of the model is determined for discriminant validity. "The latent variable's AVE should be greater than the squared correlations between those considered latent variables" (Fornell and Larcker, 1981; Haq *et al.,* 2024). In Table IV, the discriminant validity of the study has been confirmed.

Table IV: Discriminant Validity (Fornell-Larcker criterion)

Constructs	Occupational stress (OS)	Innovative work behavior (IWB)	Innovative entrepreneurial capabilities (IEC)
		Pakistan	
Occupational stress (OS)	0.834		
Innovative work behavior (IWB)	0.721	0.831	
Innovative entrepreneurial capabilities (IEC)	0.717	0.715	0.770
		Canada	
Occupational stress (OS)	0.841		
Innovative work behavior (IWB)	0.723	0.829	
Innovative entrepreneurial capabilities (IEC)	0.636	0.682	0.745

A new criterion is heterotrait-monotrait ratio of correlations (HTMT), which measures the discriminant validity (Haque, Sher and Urbański, 2020). The obtained values of HTMT less than 1 confirms discriminant validity (Haq *et al*., 2024). In Table V, all the obtained values are lower than 1 hence confirmed the discriminant validity of the measurement model.

Table V: HTMT

Constructs	Occupational stress (OS)	Innovative work behavior (IWB)	Innovative entrepreneurial capabilities (IEC)
		Pakistan	
Occupational stress (OS)	0.687		
Innovative work behavior (IWB)	0.631	0.652	
Innovative entrepreneurial capabilities (IEC)	0.519	0.619	0.606
		Canada	
Occupational stress (OS)	0.623		
Innovative work behavior (IWB)	0.614	0.616	
Innovative entrepreneurial capabilities (IEC)	0.539	0.511	0.509

In addition to that, several key indices including Standardized Root Mean Square Residual (SRMR), Comparative Fit Index (CFI), Tucker-Lewis Index (TLI), and Normed Fit Index (NFI) were used to measure the fitness of model as these indices help in assessing the measurement model's goodness-of-fit. The saturated model provides a perfect match without restrictions while the estimated model shows data with realistic constraints. As shown in Table VI, the obtained value for SRMR is below 0.08 for both saturated and estimated models, indicating a strong match. In addition to that, the values for CFI, TLI, and NFI are found to be greater than 0.9, indicating that the model fits well.

Table VI: Model Fitness Indices

Indices	Saturated model	Estimated model
SRMR	0.06	0.07
CFI	0.93	0.92
TLI	0.92	0.90
NFI	0.95	0.94

Note: SRMR (Standardized Root Mean Square Residual), CFI (Comparative Fit Index), TLI (Tucker-Lewis Index), NFI (Normed Fit Index)

Structural Model Assessment

Structural model assessment is used by ensuring quantitative analysis to draw a conclusion. The path coefficient is used for evaluating the structural model assessment.

Assessment of impact of occupational stress (OS) on the innovative entrepreneurial capabilities (IEC) and innovative work behaviour (IWB)

In Table VII, the data analysis outcome is demonstrated through t-values ≥ 1.96 at 0.05 significance level as a threshold value.

Table VII: Findings of structural model

Hypotheses	*β*	SD	*t*-value	Decision	*f2*	*R2*
Pakistan						
Occupational stress -> Innovative work behavior	0.516	0.061	7.351***	0.001**	0.511	0.517
Occupational stress -> Innovative entrepreneurial capabilities	0.571	0.047	10.25***	0.000**	0.509	
Canada						
Occupational stress -> Innovative work behavior	0.353	0.084	3.048**	0.001**	0.509	0.502
Occupational stress -> Innovative entrepreneurial capabilities	0.386	.0410	8.214***	0.000**	0.504	

*Note: ***p<0.1, **p<0.05,* ns= nonsignificant (p>.05) *(Two Tail)*

The validation of a structural model assessment is used through criteria of the coefficient of determination (R^2) and effect size (f^2). Nonetheless, key aspect of structural model assessment is the coefficient of determination (R^2) (Haq *et al.,* 2024). According to Haq *et al*., (2024), the accuracy prediction of the model is measured through R^2 and a value between $0.25 \leq x \geq 0.49$ is weak, a value incurred between $0.50 \leq x \geq 0.69$ is moderate while a value of $0.7 \leq x \geq 0.99$ indicate strong variations. In this study, (R^2) revealed moderate variation in both Pakistan (0.517) and Canada (0.502), reflecting over 50% female entrepreneurs' innovative work behaviour and entrepreneurial capabilities in Pakistan and Canada are explained through model (Table VII). The contribution of exogenous explained through the effect size (f^2) into endogenous variable (R^2) values. According to Cohen *et al*., (2013), "the values of f^2 are considered as small (0.02), medium (0.15) and large (0.35) respectively". The size effect of occupational stress in both economies found to be large with moderate impact (Pakistan: $f^2 = 0.511$, and Canada: $f^2 = 0.509$) on the IWB and IEC (Table VII).

This study found that occupational stress has a statistically significant impact on the female entrepreneurs' IWB in emerging economy (Pakistan: $\beta = 0.516$, $t = 7.351$; $p > \alpha = 0.001 > 0.05$; (Table VII) as well as on the IEC (Pakistan: $\beta = 0.571$, $t = 10.25$; $p > \alpha = 0.000 > 0.05$). In addition to that, occupational stress has a statistically significant impact on the female entrepreneurs' IWB in advanced economy (Canada: $\beta = 0.353$, $t = 3.048$; $p > \alpha = 0.001 > 0.05$) as well as on the IEC (Canada: $\beta = 0.386$, $t = 8.214$; $p > \alpha = 0.000 > 0.05$).

Hence, the results confirmed that the occupational stress affects IWB and IEC of female entrepreneurs in both Pakistan (emerging economy) and Canada (advanced economy). Hence, based on the statistical results, we fail to reject hypothesis 1 and hypothesis 2. In other words, irrespective of the type of economy, the innovative work behaviour and innovative entrepreneurial capabilities of the female entrepreneurs are significantly affected by the presence of higher level of occupational stress. Although, this is a unique finding, considering the female entrepreneurship because it was not previously explored, but the relationship between OS, IWB and IEC were confirmed by the recent study of Haq *et al*. (2024). In addition to that, to some extent, occupational stress impacts IWB as determined

in the present study, supporting the works of Daniel *et al*. (2020) and Haque and Yamoah (2021). Furthermore, we found that entrepreneurial capabilities are affected significantly by the occupational stress, which confirms the work of Baron *et al*. (2013).

To achieve a more robust outcome, we employed a funnel approach to further explore the trends. As a qualitative analytical tool, the funnel approach was used to progressively narrow down themes from broader patterns to more specific insights (Rosala and Moran, 2022; Hansen et al., 2018). This approach was employed to extract nuanced differences in stress factors and coping mechanisms (Haque and Yamoah, 2021; Haque, 2024) between Pakistani and Canadian female entrepreneurs. Our study suggests that Pakistani female entrepreneurs seem to do better in dealing with the occupational stress. Hence, to some extent this study supports the previous work of Haque and Aston (2016) and Arshi *et al*. (2021). It is evident that higher IWB is a resultant of better abilities to cope with the stress, therefore, the present findings support previous empirical studies (i.e., Haque and Yamoah, 2021; Haq *et al*., 2024). In addition to that, Pakistani female entrepreneurs demonstrated higher IEC. Since, there was no previous studies to compare the two contrasting types of female entrepreneurs in advanced and emerging economy, hence, this is a new knowledge contributed from this study.

A noteworthy point is that a plethora of studies have explored the types of stressors in distinct economies, especially in Pakistan and Canada (Faizan *et al*., 2017; Haque and Yamoah, 2021; Haq *et al*., 2024). Our findings also confirmed the above-mentioned studies that types of stressors, the causes and consequences of stressors vary in distinctive types of economies.

Table VIII: Correlation between variables of interest

Correlation variable	Pearson Correlation	Sig Value	Results	Interpretation
Pakistan				
Occupational stress & Innovative work behavior	0.801	0.000	$P < \alpha$	****
Occupational stress & Innovative entrepreneurial capabilities	0.723	0.001	$P < \alpha$	***
Canada				
Occupational stress & Innovative work behavior	0.731	0.000	$P < \alpha$	***
Occupational stress & Innovative entrepreneurial capabilities	0.713	0.001	$P < \alpha$	***

Note: NS = No Significance, ** = significant, *** = highly significant, and **** = highly statistically significant

Table IX: Path coefficients in the base line model

Structural Path		**Path Coefficients**
Occupational stress	à Innovative work behavior	0.71***
Occupational stress	à Innovative entrepreneurial capabilities	0.52***

Note: *p<.05, **p<.01, ***p<.001

After testing and confirming the earlier stated two hypotheses, we examined the third hypothesis to assess the strength and direction of the correlation between OS and IWB and OS and IEC. In Pakistan as well as in Canada, the correlations have been statistically highly significant between OS and IWB for female entrepreneurs (Pakistan = 0.000 < 0.05; $p < \alpha$; Canada = 0.000 < 0.05; $p < \alpha$; Table VIII). Furthermore, there is statistically significant correlation between OS and IEC for female entrepreneurs in Pakistan and Canada (Pakistan = 0.001 < 0.05; $p< \alpha$; Canada = 0.001 < 0.05; $p< \alpha$; Table VIII). Interestingly in emerging and advanced economy, the correlation between variables of interest is statistically significantly strong. Therefore, we fail to reject hypothesis 3. The nature of relationship is positive, reflecting that OS (exogenous variable) have positive linkage the IWB and IEC (endogenous variables). In other words, IWB and IEC are statistically significantly affected by the occupational stress, as evident in the path coefficient base model (CI values between 0.52 to 0.71, Table IX). This is an extension of a new knowledge because Haq *et al*. (2024) also examined the nature of relationship. However, the consideration of female entrepreneurs is our new contribution to the existing knowledge.

Table X: Funnel Approach - Causes and Consequences

Entrepreneur	**Major Causes**	**Common Consequences**
Pakistani Female Entrepreneurs	Personal stressors - family problems, financial problems, and personality clashes.	Behavioral and Physical symptoms - disturbed sleep pattern, eating less, aches, body pain
Canadian Female Entrepreneurs	Organizational stressors – task demands, role demand, interpersonal relationship, and organizational structure	Emotional symptoms - depression, agitation, anxiety, loneliness and isolation, depression, anger

Funnel approach revealed personal stressors such as family problems, financial problems, personality clashes affect Pakistani female entrepreneurs whereas organizational stressors such as task demands, role demand, interpersonal relationship, and organizational structure affected the Canadian female entrepreneurs (Table X). A plethora of studies have confirmed personal factors being primary cause of stress for Pakistani personnel (Haque and Aston, 2016; Haque, 2020; Haq *et al*., 2024; Faizan *et al*., 2019). A new knowledge is that organizational factors are affecting Canadian female entrepreneurs. Furthermore, the consequences of stress for Pakistani female entrepreneurs have been primarily behavior and physical deterioration whereas Canadian female entrepreneurs stated emotional symptoms resulting from stress. To some extent it supports the previous empirical studies (Haque, 2020; Arshi *et al*., 2021; Haque and Yamoah, 2021; Haq *et al*., 2024). Hence, it is confirmed that although the causes and consequences of stress do vary, but the traces of stress affecting health in some capacities have been established.

Conclusion

This study was initiated to explore the impact of occupational stress (OS) on the innovative entrepreneurial capabilities (IEC) and innovative work behavior (IWB) of female entrepreneurs operating in contrasting economic backgrounds, namely emerging and advanced. The conclusion is drawn on the findings from quantitative analysis and funnel approach (follow-up method) used in this study. We conclude that the IEC and IWB of female entrepreneurs are statistically significantly affected by the OS in Pakistan (emerging economy) and Canada (advanced economy). Thus, the impact would be higher on the IEC and IWB due to higher level of OS among female entrepreneurs, irrespective of the type of operating economy. In other words, the impact is consistent whether it is advanced or emerging economy. Nonetheless, we found traces from the existing literature to know about the impact of OS on the IWB (Daniel *et al*., 2020; Haque and Yamoah, 2021; Haq *et al*., 2024). However, the consideration of specific type of entrepreneur (i.e., female entrepreneurs) is a new contributed knowledge. Furthermore, OS and IEC were also found to be interlinked, thus supporting the work of Baron *et al*. (2013). Additionally, all three variables under one construct (OS, IEC, and IWB) was also investigated recently by Haq *et al*. (2024), which we supported with our findings. However, we considered specifically female entrepreneurs, which was not studied previously, thus, we offered a new and unique finding to enrich the literature. The impact size has been found moderate in both the emerging and the advanced economy. Additionally, positive nature of relationship was confirmed for female entrepreneurs in Canada and Pakistan.

For understanding the hidden embedded themes and trends, we used a funnel approach, which is a secondary support tool in this study. Hence, it suggests that Pakistani female entrepreneurs seem to deal better with occupational stress. As an interlinked finding, we found that due to their coping mechanism, they exhibited higher IEC and IWB. Additionally, Pakistani female entrepreneurs are affected by personal stressors while organizational factors impact the Canadian female entrepreneurs. It could be stated that the impact of personal stressors is lower in contrast to organizational stressors because there is evidence to suggest that the level of IEC and IWB among Pakistani female entrepreneurs is higher in comparison to Canadian female entrepreneurs. We support the previous studies (Haq *et al*., 2024; Haque, 2020; Haque and Aston, 2016; Faizan *et al*., 2019) that personal stressors commonly impact Pakistani personnel. In terms of contrasting economies, a conclusion has been drawn that varying stressor impact personnel in distinctive types of economies (Faizan *et al*., 2017; Haque and Yamoah, 2021).

Pakistani female entrepreneurs confirmed physical and behavioral symptoms while Canadian female entrepreneurs demonstrated emotional symptoms. To larger extent, previous empirical studies are supported through our findings (Haque and Aston, 2016; Haque *et al*., 2018; Haque *et al.*, 2021; Haque, 2020; Arshi *et al.*, 2021; Haque and Yamoah, 2021; Haq *et al*., 2024). The consideration of female entrepreneurs has contributed to a new knowledge to the literature on type of entrepreneurship.

Research limitations, future directions, and managerial implications

There is always an opportunity to improve, even though we consider that best practice alternatives have been employed in this study. Nonetheless, we confirm that although there are certain limitations, we have not made any compromise on ethical standards while employing methods and approaches. By highlighting research limitations, we reflect upon scarcity of resources while proposing constructive ways to future researchers to consider and delimit present limitations in their research framework. One-lag time interval was a visible limitation of using cross-sectional research design. Thus, respondents were only studied once, while longitudinal design would have allowed the study of subjects in different time intervals. There could be a possibility of knowing the variation due to two or more-time lags. Hence, future researchers shall overcome this limitation by incorporating longitudinal research design. Then concrete evidence could be attained about the intensity and magnitude of relationship between variables, over different time lags. Furthermore, although we delimit the geographic specification by considering advanced and emerging economy, yet two economies are not enough to draw generalization of results. There are many economies that could be considered as mid-range economies and could be neither kept in advanced nor emerging. The per capita of certain countries is lower than the GDP of certain counties and states of the USA. Thus, future researchers can broaden the range by including different economies. The expanded spectrum of varying types of economies would contribute to a bigger picture. It would be helpful in hypothesis development to ensure economic and socio-cultural contexts are appropriately incorporated. The focus of this study was more on gaining mathematical objectivity (numerical significance), which means higher emphasis on factual truth while useful truth (qualitative analysis) has been ignored. Future researchers could consider using focus groups and interviews. Although we employed funnel approach to gain in-depth understanding about the trends and variations, interviews and focus group would have given firsthand opinion and views and would have offered the opportunity of asking follow-up questions for further extraction of information.

We proposed the use of ABC (awareness-balance-control) model to be implemented by the female entrepreneurs in their organizations. Its usage could be considered in overcoming different types of stressors, as it helps in dealing with variations of stressors. We also proposed that self-initiative should be taken by female entrepreneurs to participate in the stress management workshops and develop intrapreneurship at the workplace. This would help in dealing with occupational stress, developing innovative entrepreneurial capabilities, and promoting innovative work behavior. In addition to that, government should develop a support app to cater the needs of female entrepreneurs. Post-Covid 19 pandemic, mental well-being has been a hot issue and there should be steps taken to provide education and techniques to ensure wellness of the entrepreneurs. Interestingly, official reports have revealed that higher shutdown of companies operating in logistic sector is due to inadequate training, minimal support from the government, and limited funding opportunities from government. Therefore, we proposed that government should arrange socializing events to help female entrepreneurs in expanding their networks

in advanced and emerging economies. There should also be registered listed occupational therapists on the official website of government that could be used by entrepreneurs to overcome their distinct stressors.

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