



Sadafte Abid

CIRCLE

INSPIRING
FEMALE
FOUNDERS



The quiet revolution of women, technology and courage

The sewing machine

The woman sat across from Sadaffe Abid in a cramped room in Lahore, surrounded by half-finished embroidery. When asked what she needed to grow her business, her answer was immediate: 'A sewing machine.'

Sadaffe had heard this dozens of times before. During her years in microfinance, women consistently requested sewing machines. They were tangible, familiar, respectable. They represented freedom: the ability to earn without leaving home, to contribute without confronting social barriers, to decide without seeking permission.

But this was 2018, Sadaffe had returned to Karachi, a city where she had never lived before post Dubai and her Masters at Harvard Kennedy School studying adaptive leadership and systems change. She was also freshly divorced and grieving her father's recent death. In that vulnerable space, she was asking herself hard questions about what came next.

She looked at the woman again. 'What if I told you that your smartphone could be more powerful than any sewing machine?'

The woman's face showed polite skepticism. She barely used her phone. Just calls, maybe WhatsApp for family. The idea that this device could generate income seemed absurd.

But for Sadaffe, everything suddenly clarified. The sewing machine had been the technology of her mother's generation. For millions of Pakistani women today, trapped between ambition and access, the smartphone could be that same instrument of possibility, if only someone designed the pathway.

That conversation became the seed of CIRCLE, a social enterprise that would eventually reach over 30,000 women directly and touch more than 200,000 family members. But the path from that moment to measurable impact required Sadaffe to unlearn nearly everything she thought she knew about scaling social change.



Moving homes, building resilience

Sadaffe did not arrive at entrepreneurship through the traditional route. She grew up in a Pakistani military family, which meant one thing above all: constant movement. Every two years brought a new city, a new school, new classmates, new rules.

‘When you grow up moving all the time,’ she reflects, ‘you learn how to walk into rooms where you don’t know anyone. You learn how to read people. You learn how to start from scratch.’

What many described as destabilising became her superpower instead. Each relocation taught her to observe before speaking, to build trust quickly, to adapt her approach to different contexts. These skills, entering unfamiliar spaces with curiosity rather than fear, would later define her approach as a founder. Whether in male-dominated boardrooms, rural communities where trust had to be earned slowly, or international institutions where she translated local realities for global decision-makers, this early training became her compass.

Her father, displaced by Partition at age five and separated from his own father, shaped her worldview profoundly. Though he joined the military for stability, his heart belonged to writing, peace-building and justice. After retirement, he surprised many by joining Pakistan’s Human Rights Commission and working on India-Pakistan peace initiatives, bringing former military officers from both sides into dialogue.

‘He taught me discipline,’ Sadaffe says, ‘but also that the rigid systems we inherit don’t have to define us. You can work within them and still push for something better.’

Equally influential were the women around her. Her grandmother had been a tennis champion when such visibility was rare for women. Her mother followed suit. Great-aunts were artists, dancers, who pursued their passions with conviction. Her father’s sister, though never formally schooled, educated herself through books and travel, living life on her own terms.

Sadaffe grew up immersed in a lineage of women who did not wait for permission. But she also understood something her grandmother’s generation hadn’t needed to confront: the digital revolution was creating a new kind of divide, one that threatened to make millions of women invisible in the economy of the future.

The microfinance laboratory (1990s–2000s)

At Mount Holyoke, Sadaffe discovered the pleasure of deep learning and began connecting theory to lived experience. This conviction drew her to microfinance in the mid-1990s, when the field was still nascent and social entrepreneurship wasn’t yet a recognised term.

She joined Kashf Foundation when it operated from just two rooms. Over 12 years, she helped build it into one of Pakistan’s most successful and financially sustainable microfinance institutions, serving hundreds of thousands of women. The work was transformative, but not in the ways fundraising brochures typically described. ‘People romanticise microfinance,’ Sadaffe reflects. ‘They imagine a woman getting a small loan and suddenly becoming an entrepreneur. The reality is messier, slower, and more interesting.’ She witnessed how investing in women transformed entire households, but not overnight. When women earned, children ate better and stayed in school longer. Families stabilised. But the path was incremental, requiring sustained support, not just capital. Most importantly, she learned that access alone wasn’t enough. Women needed skills, confidence, networks and permission from families and communities. The financial instrument was just one piece of a much larger puzzle.

By 2008, after twelve years, Sadaffe left Kashf carrying both pride and restlessness. She had helped build something meaningful, but she felt constrained by the model’s limitations. Microfinance was powerful, but it reached women one loan at a time. She kept asking herself: what would it take to reach millions?

Grief, clarity and new beginnings

Sadafte pursued further study at Harvard Kennedy School, immersing herself in leadership theory, systems thinking and adaptive change. She married. She moved countries.

Then, in quick succession, her marriage ended and her father passed away. 'I had to give myself permission to grieve,' she reflects. 'Really grieve. Not to rush into the next thing or distract myself with work. To sit with the uncertainty.' Out of that grief came clarity. And from clarity came the earliest experiments that would become CIRCLE.

Between 2014 and 2019, Sadafte ran leadership workshops for women, drawing from the adaptive leadership frameworks she'd studied at Harvard for women in UAE and Pakistan. She launched initiatives that encouraged CEOs to commit to gender diversity publicly and to bring more women into leadership and onto boards. She experimented with coding programs, testing whether technical skills could open new doors.

Nothing felt complete on its own, but each effort added a piece to a larger puzzle she was slowly assembling. She was searching for something that could operate at a different scale from traditional development programs, something that didn't require her physical presence in every room, something women could access on their own terms.

Then the pandemic arrived, and with it, an unexpected answer.

The Pandemic: constraint as catalyst (2020)

As offices shut down and work migrated online in March 2020, a stark divide became visible. While professionals seamlessly moved to Zoom and digital collaboration, millions of women had never heard of these tools. Even those with smartphones often used them only for calls or basic messaging. For Sadafte, this was a crisis. Pakistan's digital gender gap was already severe. According to GSMA data, women were 38% less likely than men to own a mobile phone and 51%

less likely to use mobile internet. The pandemic threatened to widen that chasm.

But it also created an opening. With movement restricted and in-person training impossible, Sadafte approached UN Women Pakistan with a proposal: what if female micro-entrepreneurs could be supported entirely through digital tools, without leaving their homes? What if training, mentoring community could happen on platforms women already trusted?

The response was cautious. 'Will it work?' the program officer asked. 'Rural and urban women are not tech-savvy. They don't have laptops.' 'They don't need laptops,' Sadafte countered. 'They have phones. They use WhatsApp every day to talk to family. We can meet them there.' UN Women agreed to a small pilot with 60 women with zero budget for in-person activities: just WhatsApp groups, Zoom sessions a curriculum adapted for mobile-first delivery.

The first session was chaotic. Women struggled to unmute themselves. Some called in, unable to figure out the video. One participant's children kept running across the screen, another's mother-in-law kept interrupting. Sadafte wondered if she'd overestimated what was possible. By week three, however, something shifted. The women started posting photos of their products in the WhatsApp group. They asked each other questions without waiting for trainers to respond. They shared customer success stories, tips for packaging, advice on pricing. A virtual community was forming, one that transcended geography, economic class family restrictions. By the end of the pilot, income among participants had increased. But the numbers only told part of the story. What struck Sadafte most was something harder to quantify: the women's digital confidence had fundamentally changed. They were navigating platforms, marketing online, communicating with customers, managing mobile wallets. These were all skills that seemed impossible just months earlier. 'The most striking part wasn't the numbers,' Sadafte recalls. 'It was the realisation that neither the women nor the trainers had needed to leave their homes. Scale, suddenly, felt possible.'

UN Women funded a second phase. More women joined. The outcomes held. Sadaffe pitched to the LOREAL Fund for Women with support of LOREAL Pakistan and reached 5000 women. That's when a conversation with Bill and Melinda Gates Foundation catalysed CIRCLE into its next evolution: could this model reach tens of thousands and create systems change?

The platform question: resisting the obvious answer

In 2021, the dominant playbook for digital development was clear: build an app and scale through downloads. This was the default approach across the sector.

CIRCLE chose not to follow it.

From the outset, Sadaffe and her team grounded their thinking in the realities of the women they were trying to reach; navigating constraints such as limited phone storage, inconsistent internet access in an already crowded digital environment.

'We knew we had to meet women where they already were,' Sadaffe explains. 'Expecting them to download and adopt a new app wasn't just unrealistic; it was misaligned with their realities.'

Sadaffe feels that their smartest technology decision was choosing not to build one.

Rather than assuming behaviour would adapt to technology, CIRCLE flipped the approach. The question was not what to build, but where engagement already existed.

The answer was clear: WhatsApp.

Instead of creating a new destination, CIRCLE embedded itself within a platform women already used, trusted, understood. This eliminated friction, reduced barriers to entry, enabled immediate adoption.

While others built products and waited for users, CIRCLE built within behaviour.

This was not a compromise; it was a strategic choice. It became the foundation for everything that followed.

Building Circle Baji: an AI that feels human

The solution that emerged was Circle Baji, 'baji' meaning 'elder sister' in Urdu, a conversational AI assistant delivered entirely through WhatsApp.

But creating an AI that could actually serve low-income, semi-literate women in Pakistan required rethinking nearly every standard assumption about chatbot design.

First, language. Pakistan is multilingual, with most women code-switching between Urdu, English, and regional languages, often written in Roman script (Urdu written with English letters). Circle Baji needed to understand 'Aap kaise ho?' and 'How r u?' and 'AP theek hain' as the same greeting.

Second, literacy. Many women had limited formal education. Long text blocks would exclude them. So Circle Baji prioritised audio and video. Women could listen to lessons while cooking, watch demonstrations while feeding children, learn in the moments their lives allowed.

Third, trust. An AI couldn't feel corporate or foreign. It needed to sound like someone who understood their lives; encouraging but not patronising, knowledgeable but not distant. The tone took months to calibrate, testing phrases with real users, observing what made women comfortable enough to ask questions.

Finally, content. CIRCLE didn't start with what technology could teach. They started with what women wanted to learn: how to open a mobile wallet, how to price products competitively, how to handle difficult customers, how to market on social media without family objection, how to save money discreetly, how to prepare for job interviews.

Circle Baji launched quietly in late 2024. There was no major marketing campaign. CIRCLE shared the WhatsApp number through existing networks of past training participants, community organisations, local NGOs. Then they waited.

Within three months, 10,000 women had signed up.

And passed 110,000 users during 2025.



'We couldn't believe it,' Sadaffe admits. 'Most of these women had no connection to CIRCLE. They heard about it from a friend, a neighbour, someone in a WhatsApp group. It was organic, peer-to-peer spread, exactly what we'd hoped for but didn't dare assume.'

For Sadaffe, this moment marked a fundamental leadership shift. CIRCLE no longer depended on her physical presence. The organisation was becoming something larger than any individual could contain: a platform, a movement, a new kind of infrastructure for women's economic participation.

But scaling also brought new challenges she hadn't fully anticipated.

The resistance no one talks about

Six months after Circle Baji launched, Sadaffe received a troubling message from one of CIRCLE's field coordinators. A woman in Punjab had completed digital skills training and successfully opened her own mobile wallet. For the first time, she could receive payments directly, without routing money through her husband's account. But when her husband

discovered this, he forced her to close the wallet and share all passwords with him.

'This isn't just a technology problem,' the coordinator wrote. 'What do we do?'

Sadaffe had anticipated technical barriers: connectivity, device access, digital literacy. She had anticipated institutional barriers: documentation requirements, platform restrictions, bureaucratic friction. But she had anticipated that in 2025 household-level resistance would have softened. After years in microfinance, she had hoped that social norms would have evolved. Instead, she was confronted with a difficult reality: the constraints women faced inside their homes remained as powerful as ever, continuing to shape what was possible despite technological progress.

'The biggest barriers were not technical; they were invisible and domestic', Sadaffe recalls.

More stories surfaced. A woman in Karachi had built a successful business page on Facebook selling home-cooked meals. Her brother, worried about 'family reputation,' forced her to delete it. Another woman in a semi-urban area started earning income through freelance digital work but had to hide her phone whenever her mother-in-law entered the room.

Traditional development approaches might frame this as ‘patriarchy to be challenged’ or ‘culture to be overcome’. But Sadaffe had learned from years in communities that confrontation rarely worked. Progress depended on speaking in ways others were willing to hear.

CIRCLE adapted its messaging. Instead of leading with ‘women’s empowerment’, a phrase that triggered defensive reactions, they spoke about family prosperity, children’s education, shared economic stability. They highlighted men as partners, elevating stories of husbands, sons, brothers who experienced positive change when women gained digital skills.

One video featured a husband describing how his wife’s online business allowed them to pay for their daughter’s school fees. Another showed a son proud that his mother could now order supplies online rather than depending on him. The framing shifted from independence to interdependence, from women’s rights to family well-being.

‘It can feel like a compromise,’ Sadaffe acknowledges. ‘Part of me wishes we could just say, ‘Women have every right to economic autonomy, full stop.’ But I learned a long time ago that being right doesn’t always create change. Sometimes you have to meet people where they are, speak to their values, create space for new narratives to emerge slowly.’

The strategy worked, but imperfectly. Resistance softened in some households; but in others, it remained rigid. CIRCLE couldn’t control what happened behind closed doors. What they could do was provide women with tools, knowledge, a community of women navigating similar tensions.

To strengthen that support, Sadaffe introduced ‘Bajis on the ground’: highly engaged women who became ambassadors in their communities, helping others onboard and modeling digital confidence in familiar, local terms. This hybrid approach, AI-driven platform paired with human connection, proved essential. But it also meant CIRCLE couldn’t scale quite as fast as pure technology platforms.

These realities also reshaped how CIRCLE understood its own role. What was emerging was not just a digital tool, but a trusted layer of access within women’s everyday lives; one that extended beyond content into relationships, behaviours, decision-making. As engagement deepened, it became clear that this trust held value not only for impact delivery, but for institutions struggling to reach women meaningfully. Early partnerships began to reflect this, with organisations turning to CIRCLE as a channel to connect, engage, deliver services more effectively. While still evolving, this shift marked an important realisation: CIRCLE was not just building a solution, but an infrastructure grounded in trust, access, last-mile connection.

Leadership through self-awareness

Throughout CIRCLE’s growth, Sadaffe remained acutely aware of the gendered dynamics she had navigated for years. She had sat on boards as the only woman. She had watched her ideas interrupted, then credited to male colleagues moments later. She had learned that women are judged not just on competence but also on likeability. Too assertive and you’re ‘difficult,’ too accommodating and you’re ‘weak.’ ‘There’s a moment when you realise that wanting to be liked can hold you back,’ she says. ‘Not that you should be unlikeable, but that you have to be willing to disappoint people, to say no, to hold boundaries even when it’s uncomfortable.’

This was a call to clarity. Knowing when to be empathetic and when to be firm, when to collaborate and when to decide, when to explain and when to simply act. Her leadership style reflects this balance: calm but persistent, warm but resolute, rooted in self-awareness rather than performance. That self-awareness was forged through practices most leadership books don’t mention: meditation, long walks, therapy, time in nature. Not luxuries, but anchors. Without tending to her own well-being, she could not sustain the emotional labour of leading a mission-driven organisation through uncertainty, resistance, constant adaptation. ‘People assume leadership

is about always knowing the answer,' Sadaffe reflects. 'But most of the time, I don't know. What I've learned is to be comfortable not knowing, to ask better questions, to create space for others to lead, to trust the process even when it's messy.'

She also learned to recognise when her presence was helping and when it was limiting. In CIRCLE's early days, Sadaffe was deeply involved in everything: curriculum design, user testing, partnerships, fundraising. But as Circle Baji scaled, she realised that her instinct to control was becoming a bottleneck. The platform was reaching women she would never meet, in communities she would never visit, solving problems she couldn't have anticipated.

'What does it mean to lead when the organisation no longer depends on your physical presence?' she asks. 'For me, the answer was: trust, design values. Build systems people can trust. Design for autonomy, not dependency. Anchor everything in clear values so people can make decisions without asking permission.' The shift from founder-as-hero to founder-as-architect required letting go of ego, credit the need to be indispensable. It required believing that the work mattered more than receiving recognition for it.

Measuring what matters

As CIRCLE grew, questions about impact measurement intensified. Funders wanted data. Investors wanted metrics. The team wanted evidence that their work was creating real change.

But Sadaffe knows numbers alone cannot capture transformation. 'We can measure income growth, digital adoption, accounts opened,' she says. 'But how do you measure the woman who used to ask her husband for permission to spend 100 rupees and now makes household financial decisions independently? How do you measure confidence? How do you measure dignity?'

CIRCLE supplements quantitative data with qualitative stories, tracking changes in decision-making power, mobility, social connections

CIRCLE tracks quantitative outcomes rigorously:



35,000+ women trained directly



85% of users report increased digital confidence



500,000+ family members indirectly impacted



60% of users opened their first mobile wallet through CIRCLE over the years



120,000+ users on Circle Baji platform

aspirations. They conduct follow-up interviews months after training, asking not just about income but about what changed in daily life. One woman shared that she had started a food business from her home and now supported elderly parents while earning independently for the first time. Another spoke of her daughter watching her learn new skills and saying, 'Mama, if you can do it, I can too.' A young woman from a small town secured a job with a tech company abroad after building digital skills through CIRCLE, learning a new language along the way. These stories are proof that, when given tools and trust, women expand into spaces they had never imagined possible.

But Sadaffe also acknowledges the limitations. 'We don't always know what happens after women leave our programmes. Some face resistance at home and stop using what they learned. Others thrive and then hit new barriers we can't help with. Impact isn't linear. It's messy and context-dependent.' This honesty distinguishes Sadaffe's approach from the glossy narratives many social enterprises present to funders. For her, integrity matters more than optics.

Strategic pivots and hard lessons

Looking back over CIRCLE's evolution, Sadaffe identifies several strategic pivots that proved critical and several mistakes she would handle differently.

What worked

The WhatsApp decision. Resisting the pressure to build a custom app was controversial but essential. Meeting women on platforms they already trusted removed the biggest barrier: fear of the unfamiliar.

Hybrid model: AI + human touch. Circle Baji provides scale, but 'Bajis on the ground' provide trust, local knowledge emotional support. Neither alone would have worked.

Speaking to family values, not just women's rights. Framing digital skills as benefiting entire households rather than individual empowerment reduced resistance and created space for gradual change.

Building field immersion into the culture. CIRCLE requires team members to spend significant time with users in communities. This keeps the product grounded in reality.

What she'd do differently

Revenue model earlier. 'I waited too long to figure out a sustainable revenue model,' Sadaffe admits. 'I assumed grant funding would be enough while we proved the model, but we should have been testing revenue streams from day one. It would have given us more leverage with investors and more independence from donors.'

Hire for scale sooner. 'I kept hiring for today's needs rather than tomorrow's. When we suddenly had 70,000 users, we didn't have the team to support them. We had to scramble. If I could go back, I'd hire senior operational talent earlier, even if it felt premature.'

Set boundaries with early partnerships. 'In the beginning, I said yes to almost every partnership because I was afraid of losing opportunities. Some partnerships drained energy without delivering value. I should have been more selective from the start.'

Document more. 'We were so focused on doing things that we didn't document enough on user insights, design decisions, what worked and what didn't. Now we're trying to capture institutional knowledge that exists only in people's heads. I wish we'd prioritised documentation earlier.'

These reflections, honest about mistakes and specific about lessons, reveal the kind of adaptive leadership Sadaffe studied at Harvard but learned through practice.

The path ahead: vision and uncertainty

Sadaffe's vision of reaching one million women is expansive but grounded. She knows it's not just a technology challenge. It's a systems challenge requiring partnerships, localisation and patience.

As of late 2025, her immediate priorities are:

- **Deeper integration with existing systems.** Rather than operating as a standalone platform, CIRCLE is working to embed within government programmes, corporate training initiatives educational institutions. The goal is to become infrastructure, not just an intervention.
- **Expansion to younger girls.** Sadaffe sees immense potential in working with secondary school students, where early digital literacy could shape futures before social constraints harden. Pakistan is a young country; 60% of its population is under thirty. The choices made now will echo for generations.
- **Revenue sustainability.** Moving beyond grant dependency to a balanced model where commercial partnerships cover operational costs, allowing impact-focused funding to support expansion into harder-to-reach communities.

Conversations have also begun with organisations in Indonesia, Malaysia parts of Africa where women face similar digital divides shaped by different cultural contexts.



But Sadaffe is cautious. 'I've seen too many programs try to export solutions without adapting them. What works in Lahore won't necessarily work in Jakarta. The principles might translate, meeting women where they are, building trust through familiar platforms, but the execution has to be locally owned.'

The path forward lies in partnership with local organisations, educators, governments women themselves. CIRCLE can provide the platform architecture and lessons learned, but sustainable impact requires local leadership.

When asked to define success ten years from now, Sadaffe doesn't cite user numbers or revenue targets. 'Success,' she says, 'is when this stops being remarkable. When it's just normal for women to have digital skills, to earn income online, to participate in the digital economy.'

When we don't need special programs because the barriers that made them necessary no longer exist.'

She pauses. 'Of course, we're nowhere near that. But that's the future I'm building toward. Somewhere, right now, a woman opens her phone and learns something new. Somewhere else, another decides to try. And in that decision the future bends ever so slightly toward inclusion.'

She carries this hope lightly, without spectacle. There is no rush to declare victory. The work is ongoing.

The revolution she leads does not shout.

It listens.

It learns.

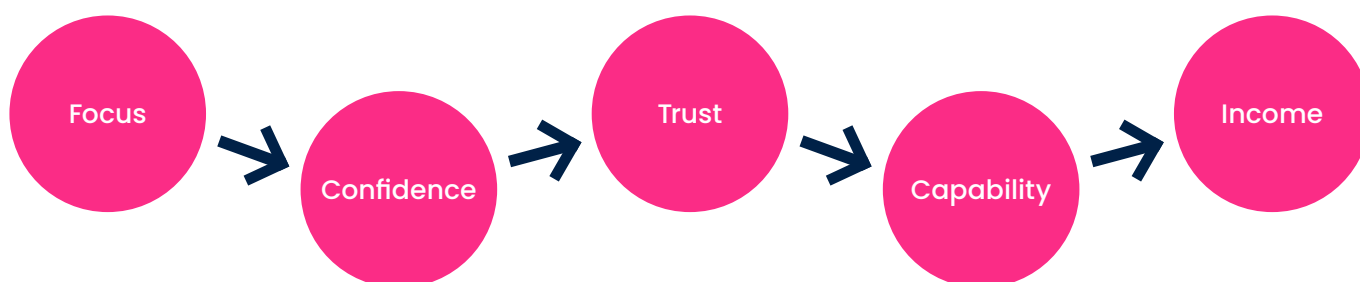
And it lasts.

The next evolution

As CIRCLE continued to grow, another realisation began to take shape. Training women was important, but training alone was not enough. Real economic change required something deeper: systems that helped women move step by step from awareness to opportunity.

This thinking is shaping what Sadaffe calls CIRCLE 2.0.

Rather than focusing only on programmes, CIRCLE is building a behavioral and digital infrastructure designed to support women across an entire journey:



The journey often begins with something small: a woman opening a message from Circle Bajji out of curiosity. Over time, that curiosity builds confidence as she learns new digital skills. Confidence builds trust in herself, in the tools she is using in the possibility that change is within reach.

Trust then translates into capability: opening a mobile wallet, marketing a product online, applying for a job, or accessing financial services independently.

Only then does the final step become possible: income that she controls.

If the sewing machine was the technology that expanded economic participation for women a generation ago, Sadaffe believes the smartphone may play that role for millions today.

CIRCLE's next chapter is about ensuring that the pathway from learning to earning is no longer accidental or rare, but designed, supported accessible at scale.

The quiet revolution Sadaffe first glimpsed in a small room in Lahore is still unfolding. The question now is no longer whether women are ready for the digital economy, but whether the systems around them are ready to include them.

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