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# [WOMEN ENTREPRENEURS IN PAKISTAN: NAVIGATING FINANCE, NETWORKS, AND LEADERSHIP FOR BUSINESS SUCCESS]

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**ABSTRACT**

The emergence of female entrepreneurship is crucial for economic growth and social advancement, but the struggle of women entrepreneurs in Pakistan poses pertinent challenges that limit their firm success. However, the role of access to finance, entrepreneurial networking, entrepreneurial orientation and entrepreneurial leadership in women entrepreneurs' performance has not been studied. Data were collected from 700 women entrepreneurs registered with the Women Chamber of Commerce (WCC) in Pakistan using a qualitative research approach and were analyzed using NVivo software and thematic analysis. As a result, women entrepreneurs often depend on personal savings and informal funds as their principle sources of finance, with banks requiring stringent collateral, and lending practices being perceived as biased. Women entrepreneurs are further hampered by gender bias and social barriers that reduce their business networking, mentorship, and access to funding and markets, thus limiting their capacity to scale their businesses. Also, because so many women lack business skills and innovation ability, they stay small and do not build companies. But the research also shows that women entrepreneurs who network actively, exhibit entrepreneurial leadership and have a strategic market orientation perform better and are more sustainable. Given that, there is an essential "need for targeted programs on capacity building and support for women-specific networking." With funneled financial backing, collaborative merchant programs, and computerized advancement openings further reinforcing entrepreneurial biological systems, women across Pakistan can end up playmakers and genuine contributors to this casualty's monetary recuperation and corporate advancement. Policymakers, financial institutions, and business support organizations seeking to foster an inclusive and sustainable entrepreneurial environment for women will therefore find important insights in the study.

**Keywords:** Performance of women entrepreneurs, access to finance, women entrepreneurial networking, women entrepreneurial orientation, women entrepreneurial leadership.

**Background**

It is widely accepted that entrepreneurship is a crucial component of monetary dynamism and that it is a necessary engine of financial development, employment, and advancement. The main goal of entrepreneurship is turning ideas into profitable opportunities. According to Hisrich (2005), entrepreneurship is the process by which individuals commit time, money, and talent to either create new products and services or add value to already-existing ones in order to turn a profit. Research has shown that female entrepreneurs' percentage is especially worse, particularly in less developed nations (Singh and Belwal, 2008); Pakistan is not an exception. Asrar-ul-Haq (2015) ranked Pakistan as the sixth most populous country in the world, with nearly half of its citizens being women. On the other hand, compared to their population, there are comparatively less women who are entrepreneurs. It could be caused by various things. For example, social norms, professional discrimination, opportunity gaps, and domestic duties all negatively impact the performance of women entrepreneurs (Ahl, 2006; Roomi and Parrott, 2008).

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Women's entrepreneurship has gained significant attention in recent years as important of financial increase and social change (Brush et al., 2019; Klyver et al., 2013). However, women entrepreneurs in Pakistan face numerous challenges, as well as limited access to financial assets, cultural hurdles, and inadequate support structures (Yousafzai et al., 2015). According to Idris & Agbim 2015, male influence, early marriage in all province, and no formal education, which they view as a barrier for women because their husbands are too busy to assist them at home when necessary. In addition, male does not allow their wives from leaving the house due to deeply ingrained cultural and religious beliefs that restrict women's mobility to that of accompanying their husbands.

Women who work in business, in particular, are able to contribute to the overall growth of the country and gain economic empowerment. However, women continue to experience discrimination in many developing nations, including Pakistan. As a result, they are unable to reach their full potential and encounter challenges when trying to succeed in business (Koko, Maishanu & Hassan, 2017; Abubakar, 2013). In an effort to provide for their families and generate economic value, women entrepreneurs are inherently inventive and show a strong sense of commercial judgment. They do indeed make important contributions to the local and family economies in their respective areas.

Four important research questions are framed to find determinants of women entrepreneur performance in Pakistan in this study. Does the access to finance effect on Women Entrepreneur performance in Pakistan? Does entrepreneurial orientation influence their business success? Do entrepreneurial networks contribute to improved performance? In addition, does the entrepreneurial leadership even affect the overall end-results for women-led enterprises? The main purpose of this study is to provide the insights of four major predictors that affect the performance of women entrepreneurs in Pakistan, such as access to finance, entrepreneurial orientation, entrepreneurial networks and entrepreneurial leadership. First, the research aims to investigate the impact of fund access to women's entrepreneurial performance as the weakness of fund has always been a barrier to female entrepreneurship in developing economies. Secondly, the research intends to investigate the effect of entrepreneurial orientation, consisting of an entrepreneur's capability to embrace risk, innovate, and react proactively to shifts in the market. This study will provide some guiding programs to further improve the strategies required to improve women in their entrepreneurial careers by understanding how this various types of orientation influence the results of the business. Thirdly, the present study seeks to examine the role of entrepreneurial networks in improving performance within the entrepreneurial context. Networking is vital for obtaining financial resources, discovering market opportunities, and receiving mentorship, but women entrepreneurs are frequently limited in their ability to build connections. Finally, the study examines the impact of entrepreneurial leadership while highlighting the extent to which leadership attributes, decision-making skills, and strategic vision foster sustainability and business growth.

This study has the potential to inspire meaningful change. This can guide the formulation of effective policies and programs in a way, which facilitates the performance of women entrepreneurs, thereby promoting inclusive growth, increasing job creation, and improving women's economic status in the country.

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### **Literature Review**

Entrepreneurship distinctly contributes to the overall development of the economy in question, and this contribution is a very basic tool which is directed toward the monetary development of even littler economies like Pakistan (Khalique et al., 2015). But there's no question its role in economic growth is vital. In addition to allowing oneself to be employed, starting a business opens up multiple opportunities for other individuals. According to Sajjad et al. (2020), during this era of globalization, innovative businesses have fostered numerous opportunities to excel both nationally and internationally. Entrepreneurship breeds innovation, diversity and creativity. They become key drivers of the economy as they can help to establish small and medium-sized enterprises using less money and fewer resources (Surya et al., 2021). It is the economy of the nation, that can be excellent when enough people in the nation decides to start their own businesses.

Overall, being an entrepreneur is generally perceived as a male-oriented profession and women are often kept back to start their own businesses. The number of women entrepreneurs is much lower than men entrepreneurs in every society; also their entrepreneurial ability is not recognized completely. Social, cultural, and societal norms are delaying women's financial empowerment and independence (Khan et al., 2021). Considering that Pakistan is currently facing the high rates of unemployment, inflation and poverty, every individual, whether it be a male or a female, needs to participate in income-generating activities. These efforts remain only partial as 2023 women accounts for a very small share of entrepreneurship (Avnimelech & Rechter; 2023). Even though women constitute 48% of the population, they have very little access to the economy because of discrimination and deprivation of empowerment (GoP, 2021, p. 246). When it comes to female entrepreneurs, there are a mere 1% (Guelich & Xavier, 2017). In Pakistan, women engage in only 30% of early-stage entrepreneurial activities, among the lowest in the region (Bosma et al., 2020). In many parts of the globe, women play a marginal role in politics, society, and economics (Abou-Moghli & Al-Abdallah, 2019). While in the earlier researches it is conceptualized that entrepreneurship is always context specific based upon culture behaviors and religious practices. There thus, the aspect of entrepreneurship would also vary to an extent in Pakistan (Omeihe et al., 2019; Yunis et al., 2019).

### **Methodology**

Based on an interpretivist paradigm, this qualitative study aims to highlight the factors that influence women performance in entrepreneurship in Pakistan. Data were collected separately through 15-minutes semi structured interviews with 15 Presidents of Women Chambers of Commerce (WCCs) of Pakistan. These Presidents were chosen for their strategic and policy-level expertise and appointment represented collective challenges and opportunities confronting women entrepreneurs, not personal anecdotes. These perspectives contribute a holistic insight of access to finance of women entrepreneurial, women entrepreneurial networks, women entrepreneurial leadership, women entrepreneurial orientation and entrepreneurial performance from different regions and sectors. Interviewing each President separately for 15 minutes either in person or virtually provided that flexibility, but also kept the team focused on common themes. All interviews were audio recorded with consent and analyzed through thematic analysis. Coding was conducted systematically using NVivo software, which included the

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identification of recurrent themes such as financial constraints, gender biases, and market adaptation.

### Results

#### Compared By Number of Coding

#### References



### Financial Constraints and Personal Savings

Personal savings were identified as the most prevalent financial strategy for women entrepreneurs, which suggests that women entrepreneur relied heavily on their internal financial resources rather than external sources of finance (see tree map). Limited access to formal financial institutions, along with their collateral requirements and biased lending practices, means that even women with the most ambition and entrepreneurial spirit have to rely on personal capital. Women entrepreneurs face financial discrimination that makes it challenging them to get bank loans and investor funds because financial institutions characterize them as risky borrowers. This leads to extensive reliance on personal savings, reinvestment of business profits and informal lending from family or friends. It also suggests that grants from NGOs may be a secondary source of funding but are generally not sufficient to build a business. In addition, the specific themes on reinvestment strategy, Abbate et al, found that women entrepreneurs tend to prefer sustainability to aggressive growth strategies. While male entrepreneurs look for the venture capital or high-interest loans to ramp up things, women entrepreneurs follow a trajectory of slow but steady growth, with a lower chance of financial risk.

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### **Gender Bias and Societal Barriers**

Gender bias is one of the most prevalent problem areas highlighted in the tree map among the trust issues, financial discrimination, and networking opportunities that was brought up. It signified another step in a long battle that women entrepreneurs have fought when it comes to trust from customers, suppliers, and financiers. This reluctance is associated with social stereotypes that question the ability of women to effectively run and manage businesses. Such biases are hurdles to securing business partnerships, obtaining loans and even attracting potential investors. To add to this, cultural diversions and gender expectations prevent women from attending business networking sessions, mentoring programs, and investment forums further diminishing their ability to elevate their businesses. This tree map indicates that all these barriers can be crossed with mentoring and guidance from businesspersons or industry experts. However, of all the failings, not taking part in mentorship programs is among the top.

### **Access to Resources and Business Sustainability**

These tree maps show big deciders — like access to suppliers — and competition and pricing strategy by economic conditions that have a bearing on the sustainability of women-led entrepreneurship. Poor access to raw materials, largely as a result of restricted mobility and weak links to suppliers, is one of the common threads. The women entrepreneurs have challenges in establishing direct relationships with suppliers and they use intermediaries which results in high operational costs. That is particularly an issue in the hinterlands, where the supply chain is thin and businesses struggle operationally. The tree map illustrates other also-rans to the funky form of shortsightedness in competing with the male-dominated firm. Many women-led enterprises operate in sectors such as fashion, handicrafts and food services — where they must compete against larger, more established enterprises. The affordability and profitability of various academic models point to the fact that many women struggle to set competitive costs because their production costs are higher and they lack economies of scale.

### **Lack of Skills and Business Growth Constraints**

Recognizing the limited business expertise among women entrepreneurs — an insight that reveals how they can hinder their decision-making, innovation capacity, and growth potential — is also an important finding brought out by the treemap. Many have chosen to remain small-scale or home-based as they have little idea of how to establish a larger business, how to brand their products, and how to market them. The treemap identifies gaps in skills, among them literacy in finance, digital marketing and supply chain management — all of which are essential for business success. And the blocks about traditional business models and mentorship needs indicate that many women are working inside traditional industries, but not necessarily exposed to the cutting-edge business strategies of the modern age.

### **Client Satisfaction and Market Adaptation**

Customer feedback and satisfaction are at the core of this treemap, pointing out the importance of the consumer for sustaining a business, and how much women entrepreneurs value a product, its quality and customer loyalty. Many women-owned operations depend on word-of-mouth and repeat customers rather than on huge advertising campaigns. But the analysis also points to challenges adapting to evolving



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market trends. For instance, even as digital platforms and e-commerce become increasingly critical to business success, many women entrepreneurs lack both the technical know-how and the resources to build an online presence. Other emerging themes are sustainability and eco-friendly business practices, suggesting that women entrepreneurs are starting to consider them, but cost constraints and supply chain challenges make it a challenge for many women entrepreneurs to practice sustainability. Training on sustainable business approaches as well as digital transformation may assist women entrepreneurs in staying competitive in contemporary markets.

### Compared by Number of Sentiment References



## Personal Savings

**Overall Sentiment:** Mostly Neutral with Some Positive. In segments where external credit availability is low, personal savings constitute the primary source of funds for businesses. This neutral sentiment indicates that entrepreneurs understand the necessity of savings but don't view them as a panacea. There are also positive references that mean those who take care of their personal finance well can use their savings to grow businesses. While it remains far from being positive, the lack of strong negative sentiment indicates that disaggregated personal savings is not considered a primary barrier, but also not likely sufficient for permanent viability. Entrepreneurs Would Rather Seek Bank Loans, Venture Capital or Government Grants than Rely on Their Personal Savings Financial literacy programs can assist entrepreneurs in making better decisions about how to spend their own funds while seeking new sources of financing.

### Hesitation of Trust

**Sentiment Overview:** Mixed — Neutral and Negative. Entrepreneurs primarily depend

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on trust in business dealings whether that is financial transactions, partnership agreements, or market exchanges. Toxic sentiment — more of a curse than a blessing, as it indicates that a lot of entrepreneurs still have a hard time trusting financial institutions, investors, or even business partners. In developing economies, such as those in this study, where issues with enforcement of contracts, fraud, and corruption deter confidence in financial transactions, this can be even more applicable. Distrust slows business growth and discourages investment. Governments and institutions need to promote positive account of contracts entering the ecologies of their businesses to bring up trust building measures such as ratings and reviews for business to make a more secure business environment.

### **Financial Independence**

**Sentiment Analysis:** Mostly Neutral but Some Negative Sentiments. So financial freedom is an ultimate goal for entrepreneurs, however, it is still a goal many failed to accomplish. Such negative sentiment indicates that owners face difficulties with financial independence, whether due to low capital, reliance on investments or funding sources, or non-continuous earnings, especially for women and first-time business owners. By providing access to microfinance and venture capital programs, entrepreneurs can avoid heavy reliance on outside sources. Financial independence can be enhanced through government-backed small business grants and financial management training. Entrepreneurs need to have multiple income streams to rely on and not just one source of funding.

### **Gender Bias**

**Analysis of Sentiment:** Overall Negative. Gender bias is a huge hurdle (especially for women entrepreneurs) in the world of entrepreneurship. The findings of the negative sentiment coding indicate that women entrepreneurs struggle to obtain funding, make connections, and establish credibility in the business ecosystem." Female-run firms continue to face a lot of discrimination in the financial world therefore restricting their potential. Promote targeted financing programs to women entrepreneurs to bridge the gender gaps. Woman-focused business incubators and networking programs can help foster resilience and mentorship. Policymakers can design gender-responsive policies that incentivize banks and investors to provide funding to female-owned start-ups.

### **Access to Resources**

Neutral to Positive Sentiment (Some Positive Sentiment). Access to relevant resources be it funding, mentorship, technology, business networks etc. is still a cause of concern for many entrepreneurs. Then, despite some respondents showing a positive trend, meaning that some entrepreneurs benefit from the systems, both neutral sentiment suggest bureaucracy, awareness or eligibility criteria (what we see in the fifth column), respectively. Government agencies and NGOs must simplify processes in order to allocate funds and resources in a more accessible manner. Entrepreneurs need to take actively look for business development like B class programs or any activity to help them access networking. Crowdfunding, online mentoring programs, and other technology solutions can also help to broaden access to the necessary resources for farmer entrepreneurship.

### **Grant from NGOs**

**Sentiment Analysis:** Neutral to Mostly Neutral. In particular, grants by NGOs can act as a



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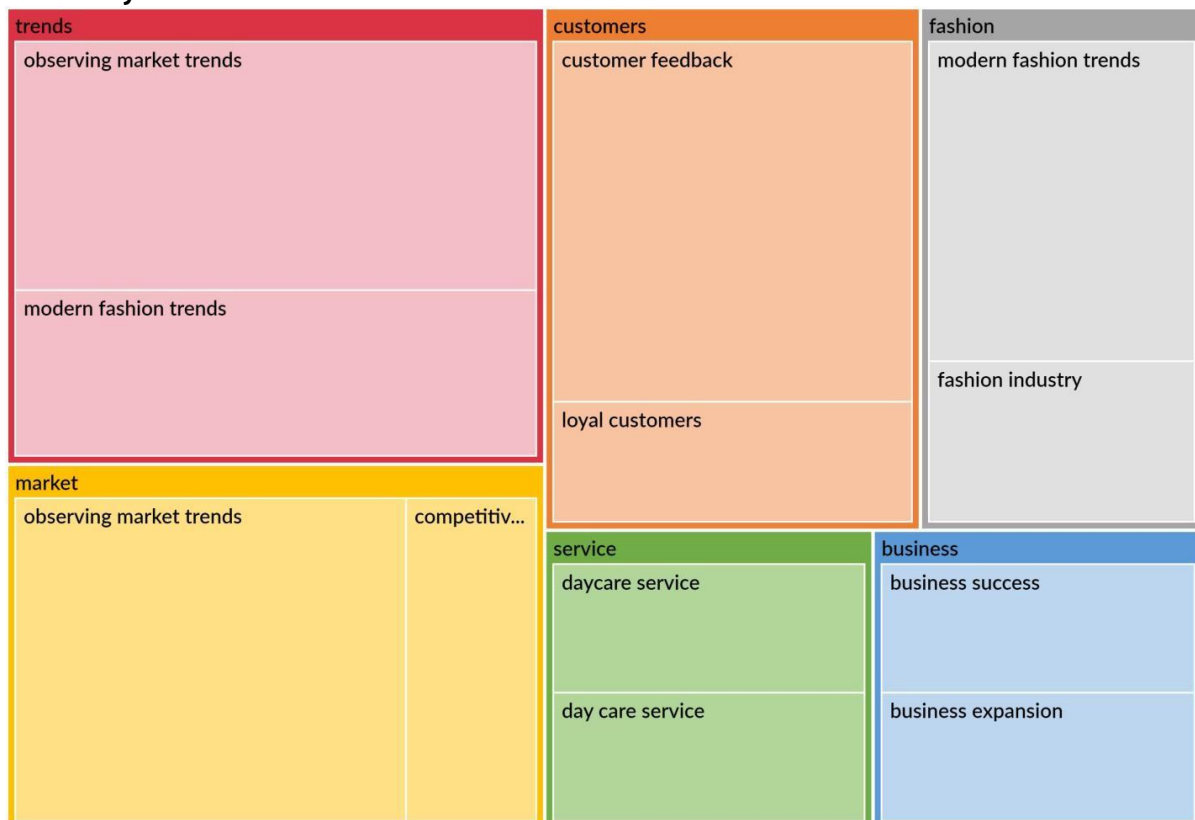
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significant funding source for small businesses and startups, especially social enterprises, sustainability-related businesses, and women-owned businesses. The neutral sentiment coding indicates that although some entrepreneurs do benefit from the support of NGOs, this help proves elusive to others, who find it difficult to access these grants due to a lack of information, an overly complicated application process, or restrictive eligibility criteria. Awareness campaign on grants program should be stepped up by NGOs. Easier application processes and more concentrated funding initiatives could open doors. NGOs & Business Development Entrepreneurs should explore opportunities to bid for NGO and business development contracts.

### Client Satisfaction

Sentiment Analysis: Mostly Positive. Client satisfaction emerged as one of the most positively-rated factors, suggesting that entrepreneurs know good service, repeat business, and positive relationships are critical to success. In fact, customer-centric companies have 60% higher profitability than companies that do not focus on customer orientation. Strategies for customer engagement should strengthen personalized services, feedback mechanisms and loyalty programs. Businesses need to invest in digital solutions (CRM systems, AI-powered customer service) to improve client experience. Happy clients make for good word-of-mouth marketing, leading to organic business growth.

### Hierarchy Chart



Features on hierarchy chart that build around key themes: trends, customers, fashion, market, service, business. The sections elaborate on the critical points that facilitate successful entrepreneurship, competitive market advantage, and customer satisfaction. We have a lot of in-depth information on each category below why it is important for

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you and affects your business strategy/growth.

### **Trends (Red Section)**

By tracking market trends, industries are able to strategically predict changes in consumer habits as well as innovations. By keeping an eye on trends, companies can quickly adapt to emerging needs, keeping their products and services relevant. In the fashion industry, for example, evolving with seasonal styles, the latest cultural impressions, and technological advancements of fabrics can make or break a fashion brand. Companies that ignore and neglect such trends tend to suffer from waning customer engagement and obsolete inventory. The modern pieces highlight the significance of being innovative and adapting to change. To understand existing preferences is one thing, but to be able to predict the next trend in fashion is another — and one much more crucial in order to maintain an edge over the competition. That means leveraging data analytics, consumer feedback, and cultural trends to inform early-stage hiring. The constantly-changing landscape of the fashion industry demands that movers and shakers... Keep it moving fast and drink their shakes by innovating AND providing commercially viable lineups. It can help them attract trend-savvy consumers and stay well positioned within their brand.

### **Customers (Orange Section)**

Sustainability in business is customer-centric. Customer reviews are an important part of iterating within products, momentum from sales and the brand and its reputation as a whole. These shifts in listen can help businesses understand what consumers really want and, subsequently, use this knowledge to adjust their offering to current demand. When handled well, negative feedback can improve business practices, while positive feedback improves brand loyalty, attracting new customers. They backbone their business with feedback loops online reviews, surveys, and direct interaction for retention and sustained growth. While feedback is great, repeat customers account for a large percentage of a company's financial success. Keeping your customers is often cheaper than having to woo new ones constantly, and repeat customers usually buy more over their lifetime than one-time customers do. These strategies slowly evolve into a long-term relationship that is a way through personalized marketing, rewards programs, and service quality. Moreover, repeat customers turn into your brand ambassadors, spreading the word and endorsing and recommending the products they use through word of mouth, which is among the most trusted marketing types. We create brand communities and lifetime customer value because brands care about their customers.

### **Fashion (Gray Section)**

Modern fashion trends drive consumer habits and industry standards as they come together around them as a modern industry. Designers, retailers and manufacturers need to stay up to date on styles, new fabrics and cultural trends. This new era has its own determinants and problems (take the rise of sustainable fashion — brands have had to take a look at their material use and ethical sourcing practices). Whether it's virtual outfits or artificial intelligence-driven design trends, digital fashion is poised to not only change the way we dress, but also how the industry operates. But fashion is also so much more than trends: its production and distribution and marketing and retail. What's healthy in this industry is that a deep understanding of things like market segmentation, brand positioning and global supply chains are prerequisite to success. And, in this world,

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fast fashion brands feed off of short time scales, unlike luxury brands that evoke exclusivity and craftsmanship. And with the rise of e-commerce, they are dependent on new platforms and Direct to Consumer models to get as much market share as possible. It's this exact combination of tradition and innovation that successful fashion brands utilize to alienate themselves from their competitors.

### **Market (Yellow Section)**

Businesses need to analyze the market to stay ahead of the competition. Tracking market trends help companies anticipate shifts in the market, detect new opportunities, and reduce threats. Businesses must gather and analyze data on consumer behavior, technological advancements, and economic conditions to do this. When combined with a thorough understanding of its market, that knowledge allows a business to create products and services that meet customer expectations and, ultimately, result in greater sales and market share. Competitiveness is also an essential aspect of this chapter, and it proves how potential a business can survive in a saturated industry. Firms that use a differentiated value proposition a better-quality product, innovation, customer service outperform their competitors. In addition to price, successful businesses develop effective marketing strategies and collaborate up strategically. Lack of innovation and differentiation will lead to underperformance by business models that produce solutions that are more appealing.

### **Service (Green Section)**

As to why this is, these services provide childcare for working-age adults. This is indicative of larger shifts in society where two working parents result in many families in need of dependable and high-quality daycare services. To make their businesses appealing, companies in this sector should prioritize safety, well-trained employees, and stimulating learning environments. Moreover, corporate daycare solutions companies also enhance productivity for employers with working parents. That there are two daycare services on the list indicates an incredible focus in this area's growth opportunity. Any entrepreneurs entering this service sector must focus on compliance with safety and regulations, training of staff, and child development and programs to provide quality in the services offered. Finally, businesses can stand out in crowded markets by embracing technology in order to streamline daycare management tasks, from mobile apps that provide parents with updates on their child's day, to digital learning resources.

### **Business (Blue Section)**

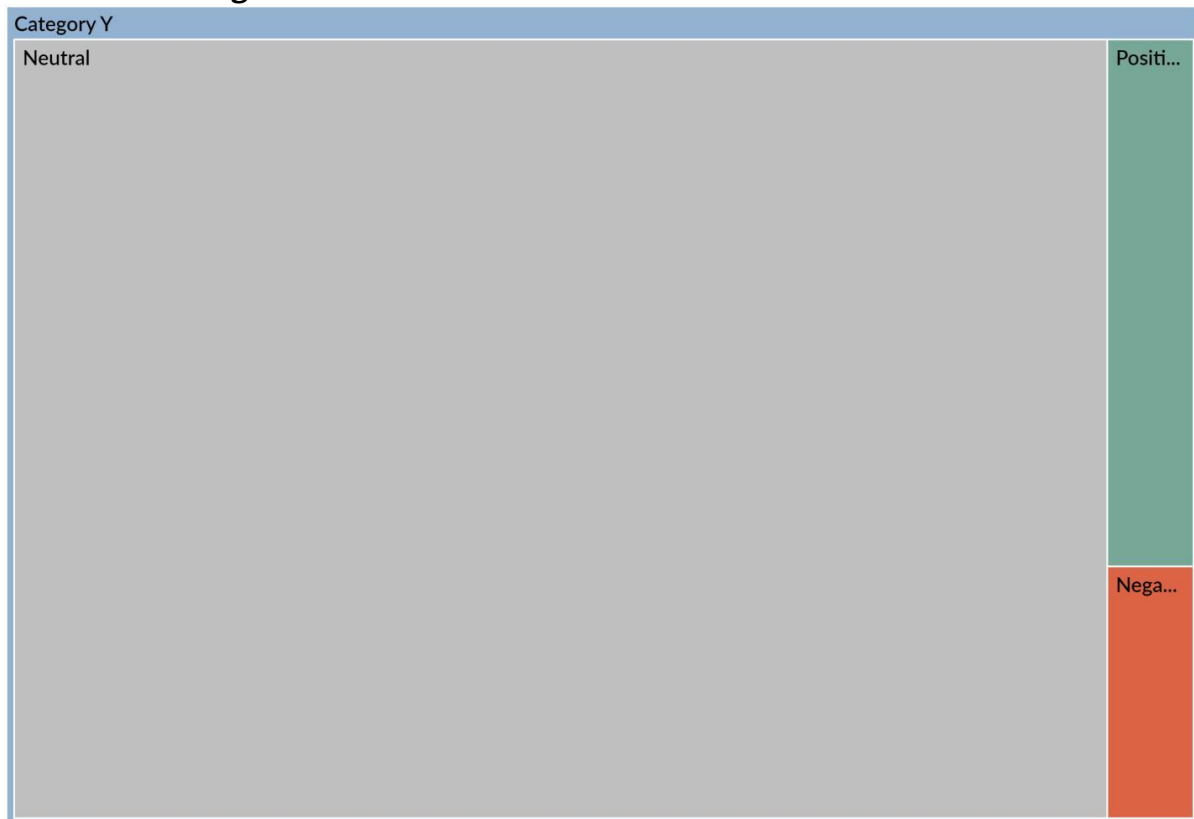
Strategic planning, financial stability and customer satisfaction are key components in the goal of business success of any enterprise. Strong companies that sustainably create value, mitigate risks, and innovate are likely to outlast. Key performance indicators (KPIs) include revenue growth, profitability, and market share. Maintaining long-term sustainability is a tightrope between operational efficiency and the expansion strategy. Opposite of success is business failing which means scaling operations, entering new markets or diversifying product lines. Growth needs to be driven by good market demand assessment or resource allocation, or risk management. Companies that overgrow without a strong infrastructure could see operational inefficiencies or a strain on finances. However, businesses that make a calculated move—using market research, strategic partnerships, and scalable business models can

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attain sustainable growth and become industry leaders.

### Sentiment Coding References



### Category Y Overview

The treemap plot represents the sentiment coding for "Category Y" with three proportionate segments for Neutral, Positive, and Negative sentiments. The most significant section is Neutral, meaning that the majority of coded references in this category express neither a strongly positive nor a negative sentiment. Implication – most of the training dataset is neutral observations; probably objective or informative as opposed to subjective or emotionally charged compositions. Neutrality indicates balanced discussions, informational content, or situations where emotions don't play a major role. In contrast, the Positive and Negative sections represent a much smaller area, indicating that extreme emotions are not as widely portrayed. The Positive is a little bigger than the Negative, which means essentially there must be more praise, recommend or discuss in the data. While the Negative section is the smallest, suggesting less frequent critique, discontent, or detrimental statements. Segmenting by active vs. passive and general vs. qual can help with trends, levels of engagement, and identify opportunities for in-depth qualitative work, customer feedback, or discussions.

### Sentiment Breakdown in Category Y

For example, the majority of the treemap illustrates a Neutral sentiment, which may be a byproduct of descriptive statements as opposed to evaluative—evidently, most of the dataset appears to consist of neutral discourse. Similar to what is done in academic, corporate, or research based discussions, where the objective is to report information instead of stating one's personal opinion. In a study on sentiment analysis of customer feedback, for instance, neutrality may signify comments that contain information merely

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without any emotional value (product descriptions, specific non-biased feedback or general comments). Understanding why neutrality prevails may indicate whether additional segmentation of the dataset is required or if the dataset naturally lends itself to the research objectives. The Positive and Negative sections, which are smaller, give insights into the emotional polarity of the dataset. The Positive part, albeit limited, indicates that certain acknowledgements possess hope, endorsement, or inspiration. This might be especially relevant in scenarios like social media analytics, which measure key towards customer satisfaction or engagement. On the other hand, translating to little discontent, complaints, or criticism of the data since the Negative part is the smallest. The relative proportions of sentiment among major classes might suggest that there is an overall balanced discussion, or that we have a dataset where emotional intensity is not a central consideration. If decision-making is driven by sentiment analysis, it might require additional qualitative analysis on top of the quantitative findings to really understand what these findings mean.

#### **Discussion and Implications**

This study suggests several important challenges and worth-knowing opportunities with respect to women entrepreneurs in Pakistan. Results highlight that financial constraints are a key barrier, sundering women entrepreneurs are leaning on their personal savings because of restricted access in formal financial institutions. This is in line with previous research which indicates that women are more risk averse in developing economies and face limited financial access leading to slower growth and limited scalability for their businesses (Ejaz et al., 2023). Additionally, gender bias and societal obstacles make it even more difficult for women to find loans, attend business networking events, and seek mentorship opportunities. This aligns with previous studies which indicate that, in male dominated societies, women entrepreneurs face barriers for credibility and trust issues, and this affects their ability to grow businesses as well as forming strategic partnership sand (Gudeta et al. (2022). Limited access to resources and sustainability of business sustainability was also emphasized as concerns in the paper. Women-owned companies, especially in rural and undeveloped regions, have trouble creating direct supply chains but also logistical challenges. They have to depend on intermediaries more which results in higher costs and creates less competitive advantage. These findings align with evidence indicating that limited access to suppliers and market linkages constrain the profitability and sustainability of businesses headed by women In addition, skill gaps in financial literacy, digital marketing, and innovative capacity inhibit the growth of women-led enterprises, which underscores the importance of targeted training and capacity-building programs. Finally, A strong focus on customers and market

Their adaptation reveals that women entrepreneurs who prioritize customer engagement and product quality outperform, thus supporting the argument that client retention and loyalty matters in business longevity (Rezeki and Hidayat, (2021).The results of this study are vital for policymakers, financial institutions, and support organizations aimed at improving women entrepreneurs' performance in Pakistan. Overcoming financial barriers is critical: Governments and financial organizations must adopt gender-responsive lending policies, offer collateral-free microfinance options and increase availability of venture capital and grant programs for women. Having such

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initiatives will lead to expansion of business and reducing the reliance on personal savings. Additionally, addressing gender bias and social barriers through institutional reforms including women-oriented networking opportunities, mentorship programs, and legal protections against financial discrimination in business dealings is another priority. There is also a call for digital transformation and access to resources (the study is for data up to October 2023). Policy makers should consider investing in entrepreneurial training programs emphasizing digital literacy, e-commerce incorporation, and business strategy formulation. These include government-backed business incubators and access to digital marketplace, which can help bridge the skills gap for women entrepreneurs and promote competition. In addition, improving supplier networks and logistics for women-led companies, especially in rural areas, would offer significant improvements in sustainability and market competitiveness. Finally, businesses should try to learn how to enhance client retention and improve profitability through effective customer engagement strategies, creating customer loyalty programs, and adopting sustainable products and processing. By overcoming these issues, Pakistan can harness the potential of women entrepreneurs and pave the way towards achieving inclusive economic growth and better-balanced entrepreneurial ecosystems.

#### **Conclusion**

This Particular Paper depicts the major factors upon which the entrepreneurial performance of women is depended upon in Pakistan along with determining factors such as Funds Access, Gender Perceptions, resources, sustainability of business and Market Adaptation. The study also provides evidence that lack of access to finance is still the greatest barrier facing women entrepreneurs, leaving many dependent on personal savings after a blockade of onerous collateral requirements and discrimination have barred them from the market. Additionally, entrenched gender bias and social norms restrict women from access to business networking, mentorship opportunities, and opportunities for growth. In fact, these structural barriers inhibit entrepreneurship development and innovation, leaving numerous women-owned businesses stuck in informal, micro-enterprises. That said, the study also uncovers significant determinants of business success. Explore the untapped potential of women entrepreneurs leveraging digital platforms to revolutionize customer service and profitability with sustainable business models. Moreover, sources can be equally used as strong enhancers of business sustainability and growth potential including entrepreneur networks, training programs, technology, etc. By addressing these barriers through inclusive financial policies, gender-sensitive support programs and digital entrepreneurship initiatives, women entrepreneurs can be empowered as catalysts for economic growth. Women entrepreneurs can fulfil their economic imperative only through systemic change by policymakers, financial institutions and business support organizations. As such expanding women-friendly financial services, removing bureaucratic bottlenecks, knowledge transfer through business education and strengthening of supply chains are strategic steps that can help create an inclusive and sustainable entrepreneurial ecosystem in Pakistan. Through establishing an enabling environment, women entrepreneurs will significantly contribute towards job creation, economic diversification and national development.



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