

## Empowering Change: Factors Influencing the Success of Women-Led Social Enterprise Projects in Pakistan

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### ABSTRACT

**Purpose:** Women entrepreneurs in Pakistan face cultural constraints, mobility, and a lack of access to resources. Whereas, women-led social enterprises projects are significant to communities' development, there is little research on them especially the application of Social Cognitive Theory (SCT) which is aimed at identifying what makes them successful in South Asia. This paper compares the role of creativity, access to finance, entrepreneurial self-efficacy and previous social engagement in the development and sustainability of women-led social business in Pakistan.

**Design/Methodology:** The analysis was conducted using the Partial Least Squares Structural Equation Modeling (PLS-SEM) to examine direct and indirect relationships. Data was collected from 331 respondents using the entrepreneurial intention as a mediator and perceived social support as a moderator.

**Findings:** These findings indicate that financial availability and social activism play crucial business roles in enterprise success, and high entrepreneurial self-efficacy could provoke cultural opposition, decreasing performance. It was not creativity that had direct effect. Entrepreneurial intention was found to be a powerful mediator variable, but social support did not have any significant moderator role.

**Originality:** The paper presents the SCT-oriented model to suit patriarchal settings and provides practical recommendations in designing gender-sensitive training,

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financing schemes, and support systems. Future studies will do research on the impacts of lasting and compare other similar environments in South Asia.

**Keywords:** *Women-led Social Enterprises, Entrepreneurship in Pakistan, Success Factors, Gender and Business, Social Impact*

**Paper type:** Research Paper

## INTRODUCTION

Pakistan is a country where women entrepreneurship is very challenging due to such factors as a cultural restriction of their functions, the inability to raise funds, and the absence of good support systems. Nevertheless, with these obstacles women have achieved a lot in the field of social entrepreneurship and established their business ventures to address the issues of society and empower other women economically and socially (Akhter et al., 2020; Ephrem et al., 2019; Jenssen, 2001; Pickernell et al., 2011; Jenssen & Koenig, 2002). The socio-cultural context in Pakistan has been broadly described as a very constraining factor in regards to women since they tend to be restricted in their movements, have gender-specific expectations and are strongly controlled by their families that influence their entrepreneurial directions (Dinar, 2020; Raza & Leghari, 2020; Rehman & Qamar, 2024; Nawaz et al., 2023). International reports also report the presence of obstacles, including a lack of autonomy, restricted movement, and universal patriarchal rules governing the engagement of women in business operations (British Council, 2016; Sarfraz, 2018; State Bank of Pakistan, 2016; World Bank, 2024). All these structural limitations make the entrepreneurial process of Pakistani women very different when compared to other countries. Despite the fact that the literature has been able to focus on individual factors, such as social norms, movement restrictions, or resource deficiency, they still can hardly talk about how various internal and external factors can interact in the limiting context of Pakistan (Azam et al., 2022; Faiz, 2022). This gap shows that there is a necessity to establish a more powerful argument in favor of the existing research by making clear what was not previously covered in previous studies.

This paper adopts a Social Cognitive Theory (SCT) approach, formulated by Bandura (1986). SCT pays attention to self-efficacy (confidence in personal talents), observation and how people relate to their social surroundings. Such concepts can be particularly applied to the study of women entrepreneurs working in patriarchal countries such as Pakistan where self-efficacy contributes to overcoming the social barriers in women and learning through role models and networks influence their entrepreneurial attitudes. The application of Social Cognitive Theory (SCT) is especially applicable to Pakistan since due to the lack of formal opportunities, women often tend to alter their behaviour to adhere to the culture and resort to observational learning and social reinforcement (British Council, 2016; Dinar, 2020; Sarfraz, 2018). Research also suggests that settings, including physical ability, male chauvinism, and inequitable access to resources, can significantly result in behavioral outcomes, which aligns with SCT that stresses the role of the interactional environment between personal agency

and environmental factors (State Bank of Pakistan, 2016; World Bank, 2024). Nevertheless, the literature does not often discuss the way SCT works under restrictive, gendered conditions, and how cultural pressures can lead to undermining of anticipated relationships between self-efficacy, intention, and entrepreneurial behaviour. In addition, the past literature has not supported the inclusion of mechanisms of key SCT, including mediating roles of entrepreneurial intention or modulating factors like perceived social support, when it should be a central focus of clarifying the formation of behavior in SCT (British Council, 2016; Sarfraz, 2018). It is a significant theoretical and empirical gap. The lack of these explanations is a significant theoretical and empirical gap.

Based on SCT and addressing the context in Pakistan, this research paper will look at how both internal (creativity and entrepreneurial self-efficacy) and external (access to funding and pre-existing social activism) factors can lead to successful development and establishment of women-led social enterprises. They were selected due to being highly justified in basic literature, as they are supported by SCT; the motivator of innovation, problem-solving, and creativity; self-efficacy is a feeling of being confident to take action; access to funding is an environmental influence; and social activism demonstrates an experience with the social problem and forming connections among people (Akhter et al., 2020; Sajjad et al., 2020; Younis et al., 2021; Yunis et al., 2020). In order to reinforce the reasons behind the current study, it is worth noting that there are certain gaps in the variables of interest. Pakistan is the country where the empirical investigation of creativity as a direct predictor of social success of enterprises operated by women has not been conducted, as well as access to funding opportunities has not been explored in a combined SCT-oriented framework (Faiz, 2022; Raza & Leghari, 2020; World Bank, 2024). Entrepreneurial self-efficacy is also believed to be consistently positive, but its impact in patriarchal contexts, where confidence may lead to cultural backlash, is not well-understood, with previous research not investigating its impact in environments of rigid gendered controls (Dinar, 2020; Nawaz et al., 2023). On the same note, the position of social activism to influence the entrepreneurial behavior of women has not been empirically investigated in Pakistan, although women are increasingly participating in community-oriented missions. No study on entrepreneurial intention has been conducted specifically in Pakistan to evaluate psychological and environmental factors in relation to enterprise formation and perceived social support has not been conducted as a mediator within a context in which social support could be symbolic, conditional or culturally constraining (British Council, 2016; Sarfraz, 2018).

Women entrepreneurs in Pakistan bring an obvious difference, and culture still does not allow them to develop. Yunis et al. (2020) emphasize how women lack freedom because of cultural, but Darwish et al. (2020) also mention similar issues that Arab women face in a similar socio-religious environment. In addition to attitude or talents, resources, societal approval and supportive mechanisms are also important. As it has been found out, women-led businesses in Pakistan, even with little institutional support, contribute substantial economic recovery and job creation, especially with

the help of entrepreneurial networking, female leadership, and strategic orientation (Begum & Khan, 2025; Saleem et al., 2024). Collaborative social resources significantly impact the sustainability dimensions of social enterprises within the context of Pakistan (Ud Din.,2025). This indicates their enormous potential given the fact that they have little support. Cultural expectations and trends in decision making within families, and gender-related limitations explain the ways women entrepreneurs will find their career paths, although it is critical to consider these issues collectively as opposed to individually. In order to establish a more robust rationale of the study, the current research explicitly sets itself to address these gaps by integrating internal factors, external resources, a psychological mediator, and a socially oriented moderator in a single SCT-based framework, which has never been previously conducted in Pakistan.

The proposed study will address this gap by answering two important questions: (1) How creativity, access to funding, entrepreneurial self-efficacy, and previous social activism determine the formation and survival of women-led social enterprises in Pakistan, when considering the influence of entrepreneurial intention and social support? (2) What influences the development and influence of these enterprises using these internal factors (creativity and self-efficacy) and external factors (funding and activism)? The investigation of these issues contributes to the new knowledge about SCT and gendered entrepreneurship and offers a practical solution to its application to support women in the social enterprise setting of Pakistan. The results will be of value to the academic literature and, assist in formulating policies that would empower women businessmen and women.

## **THEORETICAL UNDERPINNING AND EMPIRICAL GAP**

The Social Cognitive Theory, Bandura (1986) (SCT) is a good framework of understanding the way women in those patriarchal societies such as Pakistan become entrepreneurs. According to SCT, behavior is a product of the interaction between personal thoughts, actions and the immediate environment, what is called reciprocal determinism. The main concepts in SCT, including the entrepreneurial self-efficacy, the ability to learn through others, and environmental assistance, can be used to understand why Pakistani women start social enterprises. Self-regulation and outcome expectations are also the focus of SCT and determine how individuals establish goals, manipulate their behavior, and make decisions depending on the rewards they anticipate or social reactions (Boudreaux et al., 2019; Mozahem, 2022; Santos and Liguori, 2020). These ideas are particularly applicable in restrictive settings where women are required to rationally control their behavioural aspects and foresee the outcomes of entrepreneur activities.

These SCT elements are within a powerful cultural framework in Pakistan, where women are supposed to act according to the role of the gender, rely on family confirmation, and minimise the social interaction, so the environment can be considered an influential factor in the decisions of the women in entrepreneurship (Dinar, 2020; Raza & Leghari, 2020; Rehman & Qamar, 2024; Sarfraz, 2018; State Bank

of Pakistan, 2016; World Bank, 2024). Entrepreneurial self-efficacy is the belief of an individual in his or her capabilities of succeeding in entrepreneurial business. The factor of self-efficacy can encourage women in Pakistan to overcome challenges by being determined, creatively finding solutions, and becoming innovative, as social and cultural norms tend to reduce their economic roles (Ahmed et al., 2025; Sahid et al., 2024). It makes them feel confident enough to go against traditional expectations with their competence, networks and behaviors learned.

The other SCT construct, self-regulation, is also significant in this case since women have to ensure that they observe their behavior all the time, maintain a balance between family expectations and orient their entrepreneurial behavior in a way not to contradict their social roles, which are listed elsewhere in the nature of Pakistan (Azam et al., 2022; Dinar, 2020; Nawaz et al., 2023; Raza & Leghari, 2020). Pakistan has been one of the worst-hit areas of such pressures, with social judgment, family honor, and community pressures dictating the behavior of women, and self-regulation being a constant burden should women aspire to be an entrepreneur (Hussain, 2020; Yunis et al., 2018). Another important SCT concept, which is learning through observation of others, is particularly important in resource-limited places.

Females in Pakistan tend to follow their role models or powerful members within the community who have survived difficulties and motivated them to do so as well (Haram et al., 2025; Alwaely et al., 2024). This is done to promote creativity in the women, which allows them to get solutions to problems with minimal resources available. Social activism is also a concept that is compatible with SCT because women who strive to make their neighborhoods better also change themselves and the environment (Sajjad et al., 2020). In this case, outcome expectations are relevant since women tend to choose social enterprises in the case when they are certain that their actions will yield positive social impacts and community acceptance or emotional gratifications, even when they do not have confidence in financial returns (Javed & Obaid, 2025; Yunis et al., 2018).

In Pakistan, these demands are conditioned by the culture that encourages socially acceptable work, so social entrepreneurship represents a way, which is less risky and more culturally acceptable than the traditional business (British Council, 2016; World Bank, 2024). The combination of these SCT elements underscores the interaction between personal convictions, learned patterns and situational factors to explain the entrepreneurial behavior (Boudreaux et al., 2019; Mozahem, 2022; Santos & Liguori, 2020). In this paper, creativity is conceived as a product of observational learning (Hmieleski & Sheppard, 2019; Li et al., 2023), self-efficacy stands out as a consequence of individual belief in personal capabilities (Mueller & Dato-On, 2008), access to financing is a supportive environmental contingency (Faiz, 2022; Raza & Leghari, 2020; State Bank of Pakistan, 2016; World Bank, 2024), and social.

Such good conceptual fit is one of the reasons why these variables have been chosen and how they are working in the confining Pakistani socio-cultural settings (British Council, 2016; Sarfraz, 2018). It also demonstrates why SCT is especially appropriate to explain the entrepreneurial behavior of Pakistani women since it can include the significant impact of social norms, role expectations, and environmental barriers,

which influence the daily decision-making of women in the patriarchal societies (Dinar, 2020; Raza & Leghari, 2020; World Bank, 2024). This background is relevant, as Pakistani women have to overcome restrained movement, reliance on men, and cultural inspections, and their entrepreneurial opportunities drastically differ in terms of more gender-equitable cultures (Hussain, 2020; Yunis et al., 2018).

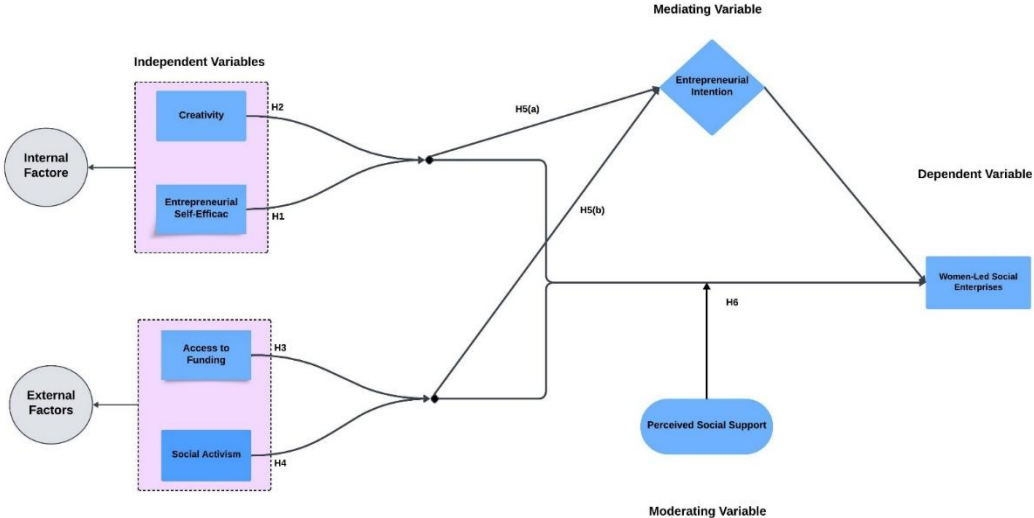
Although numerous studies focused on such variables as creativity, social support, and entrepreneurial intention were conducted worldwide (To et al., 2020; Hossain et al., 2021; Younis et al., 2021; Mai et al., 2021), limited information exists regarding their interaction in a specific cultural and social background of Pakistan. The majority of studies have examined these components singly and not based on an all-inclusive SCT framework. It is stated that some studies have focused on the role of the external factors such as access to funds and networks (Jenssen, 2001; Jenssen & Koenig, 2002, Pickernell et al., 2011), yet how these work in the patriarchal settings, in which opportunities are constrained by gender norms.

In Pakistan, these limitations are not only economical but social and cultural as well, as they restrict the visibility of women, their power to make decisions and be risky, which creates a distinct gap in comprehending their entrepreneurial experience (Dinar, 2020; Raza & Leghari, 2020; Nawaz et al., 2023; Yunis et al., 2018; British Council, 2016; World Bank, 2024). Recent research in Pakistan has started to discuss women entrepreneurship issues (Yunis et al., 2020; Rizvi et al., 2025) yet there is no research to establish the relationship between creativity, fund access, self-efficacy, and social support to develop social entrepreneurial intention.

Research in related patriarchal, developing economies, including Vietnam, Indonesia, and South Africa (Vu et al., 2025; Kurniawan et al., 2025; Msimango-Galawe & Mazonde, 2024), points to the necessity of models that are specific to the Pakistani context of social, economic and cultural conditions. The combination of cultural constraints, community focus, and economic opportunities of Pakistan creates a unique environment, which demands a context-oriented theoretical description (Shahid et al., 2024; Javed & Obaid, 2025; Muhammad & Ximei, 2022; world bank, 2024).

To fill these gaps, this paper will use Social Cognitive Theory (SCT) as its main framework in explaining the interaction between personal and environmental factors in producing women-led social enterprises in Pakistan (Boudreaux et al., 2019; Mozahem, 2022; Santos & Liguori, 2020). Compared to Theory of Planned Behavior (TPB) which focuses on the importance of attitudes, subjective norms, and the perceived ability to control behavior, SCT is more comprehensive since it incorporates games of observational learning, environmental limitations, and behavioral adaptation, which are particularly important in the repressive patriarchal situation in Pakistan where women are dependent on role models, move through inflexible norms, and optimize their behavior (Dinar, 2020; Sarfraz, 2018; British Council, 2016).

Based on SCT, the suggested model reflects the reasons why creativity (Hmieleski & Sheppard, 2019; Li et al., 2023), entrepreneurial self-efficacy (Ambad et al., 2024), access to funding (Faiz, 2022; State Bank of Pakistan, 2016), and social activism (Javed and Obaid, 2025) are primary factors influencing the entrepreneurial routes of women, analysing entrepreneurial intention as a mediator (Li et al., 2023; Santos & Liguori, 2020) and perceived social support as a moderator (Ambad et al., 2024; Sarfraz, 2018), as showed in Figure 1. Major research gap this SCT-based methodology can fill encompasses the fact that a more comprehensive and culturally sensitive description of social entrepreneurial intention in Pakistani women would enhance the concept of women as social entrepreneurs in Pakistan and contribute to the entrepreneurship theory by applying SCT to a culturally demanding and yet socially evolving environment.



**Figure 1** Social Cognitive Based Model of Women’s

*Creativity and Finance Access in the Development of Women Entrepreneurs*

Creativity is an important consideration when launching and expanding businesses, notably among women business starters in Pakistan. It can assist them in becoming innovative, problem solvers, and adopting solutions in the situation where formal support is not always available (To et al., 2020). Yunis et al. (2020) mention that Pakistani women find their own solutions based on the needs of the community and informal learning. Alkire et al. (2020) and Barbera-Tomas et al. (2019) point out that creativity empowers emotions and social change. Nevertheless, creativity is most effective under the condition of other conditions such as team work, finances, or training.

Among Pakistani women, creativity is more a survival method in the environment where social limitations impose restrictions on their mobility, entry into markets and chances of formal training. An advantage of these limits is that as a source of income-generation, women are dependent first on home-based enterprise, community

contacts, and resourcefulness as a means of survival, and secondly, creativity is strongly influenced by the cultural context of Pakistan. According to recent studies, creativity flourishes under certain conditions. Haram et al. (2025) discovered that women in rural Khyber Pakhtunkhwa resort to creative industries due to the low entry conditions, flexibility, and gender conformity.

According to Alwaely et al. (2024), creativity can be significantly enhanced in the cases of motivation, funding, or entrepreneurial training. These results are related to the Social Cognitive Theory (SCT) by Bandura (1986), especially to one of its concepts observational learning, according to which individuals acquire skills through observing other participants in a similar scenario. Lenz et al. (2025) demonstrate that women-presidents in Brazilian favelas are creative strategists who get to devise innovative approaches by using peer mentoring, resource sharing and informal networks. They do not work in isolation, instead they learn collaboratively, which aligns with the emphasis in SCT on adaptive behavior, and which is explained by social interactions.

In Pakistan, observational learning is necessary as most women do not have access to formal education or business training, and peer inspiration, community examples, and role modelling are the main sources of entrepreneurial learning (British Council, 2016; Sarfraz, 2018; World Bank, 2024). The fact that women rely on informal role models and community validation can be explained by the focus on SCT to use observation as a form of learning, particularly in restrictive settings (Dinar, 2020). In addition to being creative, women entrepreneurs should have access to funding. Women in the world of patriarchal countries such as Pakistan find it difficult to receive official finances and are commonly forced to borrow informally or seek social assistance (Yunis et al., 2020).

Financial resources and network-based funding are noted to be important by Jenssen (2001) and Rawhouser et al. (2017), whereas Jenssen and Koenig (2002) focus on external financing as the key to success in business. According to the report provided by the British Council (2016), the initial funding and gender-sensitive financial instruments are essential to social enterprises headed by women. Begum and Khan (2025) established that most women resort to personal savings, peer lending or informal networks, as a result of stringent banking criteria and gender discrimination. According to Saleem et al. (2024), family and community support through informal means is very significant in the process of opening a business.

Klyver and Schenkel (2013) recommend managing resources in a smart way, Pickernell et al. (2011) note a usefulness of various advisory networks on funding. Funding in SCT is one of the environmental aids that enhance confidence and resilience. Saleem et al. (2024) and Begum and Khan (2025) demonstrate how female entrepreneurs become able to manipulate and reorganize their surroundings and take charge with the help of informal financial systems, which fits the notion of reciprocal determinism of SCT, which is the interaction between individual behavior and environment and development.



In Pakistan, cultural barriers to funding have been linked to such challenges as male dominance in financial decision-making, the lack of property ownership as collateral, motion restriction, and the aversion to open transactions with banks, all of which greatly restrict access to financial resources by women (State Bank of Pakistan, 2016; World Bank, 2024; Raza & Leghari, 2020; Faiz, 2022). The previous aspects render financial inclusion to be a distinct issue to the challenge and demonstrate why funding has to be analyzed within the framework socio-cultural context and does not just represent a harsh monetary bottleneck in Pakistan. The proposed study is based on the following:

***Hypothesis 2:*** Increased rate of creativity will have positive impacts on development of women-led social enterprises in Pakistan.

***Hypothesis 3:*** Availability of funds will have a positive impact on developing women led social enterprises in Pakistan.

#### *Entrepreneurial Self-efficacy and Social Activism Among Female Entrepreneurs*

Entrepreneurial Self-Efficacy (ESE) is a central notion in the Social Cognitive Theory (SCT) provided by Bandura (1986), which is the belief that an individual can succeed as an entrepreneur. ESE motivates, strengthens, and pursues goals (Hossain et al., 2021; Akhter et al., 2020). Yunus et al. (2020) conducted a study in Pakistan that revealed that women are constrained by their self-efficacy which is low because of patriarchal norms, hindering their entrepreneurial ventures. Nevertheless, Gupta et al. (2019) and Darwish et al. (2020) discovered that a firm self-belief assists both Arab and South Asian women to overcome prejudices and establish successful business. Cultural expectations play a role in the entrepreneurial self-efficacy (ESE) in Pakistan where women are usually discouraged, not given autonomy, and urged to focus on domestic chores (Dinar, 2020; Nawaz et al., 2023; Raza & Leghari, 2020). Though the existing literature does not measure how culture influences the shaping of ESE directly, the reported limitation on decision-making and mobility among women is indicative of environmental forces acting on them to shape their self-efficacy perceptions, which is in line with the SCT perspective on self-efficacy being shaped by social reinforcement (Sarfraz, 2018).

Current research offers more comprehensive information because, according to the investigation of Ahmed et al. (2025), the vocational training increases ESE and entrepreneurial behavior in Pakistani women. According to Sahid et al. (2024), there is a close relation between ESE and the initiation of businesses depending on environmental factors. Msimango-Galawe and Mazonde (2024) demonstrated that the aspect of innovation in ESE assists in transferring experience to an improved business performance of South African women. These results indicate the importance of the self-efficacy in adverse environments which is the specific focus of SCT. In the case of Pakistani women, confidence-building is a more challenging task since women have to fight against the gender norms they internalize, their limited exposure to visible role models, and lack of support on behalf of official institutions (Rehman &

Qamar, 2024; Dinar, 2020; World Bank, 2024). Such restrictions decrease the possibilities of mastery experiences and social persuasion, which are the primary sources of self-efficacy in SCT (Sarfraz, 2018).

The community engagement assists the women in learning the needs of the society, which enhances their social capital and self-efficacy. According to Bansal et al. (2019) and Sajjad et al. (2020), women who were active on social causes, often transform their activism into a business. As an illustration, education and women empowerment are social businesses initiated by women in Khyber Pakhtunkhwa, Pakistan, because of personal motivation, strength, and NGO endorsement in a patriarchal environment (Yunis et al., 2018). Likewise, in Vietnam and Indonesia, women who have participated in activism or cultural leadership cultivate entrepreneurial attitudes of high quality, and they use community ties to propel their enterprises (Vu et al., 2025; Kurniawan et al., 2025). Social activism in Pakistan offers a socially appropriate access to entrepreneurship due to the respect to community-focused work and its possible promotion as a part of socially acceptable roles of a woman (Yunis et al., 2018). Activism is a more secure entrepreneurial strategy compared to profit-driven business ventures because they may be perceived as social opponents to, unlike the established cultural norms of community service and empathy towards others (Javed & Obaid, 2025).

Socially, social activism is an expression of determinism of a reciprocal nature in which people are influenced by their locales as they are also involved in shaping them. Learning and adaptation help active women to acquire leadership abilities, recognition and trust of the community. Rizvi et al. (2025) demonstrate that the activism and entrepreneurship can work together when the women use their entrepreneurial activity to achieve gender inclusion and social change. Ahmed et al. (2025) also prove that sustainable entrepreneurial behavior is achieved through training and engaging with community, which supports adaptive learning. As Begum and Khan (2025) point out, women who develop leadership through networking may shape their environment and obtain power. These traits put them at more chances of becoming successful social entrepreneurs. Activism is a significant way through which women gain confidence, trust, and social backup, which promote their engagement in social entrepreneurship, in Pakistan, where the community approval, family validation, and social legitimacy are critically important to women (Javed & Obaid, 2025; British Council, 2016; Sarfraz, 2018). Even though in the available Pakistani research, activism has not been quantitatively tested as a predictor of legitimacy and empowerment of women, qualitative data demonstrate that community participation and socially oriented leadership boost these variables, and, therefore, activism is a significant antecedent of the emergence of social enterprises (Yunis et al., 2018). This research will thus hypothesize:

***Hypothesis 1: Women entrepreneurs that have stronger entrepreneurial self-efficacy are more likely to be successful in establishing women-led social enterprises in Pakistan.***

**Hypothesis 4:** *Women who have been previously engaged in some form of social activism or community work will be more likely to start successful social enterprise in Pakistan.*

#### *The Mediating Position of Entrepreneurial Intention*

The difference between entrepreneurial thinking and the creation of a business is entrusted to entrepreneurial intention (EI). As demonstrated by Sahid et al. (2024) and Ahmed et al. (2025), EI is influenced by such factors as self-efficacy and structured learning, which result in a real entrepreneurial behavior. Pham et al. (2023) and Munir et al. (2024) explain that EI is the motivation gap between internal beliefs and external behaviors. This is in conjunction with Social Cognitive Theory (Bandura, 1986) that considers intention to be the intersection of personal beliefs (such as confidence) and environmental influences (such as feedback, role models and support). This interaction is particularly significant in a traditional society. According to Ephrem et al. (2019), Yunis et al. (2020), and Khayru et al. (2021), social norms and support can have a powerful effect on the intentions of the women in the restrictive cultural context. Younis et al. (2021) also contribute that such emotions as positivity and empathy enhance EI and motivate women to get into entrepreneurship.

The recent research explains the functioning of EI as transformational variable in the emerging economies. Munir et al. (2024) and Nwibe and Ogbuanya (2024) demonstrate that entrepreneurship education develops EI through enhancing self-efficacy, and Jalil et al. (2023) focus on the issue of psychological and social capital in the formation of intentions among women entrepreneurs in Malaysia. Mehmood et al. (2024) validate this in Pakistan where EI transforms the achievement and education needs into entrepreneurial behavior. Under an SCT view, EI is a filter of motivations and transforms beliefs (such as ESE), learned behaviors (through observation), and external support (such as funding or activism) into startup actions. Munir et al. (2024) and Ahmed et al. (2025) demonstrate that ESE and training contribute to the development of the EI. Nevertheless, Sarwar et al. (2021) and Pham et al. (2023) cautiously explain that such self-belief is not necessarily sufficient, since women might be afraid of failure, being condemned by society, or inconsistency with their gender roles. All these issues demonstrate that EI is one of the most important bridges between the potential and action in the matter of entrepreneurship of women. Thus, this study proposes:

**Hypothesis 5a:** *Entrepreneurial intention mediates the association between internal factors (creativity and entrepreneur self-efficacy) and the establishment of women-led social enterprises.*

**Hypothesis 5b:** *The role of the entrepreneurial intention as the mediator exists between the external factors (access to funding and social activism) and formation of female-led social enterprises.*

An important enabler of women entrepreneurs is social support by family, friends, advisors or communities. It offers psychological safety and resources and confidence (Younis et al., 2021; Mai et al., 2021). Tien et al. (2020) demonstrated that this kind of support enables the prosperity of socially oriented companies, and the British Council (2017) had also mentioned that women-centered social businesses provide more leadership opportunities because of the high levels of peer and network support. Current researches also provide further information such as the one conducted by Vu et al. (2025) and discovered that family support alleviates the role of gender inequality on entrepreneurial intention in Vietnam. Li et al. (2023) demonstrated that social support reinforces the relationship between the green entrepreneurial intention and behavior in Pakistani students. Sarwar et al. (2021) and Barrera-Verdugo et al. (2024) verified that social support can improve commitment and resilience, and this effect is enhanced by psychological capital.

Social support is regarded as environmental reinforcement in the Social Cognitive Theory (SCT) model that promotes ideas and behaviors with the support and role models. It raises agency and perceived control. Nevertheless, social support does not necessarily work. Zhang et al. (2025) equivocally confirmed that too much support may be disempowering, particularly with regard to green social behavior. Although Hossain et al. (2021), Yunis et al. (2020) and Akhter et al. (2020) list the benefits of support, they do not identify negative effects. Saleem et al. (2024) emphasize that within the very gendered environment such as Pakistan, women have to be empowered and be the right fit in order to work. Therefore, the role of social support in the formation of social enterprises by women is both important and complicated but should be considered a moderator of influence. Thus, the research will test the following hypothesis:

***Hypothesis 6:*** *Perceived social support moderates the relations among all independent variables and women-led social enterprise formation, whereby, higher perceived social support strengthens the relations whereas, lower perceived social support weakens the relations.*

## **METHODS**

### *Research Design*

Pakistan is a valuable case study in exploring women entrepreneurship because of the high gender disparities. According to the World Economic Forum, Global Gender Gap Report 2025, Pakistan occupies the last position (148 th out of 148 countries) with only 56.7 percent of its gender gap closed, compared to 57.7 percent in 2023 (World Economic Forum, 2025). Women still have minimal participation in the labor market (22.8 percent) and nearly not leadership positions, as in 2025, 0 percent of ministers but only 11 percent of parliamentarians participated in politics (World Economic Forum, 2025). As a result of patriarchal norms, location constraints, gender-based inequality in decision-making, and poor legal and policy environments restrict

women in their economic and entrepreneurial endeavors (UN Women Pakistan, 2023; Warner & Khalil, 2025; World Bank, 2023). Regardless of these factors, an increasing number of Pakistani women are becoming entrepreneurs, particularly in small and home-based businesses, with social ones emerging where incomes are used to supplement community welfare (Rizvi et al., 2023; Rehman and Qamar, 2024). This is cross-sectional survey research based on a quantitative survey to investigate how the success of social enterprise run by women in Pakistan is influenced. The information involved the use of structured questionnaires to the women social entrepreneurs in various places. The paper examines internal (such as creativity and entrepreneurial self-efficacy) and external (such as access to funds and social activism) factors and how they affect performance in business. It also looks at the moderating effect of perceived social support and mediating effect of entrepreneurial intention in all these relationships. The following control variables include age, marital status, education, socio-economic status, and available capital in order to control the variability of personal and contextual difference. The research design is directed to the explanation of the underlying relationships and mechanisms. Moreover, all the processes followed ethical research principles. The Institutional Review Board (IRB) was used to gain ethical approval in this study. Every participant gave an informed consent, the involvement was voluntary, and all the necessary confidentiality was given.

#### *Population of the Study and Sampling*

The proposed study examines the roles of creativity, access to financing, entrepreneurial self-efficacy, and a previous history of social activism or community service in relation to women who are managers of social businesses in Pakistan with a mediator being entrepreneurial intention and perceived social support being a moderator. The 550 women entrepreneurs who were chosen to participate in the sample were selected using non-probability convenience sampling technique and operating social enterprises in Pakistan, and 331 of the 550 entrepreneurs who were contacted responded, and the response rate was 60.2 percent. The process of data collection and the methodology is well explained, and the confidence interval used, 95% to confirm reliability and validity of the study. This sampling approach was determined by the fact that women-led social enterprises in Pakistan can be hard to approach using official databases and many one exists informally. Convenience sampling, therefore, enabled us to sample the active women entrepreneurs via networks, women-oriented organizations, and community groups. Though it reduces the generalizability, it is an appropriate method to use in exploratory research involving limited or inaccessible populations.

The three criteria of recognizing women-led social enterprises were (1) the enterprise should be founded or co-founded by a woman, (2) the entrepreneur must conceive herself as operating a social enterprise, and (3) the activity should be both income-generating with a clear social or community-oriented mission. These conditions also

assisted in making sure that the respondents belonged to the goals of the study despite not being registered.

#### *Data Collection Process*

The research was based on the quantitative design, where the primary data were gathered via online platforms, such as WhatsApp and email. The primary method of hypothesis testing was the use of questionnaires, which were supplemented by interviews. Other questionnaires were gathered physically using face to face contacts. It comprised a sample of 550 women entrepreneurs running social enterprises in Pakistan who were chosen through the convenience sampling technique on the different women-led organizations, with 60.2 per cent response rate. The data were collected with the help of the online questionnaires on Microsoft forms and personal contacts. In order to minimize the common method bias, a number of procedural steps were made. The respondents were promised anonymity, the items were randomly placed to eliminate the effect of pattern answering, and various scale anchors were also applied across the sections.

#### *Measurement and Instrumentation*

The questionnaire was divided into seven parts containing 48 questions. There were six control variables, age, marital status, education, experience, socio-economic status, and firm capital that were taken to explain their effect on the results. These variables are assisting in isolating the influence of the key factors on women-led social enterprises in Pakistan. The measures of the factors were presented in 7-point Likert scale, according to which answers were given to respondents in relation to their agreement or disagreement with statements on a 1 (Total Disagreement) to 7 (Total Agreement) scale.

Five items that were adjusted by Miranda et al. (2017) were used to measure creativity and evaluate the concepts of originality, problem-solving, and idea generation. Entrepreneurial Self-Efficacy was measured with six Krueger et al. (2000) items that measure entrepreneurial task confidence. Access to Funding was assessed based on three questions by Kristiansen and Indarti (2004) such as the availability of finance and the accessibility of resources. Social Activism used fourteen questions in Herrero and Gracia (2007) that encompassed participation in community or social activities. The Entrepreneurial Intention was measured using five Liñan and Chen (2009) items. Perceived Social Support was measured by using three items provided by Kocalevent et al. (2018). The twelve items adapted by Krueger et al. (2000) were used to measure Women-Led Social Enterprise Success. In the measurement model analysis, six items were dropped because of low factor loading (which is less than the suggested data of 0.60). Their purpose was to reduce construct reliability and construct validity and drop these items to enhance them, as recommended by Hair et al. (2019). The deletion did not impact on the theoretical meaning of the constructs.

In this research, Data Collection Scales Reliability was determined using the Smart PLS version 4.0 to perform Partial Least Squares Structural Equation Modeling (PLS-SEM). The consistency of the responses in a 48-item questionnaire on 7-item Likert scale was analyzed using Cronbach Alpha (Selltiz et al., 1976). The measurement model in the PLS-SEM analysis was to test the reliability and validity of the constructs and the structural model was used to test the association among the constructs. It has examined how the entrepreneurial intention plays a mediating role and how the perceived social support moderates the relational relationships between the independent and the dependent variables.

The reason why PLS-SEM was selected is that it is applicable to complex, prediction-oriented, models with more than two constructs and paths. PLS-SEM does not assume that data follow a normal distribution, unlike Covariance-Based SEM, and it matches with small and medium sample sizes, such as the case in this study (Hair and Alamer, 2022). It also promotes reflective and formative constructs and higher-order constructs, which is appropriate because of the design of the study with multi-dimensional variables such as creativity and social activism (Ringle et al., 2023; Magno et al., 2024). In the case of a common method bias, a Harman one-factor test would be conducted too. The results showed that the first unrotated component explained X% of the total variance, which is still much lower than the recommended course of action which is 50. As a result, common procedure bias may not necessarily be a serious problem in our research. The recent developments emphasize the predictive effectiveness, adaptability, and efficiency of PLS-SEM with complex models hence it suits social science studies best (Hair et al., 2022). As the goal of this study is to explain and predict behavior in a complex situation, the use of PLS-SEM is a valid and up-to-date option.

#### *Control Variables*

Six control variables (age, marital status, education, experience, socio-economic status, and firm capital) were added in order to more precisely comprehend the influence factors on women-led social enterprises in Pakistan. The variables assist in isolating the impacts of the key independent variables. In this case, such factors as age and experience may influence entrepreneurial knowledge and skills and, ultimately, success. The marital status could also be a contributing factor to the time and resources that are available to be used on business. The education is essential in the acquisition of entrepreneurial skills. Access to resources and chances are influenced by socio-economic status, whereas the preliminary financial resources are indicated by the capital of firms, which influence business operations and development. The inclusion of these control variables guaranteed a more precise analysis of the impact of the aspect of creativity, access to funding, entrepreneurial self-efficacy, and previous social activism on women-led social enterprises.

## DATA ANALYSIS AND RESULTS

### *Demographic Analysis*

The sample of the respondents in the present study has diverse backgrounds. The major proportion of the participants is 26-40 years old (35.6%), then there is 41-50 years (33.2) indicating that women of middle age constitute a significant segment of participants. On marital status, 41.4 per cent are married, 28.7 per cent are single, 20.2 per cent are widowed and 9.7 per cent are divorced with varied situations of individuals. The level of education is very high with 15.7 percent having a bachelor's degree, 13.3 percent MSc and 13.9 percent PhD. Middle school (10.9%), high school (9.7%), MS (11.5%), double MA (8.5%), M.Ed. (6.0%), and IT certifications (7.3) are the other qualifications. This demonstrates a highly educated population that makes the study analysis more effective. Regarding work experience, 36.0% have the 11-20 years, 32.0% years have 6-10 years, 22.4% have 0-5 years and 8.8% years have more than 21 years experiences, which demonstrates an experienced team that can provide valuable insights. In the socio-economic status, it has been found that 39.0% are middle-income, 29.0% are low-income, 19.3% are high-income, and 12.7% did not provide information on their income. This spectrum gives a wide perspective on the diversity of economics, which is significant in examining the dynamics of social enterprise. In case of firm capital, less than 500,000 were reported by 36.9 percent, within the range of 500,000 and 1.5 million were reported by 35.6 percent, and greater than 1.5 million were reported by 27.5 percent. This combination incorporates small and medium-sized companies giving information on the various levels of companies and resources.

### *Structural Dependency Modeling*

There are two major approaches to structural equation modeling (SEM): Partial Least Squares Structural Equation Modeling (PLS-SEM) and Covariance-Based SEM (CB-SEM), which are applied in software such as LISREL or AMOS. The popularity of the research is that PLS-SEM works well with non-normal data as well as fewer sample sizes. It is useful to examine complicated models, demonstrate the cause and effect relationships among the variables and investigate latent constructs (Hair et al., 2017; Henseler et al., 2009). This approach will be appropriate in social and behavioral sciences, in which relationships tend to be complex (Worthington and Whittaker, 2006). The present study is based on the PLS-SEM analysis of the issues influencing the establishment and success of women-led social business in Pakistan. It is best suited to complicated models with multiple variables, where both reflective and formative indicators are to be dealt with. It is ideal in this research because it can be used with smaller samples and deal with irregularities found in measurements. The development of the theory and prediction ability of PLS-SEM would assist the objectives of the study, as it has a clear and detailed comprehension of the dynamics in entrepreneurship.



One of such statistical approaches is PLS-SEM which is the integration of two models: the internal (structural) and the external (measurement) models (Henseler et al., 2009). The inner model provides the relationships among the variables and the outer model describes the measurement of the variables. The combination of the two models is useful in research because it can be used to investigate and gain knowledge of intricate associations among variables, as well as in research fields.

#### *Outer Model*

Measurement model (outer model) guarantees that the results of the study are valid and reliable. It is sub-divided into three parts. To begin with, reliability and validity measures face the correctness and consistency of the constructs applied. This is to make sure that the variables are well captured by the measurement scales. Second, discriminant validity test is used to establish that the constructs are nonoverlapping and should be separate in the case of the valid results. Lastly, the outer loadings matrix demonstrates the relationship between each item and its construct, such that every item is meaningful. These measures are the best research methodology practices, as defined by Hair et al. (2017), which make the study findings reliable.

#### *Assessment of the Measurement Model*

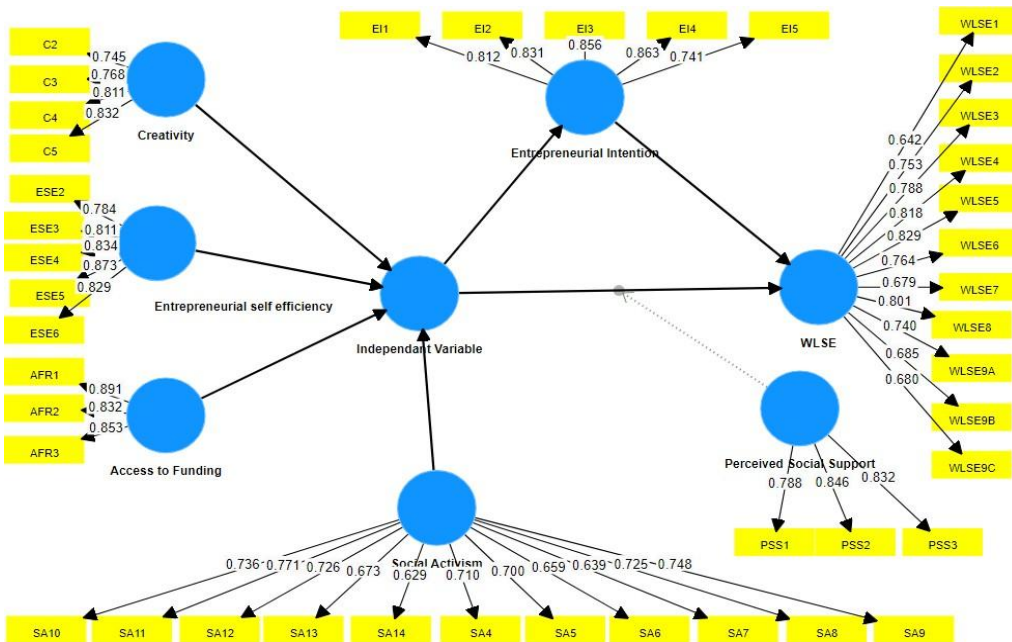
Figures (2) and Appendix 1 show construct and indicators of reliability and validity statistics of the study. Such metrics are factor loadings, the measure of collinearity (VIF) and reliability indexes such as Cronbach Alpha, composite reliability (rho A and rho C), and average variance extracted (AVE). As an illustration, the variable of Access to Funding has high factor loadings (0.832–0.891), is multicollinearity-free (VIF), and has a high level of reliability (Cronbachs Alpha 0.822, rho C 0.894, AVE 0.738). Upon elimination of one of the indicators under the construct of creativity, there exists a reliable measure with factor loadings of 0.7450.832 and a high index of reliability.

The construct of Entrepreneurial Intention has 5 indicators that have high factor loadings (0.741–0.863) and high reliability (Cronbachs Alpha 0.879, rho C 0.912, AVE 0.675). The Cronbach Alpha (0.884) and the rho (0.915) values yield the high reliability of the construct Cronbach Alpha after eliminating indicators, whereas the AVE (0.683) appears to be low. The constructs of Perceived Social Support and Social Activism are strongly reliable as well, though some of the initial indicators were removed. The AVE of Social Activism has a value slightly lower than standard threshold of 0.494, which is tolerable among exploratory social science research, particularly where consistency between the two items markers is high (Cronbachs Alpha 0.897, rho C 0.914). The AVE of Social Activism (although it fell slightly to the traditional 0.50 cut-off AVE = 0.494) had been retained in two considerations. On the one hand, the composite reliability (Cronbach 0.897, 0.899, 0.914) was significantly higher than the recommended 0.70, which confirms strong internal consistency. note that when composite reliability

exceeds 0.60, even slightly lower AVE values may be considered satisfactory because convergent validity may be considered good when other types of reliability are satisfied (Ates &Çoban, 2022; Fornell & Larcker 1981; Hair et al., 2019; Taye et al., 2025).

Second, Social Activism is theoretically multidimensional and context-dependent in patriarchal societies, particularly in Pakistan, where women’s activism, empowerment, and community engagement manifest in diverse forms (Gohar et al., 2018; Javed & Obaid, 2025; Yunis et al., 2018). Dropping additional items would risk narrowing the conceptual domain of the construct and impairing content validity. Thus, the full set of indicators was maintained in line with recommendations for complex social science constructs.

Keeping all indicators preserves the construct’s theoretical validity while meeting broader reliability standards (Hair et al., 2019). The “Women-led Social Enterprise” variable, with eleven indicators, shows strong reliability (Cronbach’s Alpha 0.920, rho\_C 0.932, AVE 0.556). These results confirm that the constructs and indicators are consistent and valid, ensuring accurate measurement and interpretation. Appendix 1 is describing reliability and validity for latent variables and their indicators are mention in appendix.



**Figure 2** Measurement Model

### *Discriminant Validity*

As illustrated in appendix 2, discrimination validity means that every construct is individual, and not a duplication of another. There are two approaches employed in

the study: the Heterotrait-Monotrait Ratio (HTMT) and the Fornell-Larcker criterion. HTMTs of below 0.85 prove discriminant validity. As one of them, the HTMT values between Access to Funding and Creativity (0.527) and Access to Funding and Entrepreneurial Intention (0.393) are less than the threshold, indicating that these constructs are different. Likewise, values of HTMT 0.116 (Creativity and Perceived Social Support) and the values between WLSE and its constructs, such as Creativity (0.071) and Social Activism (0.256) show good discriminant validity.

Additional evidence that supports the discriminant criterion validity is the Fornell-Larcker criterion in the appendix 2, which compares the square root of each construct AVE with the correlation of the construct with other constructs. The square root AVEs of such constructs as Access to Funding (AVE 0.859), Creativity (AVE 0.790), and Entrepreneurial Intention (AVE 0.822) are higher than the corresponding correlation, and this is why they are unique. The discriminant validity can be also seen in the case of Entrepreneurial Self-Efficacy (AVE 0.827) and Perceived Social Support (AVE 0.822). The AVE of WLSE construct is of 0.822, which is greater than the correlations, which justifies its distinctiveness. Both the HTMT and Fornell-Larcker methods confirm that no constructs overlap, which means that every construct measures a different aspect of the study structure is listed in appendix 2.

#### *Path Coefficients Analysis and Hypothesis testing*

Results of testing the hypothesis and path coefficients, statistical significance, and confidence intervals of relationships among factors and the success of women-led social enterprises (WLSE) in Pakistan are given in Table 3 and Figure 3. The discussion is the direct results of financial access, innovativeness, entrepreneur self-efficacy and social activism on WLSE and the mediating and moderating impacts.

#### *Direct Path Coefficients analysis of Social Enterprises led by Women (WLSE)*

The path coefficient of the variable Access to Funding is 0.186, T-statistic is 2.508, and p-value of 0.012 (Table 3, Figure 3), which is significant and positive. This implies that access to funding is robustly informed by the need to establish and facilitate the sustainability of social venture businesses that are led by women in Pakistan. Funding gives the necessary resources and this has assisted women to be able to invest their funds in their companies. Herein the financial support is really essential in encouraging women entrepreneurship in a difficult socio-economic environment.

The path coefficient of the construct, denoted as Creativity = -0.100, T-statistic = 0.781 and p-value = 0.435 are shown in Table 3 and Figure 3, which is not significant. This implies that these enterprises might not be largely successful with creativity being the only determinant. Though innovation and problem solving are essential in innovation, the effect of creativity can be dependent on other aspects such as market conditions, business expertise or outside facilitation. The insignificance of the effect indicates that the structural or resource-based variables are potentially more vital to the success of women-led social businesses in Pakistan.

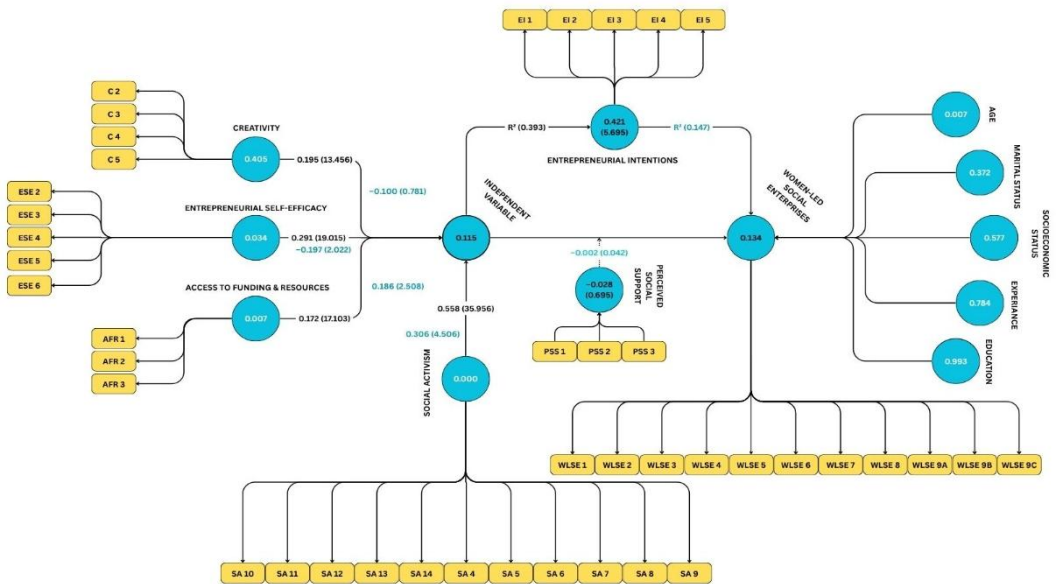
Entrepreneurial Self-Efficacy (ESE) has a negative path coefficient ( $\beta = -0.197$ ,  $t = 2.022$ ,  $p = 0.043$ ; see Table 3, Figure 3), which implies that increased self-efficacy correlates with a lower success of women-led social enterprises in Pakistan. This perversity of outcome needs an explanation based on culture. The high confidence of women or their high levels of assertiveness can be taken as a sign of breaking the social norms of gender roles in highly patriarchal societies and provoke a backlash by family members, community members, or even institutional actors (Dinar, 2020; Nawaz et al., 2023; Raza & Leghari, 2020; World Bank, 2024). However, work by researchers on gendered backlash reveals that social punishment can backlash on women who demonstrate high levels of agency either due to their non-conformity to prescriptive gender roles (Phelan & Rudman, 2010). Gender-role orientation and entrepreneurial self-efficacy studies also imply that the performance gains can be undermined or turned against agentic behavior issues that conflict with cultural expectations of femininity (Hmieleski & Sheppard, 2019; Mueller & Dato-On, 2008; Mozahem, 2022). Therefore, rather than empowering entrepreneurship, high ESE can intentionally or inadvertently heighten the social pressures, make social pressure more stressful or more conflictual, which limit performance. This intercultural backlash is probably the reason ESE bears an inverse relationship with the female-managed social enterprise performance in Pakistan.

Social Activism is positively related to WLSE where the path coefficient is found to be 0.306, the T- statistic is 4.506 and the p-value is 0.000 (Table 3 and Figure 3) which has a strong positive influence. This highlights the significance of successful social entrepreneurship before social engagement prior. Through social activism, social networks, and credibility, women are given a reward that they can employ maximally to develop and sustain social enterprises. This high effect demonstrates women who are engaged in social causes are in better position to start successful social enterprises and this is because they are well equipped, and perhaps as a result of having in depth knowledge of social issues and strong connection with the community.

#### *Mediating Role of Entrepreneurial Intention in Enhancing WLSE Success*

Entrepreneurial intention as a mediator, as indicated in Table 3 and Figure 3 has the path coefficient of 0.264, a T-statistic of 5.05, and p-value of 0.000, which show that the mediation is strong. This indicates that entrepreneurial intention is one of the elements of transforming personal capabilities and resources into successful women-led social enterprises (WLSE) in Pakistan. It is a key psychological motivator and it assists women to transition between possessing abilities and resources to initiating and maintaining a company. As it is emphasized in this mediation, it is essential to promote good entrepreneurial intentions among women in order to leverage their skills, funding, social activism, and self-efficacy in a way that leads to the success of the business. The role of entrepreneurial intention on significantly mediating the decision-making process indicates that women entrepreneurial mindset and entrepreneurial motivation programs should be crucial. The gap between the potential and actual business activity can be filled by using training, mentorship as

well as positive encouragement. With a better comprehension and reinforcement of entrepreneurial intention, policymakers and agencies can develop more effective projects to empower female entrepreneurs so that they can produce more successful and sustainable social entrepreneurship in Pakistan.



**Figure 2** Comparative Structural Model with Mediation, Moderation, and Controls

### *Moderating effects of Perceived Social Support on WLSE Results*

The path coefficient of the moderating effect of perceived social support is -0.028 and T-statistic value is 0.695, and p-value is 0.487 as indicated in Table 3 and Figure 3. It means that social support does not contribute substantially to the connection between independent factors (access to funding, creativity, self-efficacy, and social activism) and the success of women-led social enterprises. Based on the findings, the family, friends, mentor, or community support could not be considered a significant contributor to WLSE success. Such an insignificant outcome is possibly an indication of the difference between symbolic support and substantive support in the patriarchal society of Pakistan. Families tend to show verbal approval but with great bare minimum of practical, financial, or operational support. This kind of conditional or tokenistic support provided to women only when they remain within conventional gender norms does not have a significant impact on the outcome of entrepreneurship. As such, women can feel supported, albeit, not empowered or improving business performance. This small moderate correlation indicates that other aspects of the issue, including funding, creativity, self-efficacy as well as social activism are more critical in realizing success in women-led social enterprises. This finding contradicts the popular view on social support being an important factor influencing entrepreneurial success. The paper indicates that there are other forces that contribute more to the

success of social enterprises of women in Pakistan. It also shows the necessity to study further what relations should be considered as the most important to achieve success with WLSE as opposed to focusing on social support as one major factor.

#### *The Sources of Influence of the Control Variables*

The control variables analysis presented in the tables 3 and Figure 3 provides the information about the influence of these factors on women-led social enterprises (WLSE) in Pakistan. It is strongly negatively correlated with age, and the path coefficient of the relationship is -0.141 corresponding to T-statistic of 2.689 and p-value of 0.007. It indicates that younger women are more successful in operating social business perhaps due to time constraints because older women encounter some obstacles including the expectation of society or the health problem whereas their younger counterparts are more energetic with fewer family responsibility and are more risk-takers. Nevertheless, the impact of education level is not significant with a path coefficient of 0.0, a T-statistic of 0.009 with a p-value of 0.993 indicating that education level does not have a major impact on the success of WLSE. Practical competencies and experience might be more important.

The effect of experience and marital status is also not significant with path coefficients of -0.015 and 0.047, and p-values of 0.784 and 0.372, respectively. This implies that the working experience and matrimonial status do not have significant effect on WLSE success. In the same manner, socio-economic status does not have a significant impact with a path coefficient of 0.03, a T-statistic of 0.557 and p-value of 0.577 implying that the economic background of a woman does not have a major influence on the success of her enterprise. What these findings indicate is that support systems, resources and personal motivation are more significant than demographic issues. This informs policy makers to concentrate on offering viable support and resources to enhance the development of women ran social enterprises in Pakistan.

#### *Coefficient of Determination (R-Square)*

Coefficient of determination or R<sup>2</sup> value is an important value in assessing the predictive strength of the structural model as indicated in table 3 and figure 3. It quantifies the squared correlation of the actual and predicted values of an endogenous construct, the extent of which is used to explain the variance in the endogenous variable by the exogenous variables. The R<sup>2</sup> values lie between 0 and 1 and the larger the R<sup>2</sup> the higher the predictive accuracy. Generally, R<sup>2</sup> values that are 0.75, 0.50, and 0.25 are regarded as significant, medium, and small, respectively (Hair et al., 2013, 2021; Henseler et al., 2009).

Table 3 displays the findings of the study with the R-SQ values of various constructs. In the case of entrepreneurial intention, the adjusted R-square of 0.319 has a R-square of 0.321, which can be considered modestly positive. This fact implies that the independent variables used in the model explain approximately 32 percent of variability in entrepreneurial intention. Conversely, the independent variables R-

Squared is very high at 0.999 indicating almost perfect explanatory power which can be a sign of overfitting or data problems. In the case of women-led social enterprises (WLSE), R-square is 0.350, and adjusted R-square is 0.342, indicating that the model is able to explain 35 per cent of the WLSE outcome. These values suggest moderate predicting power, yet imply that additional variables in the model or optimization of the model can be used to increase accuracy.

Table 1: Descriptive and Psychometric Properties of Scales

Type	Path	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values	Decision/Result	R <sup>2</sup> (if applicable)	Adj. R <sup>2</sup> (if applicable)
Direct Effect	Access to Funding → WLSE	0.186	0.178	0.074	2.508	0.007*	Supported	–	–
	Creativity → WLSE	-0.100	-0.103	0.128	0.781	0.405	Not Supported	–	–
	Entrepreneurial Self-Efficacy → WLSE	-0.197	-0.133	0.098	2.022	0.034*	Supported	–	–
	Social Activism → WLSE	0.306	0.311	0.068	4.506	0.000**	Supported	–	–
	IV → Entrepreneurial Intention → WLSE	0.264	0.269	0.052	5.050	0.000**	Supported	–	–
Moderating Effect	PSS × Independent Variable → WLSE	-0.028	-0.029	0.041	0.695	0.487	Not Supported	–	–
Control Variable	Age → WLSE	-0.141	-0.140	0.052	2.689	0.007*	Significant	–	–
	Education → WLSE	0.000	-0.005	0.056	0.009	0.993	Not Significant	–	–
	Experience → WLSE	-0.015	-0.008	0.056	0.275	0.784	Not Significant	–	–
	Marital Status → WLSE	0.047	0.050	0.052	0.892	0.372	Not Significant	–	–
	Social Economic Status → WLSE	0.030	0.024	0.054	0.557	0.577	Not Significant	–	–
Model Fit	Entrepreneurial Intention	–	–	–	–	–	–	0.321	0.319
	Independent Variable	–	–	–	–	–	–	0.999	0.999
	WLSE	–	–	–	–	–	–	0.350	0.342

Note: \*p < 0.05, \*\*p < 0.01, \*\*\*p < 0.001



## DISCUSSION

This paper examined the relationship between internal (creativity and entrepreneurial self-efficacy) and external (access to funding and social activism) factors on the success and creation of women-led social enterprise in Pakistan. It also examined the moderating role of entrepreneurial intention and the perceived social support on these relationships. Social Cognitive Theory (SCT) is used to analyze the findings by describing the interaction of the behavior, personal beliefs and environment (Bandura, 1986). Due to the fact that Pakistan is a patriarchal culture and women have limited movement, access to finances, and are closely controlled by their families, the outcomes should be interpreted in the context of this cultural background (Azam et al., 2022; Muhammad & Ximei, 2022; Raza & Leghari, 2020; Shaheen et al., 2022; World Bank, 2024).

The positive contribution of access to funding is quite high, which proves the SCT influence of environmental assistance on confidence and action. Funding assists in converting entrepreneurial intentions into actual outcomes since it eliminates financial obstacles. Such is corroborated by Henry et al. (2022) and supported by Abbas and Hafeez (2023) and Begum and Khan (2025), who concluded that Pakistani women tend to rely on informal funding since they have very little exposure to formal options. Despite the fact that SCT accounts that positive results are achieved when environments are conducive, women who have greater financial networks and leadership abilities excel better in business. Funding of any kind is even more worthwhile in Pakistan where women tend to be ill-equipped to satisfy the formal banks (who occasionally require male guarantors) and often have no property at their disposal. This cultural fact is why funding can significantly affect the situation in this country as opposed to more gender-balanced nations (British Council, 2016; State Bank of Pakistan, 2016; Muhammad & Ximei, 2022; World Bank, 2024).

The great success of the social activism is also the manifestation of the value of SCT that consists of reciprocal determinism as women influence the environment through their active participation. Opportunities are created through social activism that develops trust, credibility and networks. Hafiz et al. (2023) and Rizvi et al. (2025) confirm this by demonstrating that social entrepreneurship helps facilitate gender inclusion and sustainable development in complicated environments. These findings bring emphasis to the concept of SCT that behavior is affected and determines the social environment. Activism could be accepted by the Pakistani society, as it initially aims at the welfare of the community, and women are free to engage in any form of publicity without facing cultural opposition. This renders activism a culturally safe way facilitating females to venture into entrepreneurship that is why its effect is very high (Dinar, 2020; Gohar et al., 2018; Javed & Obaid, 2025; Yunis et al., 2018; British Council, 2016).

Nevertheless, there is no significant impact of creativity, indicating that such skills as innovation require external assistance in order to change the situation. This confirms the position of SCT according to which only personal capacity is not sufficient without environmental support. Whereas Halsall et al. (2022) focused on resource strategies,

Haram et al. (2025) discovered that women in rural Khyber Pakhtunkhwa prefer creative industries because of their flexibility and fit to cultural context and yet have to address institutional barriers. This indicates that creativity requires institutional backing in order to drive business success. Creativity in Pakistan is usually constrained by reduced mobility, exposure and limited access to the market. Due to these limitations, creative ideas cannot bring the entrepreneurial success of women unless they are provided with financial support, training, or social support in the community (Dinar, 2020; Hussain, 2020; Muhammad & Ximei, 2022; Nawaz et al, 2023; Rehman & Qamar, 2024; World Bank, 2024).

One of the most theoretically insightful findings of this research is the negative correlation that exists between entrepreneurial self-efficacy (ESE) and enterprise success. Although it is considered that the increase in self-efficacy leads to the corresponding increase in performance (Social Cognitive Theory, 1986), the situation in the Pakistani setting presents cultural processes that are capable of overturning that pattern. Self-confidence, risk-taking, and assertiveness manifested strongly in the patriarchal society might be seen as the behaviour, which undermines the accepted gender roles, including the fact that the high confidence of women is met with social penalties, condemnation, or increased deference of family and community groups (Dinar, 2020; Nawaz et al., 2023; Raza and Leghari, 2020; World Bank, 2024). This is consistent with the research of the backlash and gender-role expectations, which demonstrate that female entrepreneurs who behave in highly agentic patterns may potentially face prejudice and discrimination (Phelan & Rudman, 2010; Hmieleski & Sheppard, 2019; Mueller & Dato-On, 2008; Mozahem, 2022) and subtle resistance or lowered cooperation upon being extremely confident and crossing culturally acceptable limits (Vu et al., 2025; Gupta et al., 2024). Therefore, rather than improvement in the performance, high ESE in this context can be related to social friction and limited performance to women social entrepreneurs in Pakistan.

It is also argued in the recent literature that confidence in an environment of restrictions that lacks institutional or familial readiness to support may increase stress, conflict, and emotional distress, which negatively influence performance (Harm et al., 2025; World Bank, 2024). In this situation, social control and a weak system of support usually surround women entrepreneurs (Azam et al., 2022; Nawaz et al., 2023; Rehman & Qamar, 2024). Thus, it is possible that in the socio-cultural environment of Pakistan, the high levels of self-efficacy have the effects of social friction against empowerment, which was previously unintended. Such cultural entrepreneurial resistance is a theoretically grounded rationale of why ESE exhibits negative association with women-led social enterprise outcomes in the study and it is essential to internalize SCT constructs into gendered cultural contexts where social norms can moderate or even reverse the anticipated advantages of psychological variables.

SCT is dependent on the mediating variable of entrepreneurial intention that links the individual beliefs and acquired actions with actual results. Hafiz et al. (2023) point out that intent serves as a motivating factor that initiates beliefs to action in restrictive environments. Munir et al. (2024) and Mehmood et al. (2024) discovered education

and requirement in success enhance ESE, which boosts intention and results in entrepreneurial action. These results validate the SCT perspective of an education and belief to intention and behavior chain. Intention is particularly significant in the context of Pakistan, where women are subject to cultural interrogation, which means that when they want to perform an action, they have to consider it first, which can be facilitated by intention as a layer that lies between belief and behaviour (Li et al., 2023; Santos & Liguori, 2020; Gomes & Wisenthige, 2025).

Astonishingly there was no significant moderating effect of perceived social support though environmental reinforcement which SCT assumes is as much an environmental factor. As Zhang et al. (2025) and Sarwar et al. (2021) mention, family support has diverse effects and does not necessarily translate into the successful entrepreneurial performance, particularly in cases when other independent variables (such as personal accomplishments) are more significant. According to the Sarwar et al. (2021) research, support has to be empowered to be effective, whereas Hasan et al. (2011) discovered that excessive involvement of families can make women entrepreneurs of Pakistani descent less inspired. The same can be explained according to the concept of cultural tokenism. Social support in the patriarchal society like the one in Pakistan is usually symbolic, the family consents to allow women to engage in businesses but does not give them any real assistance. However, support is usually contingent on the women keeping their household chores, being respectful to their family, and not seeming too independent (Nawaz et al., 2023; Raza & Leghari, 2020; Rizvi et al., 2023; Yunis et al., 2018; Yunis et al., 2020). According to Rehman and Qamar (2024), the networking and socializing by females are frequently shaped by the modesty requirements and gender-related expectations, which promote dependence and restrict the real agency of women. This way, women who might feel supported do not get the type of constant dependent, independent, or resource-like support necessary to affect the outcomes in the entrepreneurial fashion. This finding is understandable in Pakistan, where support can be conditional, control, instead of empowering; families can also enable women to start business but not delegate any decision making; this minimises the actual impact of support. This cultural trend reasons why any relationship that was presented in the model was not enhanced through social support.

All these results confirm and extend SCT by transferring its concepts such as self-efficacy, intention and environmental support to the gendered Pakistan socio cultural context. They also demonstrate how SCT is limited in environments in which the social norms oppose their effects, and therefore in which there is a necessity of adapting it according to particular cultures in forthcoming studies. Findings indicate that personal skills are insufficient in a patriarchal society, where environmental and cultural influences may reinforce, undermine, or even turn the SCT relations back.

### *Theoretical implications*

The research contributes to the current knowledge about social entrepreneurship among women in Pakistan under the distinctive socio-cultural background. It

demonstrates the interaction of internal elements (creativity and self-efficacy) and external ones (funding and social activism) through the Social Cognitive Theory (SCT) to explain the influence on the outcome of entrepreneurship. According to the findings, key concepts of SCT, including self-efficacy, observational learning, and reciprocal determinism, are validated in gendered and restrictive contexts. The paper, as well, gives understanding about the mediator role of the entrepreneurial intention, and the multifaceted role of perceived social support that provides a comprehensive model of how to comprehend the entrepreneurial actions indicated by women in limiting environments. The contributions may inform upcoming research models considering gender, culture and institutional pressures. One significant input of the given study is the demonstration of the modulation of the functioning of the Social Cognitive Theory by the Pakistani cultural standards and norms, i.e., the gender expectations, mobility limitations, and family decision-making. The back-restraining influence of self-efficacy and the non-significant impact of the social support point to the idea that the cultural barriers can prevail over the common SCT trends and add to the new theoretical knowledge regarding SCT in the conservative society (Boudreaux et al., 2019; Huang et al., 2024; Mozahem, 2022; British Council, 2016; World Bank, 2024).

#### *Practical implications*

The results of the current research have a number of significant practical implications in terms of the need to support women-led social enterprises in Pakistan. Considering the Pakistani strict cultural practices and women generally having a limited mobility, gendered finances, the findings stress that the intervention should be culturally relevant but should not be generic (Shaheen et al., 2022; Dinar, 2020; Raza & Leghari, 2020; World Bank, 2024). First, the high power of accessibility to finances shows that policymakers are advised to focus on gender-sensitive financial initiatives like collateral-free microfinance, the provision of Islamic financing, customized towards women, and the introduction of easy loan procedures that will not need to involve men as guarantors. It is especially relevant in Pakistan where formal access to financial accounts, as well as financial products among women, is limited to about 7 percent, and an informal loan is one of the leading entrepreneurial activities (State Bank of Pakistan, 2016, as summarized in British Council, 2016).

Second, the research reveals that social activism plays a major role in the success of an enterprise. Pakistan is a country where the view of the community is of central importance and women lack any freedom, so by involving communities in entrepreneurial programs, it is possible to make women more socially accepted and provide them with more opportunities to expand their networks and collaborators (Gohar et al., 2018; Dinar, 2020; Javed & Obaid, 2025; Yunis et al., 2018; British Council, 2016). The training programs must not just develop skills, but also bolster the intention to start an enterprise that will mediate the relationship between the individual beliefs and the creation of an enterprise (Li et al., 2023; Santos & Liguori, 2020). Intention can be improved through hands-on training, successful Pakistani

women entrepreneurs as mentors, exposure to local role models to a greater extent than programs involving classroom only (British Council, 2016; Shaheen et al., 2022). Third, the adverse implication of the self-efficacy in this research is that in some case social resistance in patriarchal conducive set-ups can be initiated by nothing more than confidence. Thus, the support systems should assist the women in dealing with the cultural limitations, including negotiating with family members, balancing household expectations, and overcoming the perceptions of the community members (Azam et al., 2022; Nawaz et al., 2023; Raza & Leghari, 2020; Rehman & Qamar, 2024). Instead of whether high confidence leads to positive results, strategies to adopt culturally sensitive leadership, engage with families, and achieve safe visibility in entrepreneurship should be involved in training programs, which support the role of environmental and institutional factors in turning EO and ESE into results (Mozumdar et al., 2020).

Lastly, the perceived social support was not a powerful moderator factor though this could be due to the fact that in Pakistan, support is more symbolic than functional. Subsequently, the formalised support systems as perceived by policymakers, NGOs, and incubators, including peer advisory circles, women-only co-working space, and formal mentorship, can be designed to offer the practical help that informal family support cannot provide (Faiz, 2022; Hussain, 2020; Rehman & Qamar, 2024; Rizvi et al., 2023; British Council, 2016).

The findings are also highly applicable in national development and Sustainable Development Goal 5 (Gender Equality). Empowering social enterprises that are headed by women helps to directly achieve SDG 5 and increases women economic empowerment and leadership (British Council, 2016; Sarfraz, 2018; World Bank, 2024). The policymakers are to incorporate evidence-based results of the study in the national entrepreneurship initiatives, including the expansion of gender-responsive financial programs, the formalization of the community-based support systems, and the establishment of women-specific incubation areas (State Bank of Pakistan, 2016; Nawaz et al., 2023). The incorporation of these measures in provincial and federal strategies of entrepreneurship can contribute to the faster movement of Pakistan toward gender equality and economic development based on the inclusion.

#### *Limitations and Future Research*

This research has offered some important insights on women-led social entrepreneurs in Pakistan but is limited in some way. The transcendent nature of the cross-sectional design prevents the establishment of cause and effect relationships. Longitudinal methods should be employed in the future to explore how the factors influence the success of entrepreneurs in the long term (Derkaoui & Zemzami, 2025; Santos & Liguori, 2020). Using self-reported information can be prone to bias including social desirability or recall bias. Findings may be confirmed using mixed methods, i.e., interviews, observations (Gohar et al., 2018; Javed & Obaid, 2025). The fact that this study is limiting to Pakistan restricts the applicability of the study to other culture or regions. Since a specific family has a patriarchal environment with limited mobility

of women, their decisions are determined by the family, and institutional obstacles have a gender-related element, further studies need to contrast such dynamics with other South Asian or majorities of the Muslim world (Dinar, 2020). It would also strengthen and enhance the generalizability of results through enlarging the sample to constitute a broader and more diverse sample. Further research would focus on more mediators and moderators, including policy support, digital entrepreneurship, cultural norms, or access to technology, to gain a better understanding of the entrepreneurial behaviour of women (Gomes & Wisenthige, 2025; Li et al., 2023). Research on the role of digital platforms, online communities or entrepreneurial ecosystems in the ventures of women in restrictive environments may provide new information, especially in Pakistan, where face-to-face networking is often limited by the limitation of mobility (Rehman & Qamar, 2024; World Bank, 2024). Also, methodological guidance provided by earlier studies on the common method bias and sampling restrictions in developing economies can also be added to improve future studies (Derkaoui & Zemzami, 2025; Taye et al., 2025). These dimensions will enhance the discourse on women entrepreneurship in developing economies.

## CONCLUSION

This research investigated the impact of creativity, the availability of funds, entrepreneurial self-efficacy, and social activism in the success of women-led social enterprises in Pakistan, as well as mediating and moderating effects of entrepreneurial intention and perceived social support. The findings revealed access to funding and social activism significantly influence success, whereas access to creativity did not significantly and the unexpected negative correlation between entrepreneurial self-efficacy and success was found. Another significant connection that could be identified was the entrepreneurial intention, which bridged the gap between women and their skills and resources and the business performance.

In a limited socio-cultural environment of Pakistan, this research can be viewed as creating new theoretical knowledge with the use of the Social Cognitive Theory (SCT). Self-efficacy negative aspect implicates the SCT that the success would always be achieved under the assumption of confidence hence poses that confidence may raise resistance in a strict environment. The lack of true importance of the social support proves that not every support system is productive in particular when it fails to disrupt the society. These results justify the need to revise SCT by making it more inclusive or accommodative of marginalized or limited groups.

Long term, the study calls on policymakers, teachers, and institutions to empower women entrepreneurs by initiating specific measures. The key steps involve providing access to customized financial instruments such as micro-loans and grants, promoting the desire to be an entrepreneur with the help of mentorship and training, and using social activism as a competitive advantage. These initiatives will allow women-led social enterprises to flourish, social progress, and embrace inclusive economic growth in Pakistan and elsewhere.

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## Appendices

Appendix 1. Reliability and Validity Statistics for Latent Variables and Their Indicators

Latent Variables	Indicators	Factors Findings	Collinearity Assessment (VIF)	Reliability Assessment			Average variance extracted (AVE)
				Construct reliability Cronbach's Alpha ( $\alpha$ )	Composite reliability ( $\rho_A$ )	Composite reliability ( $\rho_C$ )	
Access to Funding	AFR1	0.891	2.456	0.822	0.824	0.894	0.738
	AFR2	0.832	1.976				
	AFR3	0.853	1.873				
Creativity	C1	REMOVED		0.799	0.805	0.869	0.623
	C2	0.745	1.794				
	C3	0.768	1.705				
	C4	0.811	1.908				
	C5	0.832	1.802				
Entrepreneurial Intention	EI1	0.812	2.059	0.879	0.882	0.912	0.675
	EI2	0.831	2.281				
	EI3	0.856	2.559				
	EI4	0.863	2.691				
	EI5	0.741	1.694				
Entrepreneurial Self-Efficacy	ESE1	REMOVED		0.884	0.885	0.915	0.683
	ESE2	0.784	2.080				
	ESE3	0.811	1.987				
	ESE4	0.834	2.505				
	ESE5	0.873	2.755				
	ESE6	0.829	2.170				

<b>Perceived Social Support</b>	<b>PSS1</b>	0.788	1.488	0.761	0.767	0.862	0.676
	<b>PSS2</b>	0.846	1.706				
	<b>PSS3</b>	0.832	1.506				
<b>Social Activism</b>	<b>SA1</b>	<b>REMOVED</b>					
	<b>SA2</b>	<b>REMOVED</b>					
	<b>SA3</b>	<b>REMOVED</b>					
	<b>SA4</b>	0.710	2.084	0.897	0.899	0.914	0.494
	<b>SA5</b>	0.700	1.978				
	<b>SA6</b>	0.659	1.714				
	<b>SA7</b>	0.639	1.579				
	<b>SA8</b>	0.725	1.931				
	<b>SA9</b>	0.748	2.540				
	<b>SA10</b>	0.736	2.521				
	<b>SA11</b>	0.771	2.455				
	<b>SA12</b>	0.726	3.127				
	<b>SA13</b>	0.673	2.484				
	<b>SA14</b>	0.629	1.913				
<b>Women-led Social Enterprise</b>	<b>WLSE1</b>	0.642	1.472	0.920	0.926	0.932	0.556
	<b>WLSE2</b>	0.753	2.134				
	<b>WLSE3</b>	0.788	2.529				
	<b>WLSE4</b>	0.818	2.907				
	<b>WLSE5</b>	0.829	2.796				
	<b>WLSE6</b>	0.764	2.339				
	<b>WLSE7</b>	0.679	1.93				
	<b>WLSE8</b>	0.801	2.381				
	<b>WLSE9A</b>	0.74	2.267				
	<b>WLSE9B</b>	0.685	2.024				
	<b>WLSE9C</b>	0.68	2.025				
	<b>WLSE9D</b>	<b>REMOVED</b>					

**Note:** This table summarizes the reliability and validity metrics, including factor loadings, collinearity assessments, and various reliability indices for the latent variables and their indicators.

*Appendix 2. Discriminant Validity Analysis (HTMT and Fornell-Larcker Criterion)*

<b>Construct</b>	<b>Access to Funding</b>	<b>Creativity</b>	<b>Entrepreneurial Intention</b>	<b>Entrepreneurial Self-Efficiency</b>	<b>Perceived Social Support</b>	<b>Social Activism</b>	<b>WLSE</b>
<b>Access to Funding</b>	<b>0.859</b>	0.527	0.393	0.754	0.299	0.630	0.227
<b>Creativity</b>	0.428	<b>0.790</b>	0.305	0.725	0.116	0.506	0.071
<b>Entrepreneurial Intention</b>	0.335	0.262	<b>0.822</b>	0.429	0.643	0.750	0.369



<b>Entrepreneurial Self-Efficiency</b>	0.644	0.610	0.379	<b>0.827</b>	0.242	0.708	0.095
<b>Perceived Social Support</b>	0.230	0.057	0.515	0.196	<b>0.822</b>	0.481	0.680
<b>Social Activism</b>	0.543	0.437	0.658	0.634	0.384	<b>0.703</b>	0.256
<b>WLSE</b>	0.200	-0.007	0.341	0.079	0.589	0.238	-

Note:

**Diagonal Values (Fornell-Larcker Criterion):** The diagonal values in bold represent the square roots of the AVEs for each construct. These values are higher than the correlations with other constructs, indicating good discriminant validity according to the Fornell-Larcker criterion.

**Off-Diagonal Values (HTMT):** The off-diagonal values represent the HTMT ratios. These values should generally be below 0.85 to confirm discriminant validity. All values in this table are below 0.85, further supporting the discriminant validity of the constructs.