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Breaking Barriers with Skills: Lived Experiences of Women Entrepreneurs to Explore the Skills Behind the Success of Business Stories

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ABSTRACT

This qualitative study explores the essential entrepreneurship skills that help women run efficient, effective businesses and achieve success. This research employed Heidegger's hermeneutic phenomenology. The study collected data through semi-structured interviews with 36 female service-industry entrepreneurs from July 2026 to August 2026, until data saturation was achieved. The purposive sampling method was employed. Thematic analysis was used to analyze the data and develop themes using NVivo. The results indicate that success in business operations requires a wide range of skills, including financial expertise, leadership, technological proficiency, artificial intelligence, big data analysis, social media management, industry-specific knowledge, adaptability to innovation, creativity, interpersonal skills, emotional intelligence, resilience, time management, networking, and risk management. The results of the study are useful for policymakers, incubation centers, STEVA, TVETA, the Ministry of Federal Education and Professional Training, provincial education ministries, and public and private training institutions. Furthermore, this research is beneficial for academic scholars, researchers, and female entrepreneurs. The study uses Martha Nussbaum's capabilities framework to examine how women entrepreneurs' skills, agency, real freedoms, and opportunities are shaped by social, cultural, economic, and institutional conditions. By centering women's lived experiences, it extends the framework beyond business outcomes to examine the skills they draw on to pursue the work and lives they value.

Introduction

The role of women's entrepreneurship has been acknowledged as an essential contributor to economic growth, innovation, job creation, and social change. All over the globe, women are becoming entrepreneurs, breaking away from traditional gender roles and creating opportunities for themselves and others. However, women entrepreneurs operate in complex social, cultural, economic, and institutional environments that can limit their access to resources, networks, finance, and business opportunities (Rizvi et al., 2024, 2026; Rizvi, Qureshi, & Ansari, 2025b; Rizvi & Shahzad, 2026). In addition to determination and access to capital, women need a wide range of skills to help them overcome these barriers, to confront challenges, to make informed decisions, to identify opportunities, and to sustain their businesses. So, to explain how women turn business ideas into

successful and sustainable ventures, it is important to understand the skills that lead to women's entrepreneurial success (Qureshi & Rizvi, 2026; Rizvi, Shah, et al., 2023; Rizvi, Qureshi, & Ansari, 2025a).

Some of the most common skills necessary for entrepreneurial success are leadership, communication, financial management, marketing, negotiation, problem solving, decision making and strategic planning. In addition to these business skills, women entrepreneurs could also draw on adaptability, resilience, emotional intelligence, creativity, and networking skills to manage uncertainty and gender-specific challenges (Schneider, 2017). These skills are developed not necessarily through formal education or training, but through practical experience, family and community, mentorship, informal learning and the day-to-day challenges of running a business. Many women entrepreneurs learn by trial and error, reacting to setbacks, dealing with other parties, juggling competing responsibilities and constantly adapting to changing market conditions. Therefore, entrepreneurial skills are to be understood as a set of pre-defined competencies but also as capabilities which are developed by experiences lived and interactions within the business environment (Rowley, 2015). Research on women entrepreneurs has explored their characteristics, motivations, challenges and performance, but there is a need for greater understanding of how women experience the development and application of skills that support their business success (Rizvi, Qureshi, & Ansari, 2025b). Quantitative approaches can certainly identify relationships between entrepreneurial competencies and business results, but may not adequately capture the personal experiences, contextual factors and learning processes through which competencies are developed and deployed. Similarly, descriptions of successful businesses may be focused on financial performance, growth or market expansion but ignore the day-to-day practices and less visible capabilities that give rise to such success. The lived experiences of women entrepreneurs provide an opportunity to go beyond traditional explanations of success and explore how skills are developed, enhanced and mobilized in the face of real-world entrepreneurial challenges (Rowley, 2015). Women have different challenges and look for solutions based on family expectations, cultural standards, access to education, economic independence, social connections and outside obligations. The same skills may also be used for different purposes in different entrepreneurship contexts. For example, an entrepreneur can use their communication and negotiation skills to build customer relationships, find suppliers or create partnerships, and use their resilience and adaptability to respond to business failures and shifts in market demand (Journal et al., 2019).Therefore understanding the acquisition and application of skills is crucial for overcoming challenges in entrepreneurship and for the establishment and sustainability of businesses (Harley et al., 2018). This study aims to enhance the understanding of women's entrepreneurship by exploring the skills gained from their business experiences. It examines the barriers faced by women and the strategies they employ to tackle these challenges, emphasizing the importance of skills in fostering entrepreneurial agency and resilience. Furthermore, the research acknowledges the influence of broader environmental factors on women's business success and investigates how the skills women deem essential empower them to navigate obstacles and sustain their enterprises (Somià, 2026).

Literature Review

Entrepreneurial skills are the practical skills that individuals have to identify business opportunities, organize resources, manage business operations, respond to challenges and achieve organizational objectives. An entrepreneur's competencies are a broader set of knowledge, skills and attitudes, motives, and behavioral capabilities that result in successful entrepreneurial performance. The terms skills and competencies are sometimes used as synonyms but they are different. Skills are generally understood as specific abilities such as financial planning, negotiation or marketing, whereas competencies are the integrated use of knowledge, abilities and behaviors in particular situations (Schneider, 2017) . Research by Mitchelmore & Rowley, (2010) highlights the significance of entrepreneurial competencies in understanding entrepreneurial activities and performance. They emphasize that entrepreneurial competence is multidimensional, encompassing managerial, functional, strategic, and entrepreneurial capabilities. These competencies empower entrepreneurs to identify opportunities, foster business relationships, organize resources, and adapt to changing circumstances. Man et al., (2002) defined entrepreneurial competencies across six interconnected domains: opportunity, relationship, conceptual, organizing, strategic, and commitment competencies. Opportunity competencies are about the identification of business opportunities; relationship competencies are about the building of productive relationships; conceptual competencies are about analytical thinking and decision making; organizing competencies are about the management of resources and operations; strategic competencies are about the formulation and execution of long-term business objectives; and commitment competencies are about persistence toward entrepreneurial goals. This framework aids research into the skills women entrepreneurs deem vital for success, highlighting that entrepreneurship relies on various interconnected capabilities beyond just technical knowledge or managerial expertise.

According to Mitchelmore & Rowley, (2013) Entrepreneurial competencies in women entrepreneurs are seen as a dynamic development process. Existing competency frameworks often overlook specific skills and their importance. The study draws on women's narratives to explore how experiences influence entrepreneurial skills, emphasizing leadership as an important competence. Unlike traditional organizational leadership, women's leadership faces unique challenges such as limited resources and changing market conditions, requiring adaptability and diverse management roles. Man et al., (2002) identified strategic

and organizing competencies are key aspects of entrepreneurial competence, focusing on resource allocation, goal setting, business coordination, and decision-making to foster organizational growth. For women entrepreneurs, leadership additionally encompasses building credibility, negotiating authority, and challenging stereotypes regarding their business capabilities. Entrepreneurs are involved in decision-making related to pricing, product development, staffing, and market expansion. Decision making is closely related to leadership. The process includes data collection, evaluation of options, evaluation of consequences and assumption of accountability. Successful entrepreneurs often blend practical knowledge with intuition, particularly in times of uncertainty (Bullough et al., 2015). Work experience, mentorship and overcoming challenges are ways in which leadership and decision-making skills are developed and women entrepreneurs are empowered to gain confidence and adapt their styles. Financial management is an important aspect of business sustainability. It includes knowledge of cost, revenue, cash flow, and investment. Entrepreneurs need to be financially literate so that they can run their business well and make sure that they are making profits and using resources well (Andriamahery & Qamruzzaman, 2022). Women entrepreneurs do not have equal access to credit and financial institutions which has an impact on their financial management. This is helpful because a gender-aware perspective shows the relationship between individual capabilities and the entrepreneurial context Brush et al., (2009). Women can improve their financial management abilities by getting education, mentoring and experience (Halim & Razak, 2014).

Somià, (2025) conducted a study on entrepreneurial competencies and strategies to overcome barriers. Entrepreneurs' stories when faced with entrepreneurial challenges indicated that communication, persuasion, negotiation, leadership and networking were common. Communication and negotiation may be important for women entrepreneurs in dealing with those who question their expertise, authority or commercial creditability. These situations may require them to clearly articulate their value, defend business decisions, establish boundaries, and negotiate access to opportunities. But the nature and degree of such challenges vary from industry to industry and social context to social context (Halim & Razak, 2014). Interpersonal skills may be developed through customer interaction, supplier negotiation, business networking and professional training and reflection on difficult experiences (Harley et al., 2018). Entrepreneurs with marketing skills know what the customer wants, who to sell to, how to communicate the value of their product, how to differentiate from the competition, and how to keep customers (Hemalatha et al., 2013) . Innovation skills assist marketing by helping entrepreneurs to find new opportunities, upgrade their products or services, and adapt their business models to changing market conditions (Maziriri et al., 2023). The entrepreneur's world is often a competitive one in which the opportunities of the market and the expectations of customers are changing constantly. Their ability to identify emerging needs, to launch appropriate products and to respond to feedback can influence business sustainability. Thus, opportunity competencies as discussed by Man et al., (2002) are closely related to marketing and innovation because both require the identification and exploitation of opportunities. Moreover, Skills in digital technology are becoming increasingly vital for entrepreneurs in today's world. These skills include the utilization of social media for promotional purposes, the management of online transactions, the communication with customers through digital channels, the maintenance of electronic business records, and access to online markets. Digital competence can help small businesses reach out to wider audiences and operate beyond the confines of traditional physical locations (Rizvi, Qureshi, Shahzad, et al., 2025; Rizvi & others, 2025). The entrepreneurial mindset can also be cultivated following the acquisition of skills (Rizvi, et al., 2023).

Afshan et al., (2021) studied women entrepreneurs' learning experiences in Pakistan during COVID-19, and pointed out the need for technical knowledge acquisition and business practice adaptation to virtual interactions and online transactions. Their qualitative research indicates that women entrepreneurs learned new ways of doing business and changed their operations in crisis conditions. This evidence is particularly meaningful as it demonstrates how a significant external challenge can serve as a catalyst for the development of practical skills. It also demonstrates that entrepreneurial competencies do not need to be learned before the initiation of a business; they can be developed in response to unforeseen circumstances (Mitchelmore & Rowley, 2013). Digital and marketing skills can help female entrepreneurs overcome constraints of limited physical mobility, limited access to traditional markets or the costs of maintaining physical business premises. The benefits of digitalization, on the other hand, are contingent upon the availability of dependable technology, digital skills, sufficient infrastructure, and customers who can utilize digital channels (Trisninawati & Sartika, 2024). Entrepreneurship entails maneuvering through unpredictability and diverse obstacles, such as limited resources, competitive dynamics, and market volatility. Essential skills, including problem identification, reaction evaluation, and adaptation in business methodologies, can significantly contribute to overcoming obstacles (Shet et al., 2026).

Theoretical Support

Women's entrepreneurship contributes to economic growth, innovation, job creation, and social change. Worldwide, women are challenging traditional gender roles, creating opportunities, and building businesses. Yet their entrepreneurial journeys unfold within social, cultural, economic, and institutional environments that can restrict access to finance, networks, resources, and markets. Determination and capital alone may not be enough. Amartya Kumar Sen's capabilities approach evaluates human

well-being in terms of the real freedoms people have to achieve lives they value. It emphasizes expanding opportunities to develop one's potential and make meaningful choices, rather than focusing solely on resources or income (Sen, 1999) However, Sen's approach does not specify a definitive list of capabilities or a clear threshold for living with dignity, leaving these questions open to interpretation. Martha Nussbaum's capabilities approach offers a useful framework for examining these experiences. Nussbaum identifies ten central human capabilities, including practical reason, affiliation, bodily health and integrity, emotional development, and control over one's political and material environment (Nussbaum, 2011, p. 33-34). For women entrepreneurs, practical reasons support setting business goals and making informed decisions; affiliation fosters relationships, networks, collaboration, and access to support; and control over one's political and material environment relates to ownership, financial independence, and the ability to influence business conditions. Bodily health and integrity, security, and emotional well-being also shape women's opportunities to pursue entrepreneurship. These capabilities are not simply achievements or outcomes, but essential opportunities that enable people to live with dignity, exercise agency, and pursue self-fulfillment. They help women to develop skills, make meaningful choices, build relationships, engage with markets and communities, shape their economic lives, identify opportunities, mobilize resources, adapt to challenges, and contribute to the communities in which their enterprises operate. Such capabilities are not gained exclusively through formal education; they may also be developed through practical experience, mentorship, family and community relationships, informal learning, and the day-to-day demands of running a business. By foregrounding women's accounts, the study examines the relationship between personal agency and wider social and institutional conditions. It doesn't assume there's a single formula for success; it recognizes that skills and opportunities vary from individual life to business environment. The study, through the framework of Nussbaum, looks at not only what women accomplish but whether they have real opportunities to create businesses and to pursue the work and lives that they have reason to value. Well-being thus depends not only on what women entrepreneurs do or have, but also on whether they are free to make meaningful choices and shape their economic lives.

Methodology

This qualitative research employs Heidegger's hermeneutic phenomenology as its methodological framework, concentrating on individual and subjective interpretations of a particular experience (John W. Creswell and Cheryl N. Poth, 2017). Edmund Husserl, a German philosopher, made substantial contributions to the evolution of phenomenology, which emphasizes the lived experiences of individuals or groups (Gurwitsch, 1966; Manen, 2017). Research that is qualitative is helpful for understanding complicated problems, coming up with new ideas, and giving policymakers with essential insights that will allow them to take appropriate decisions (Ruslin et al., 2022). The research employed a purposive sample method to choose pertinent individuals, upholding ethical principles and augmenting research validity through the inclusion of different points of view (Aldaihani & Data, 2021; Campbell et al., 2020). The ethical approval of the study was taken before starting interviews (Mohd Arifin, 2018).

An exhaustive explanation of the topic was provided to the participants, they were given the opportunity to ask questions, and consent forms were provided to them. The questions were carefully crafted to eliminate any content that could be considered offensive (Cooper & Schindler, 2014). After conducting 36 interviews, the researcher reached data saturation and made the decision to end additional interview sessions (Braun, 2014; Fugard & Potts, 2015; Guest et al., 2006; Morse, 2000). Individuals were selected based on their contributions, achievements, and perspectives, and were entrepreneurs within the service sector. Initial research was carried out to confirm the comprehension of the participants. Final interviews took place in Pakistan from July 2026 to August 2026, with each session lasting between 30 and 45 minutes. The information was documented with notes and audio recordings. The interviews were conducted and transcribed; the transcripts were standardized, first codes were created, and themes were formulated (Braun and Clarke, 2006). For the purpose of data analysis, NVivo 14 was utilized (Dhakal, 2022) Purposeful sampling, the development of previously established concepts, multiple coding, respondent validation, and triangulation were the methods that were utilized to attain rigor (Power & Williams, 2001; Mays & Pope, 1995).

Results

Financial Management skills

The primary theme financial management skills were derived from the sub-themes, as seen in Figure one, and are elaborated below**.**



Figure 1: Financial midset and its child-themes

The participants emphasized to get financial management skills. Three respondents described that to understand investment decisions is very essential. One respondent stressed that "Effective budget management is crucial since the success of a business relies on timely and appropriate investments in the correct areas. Your investment choice may enhance your company. Erroneous judgments may diminish your wealth or result in significant financial loss" *(R1)*. Then one other respondent unfolded that "Budgetary planning is essential since all corporate choices depend on smart and efficient budgeting procedures. It is intricately linked to working capital management, which governs short-term assets and liabilities, and may influence your investment decisions." *(R2)*. Next one interviewee informed that "Comprehending investment decisions and capital usage is the key area of competence for achieving achievement in company operations" *(R22)*. Furthermore, a quarter of the study participants underscored the need to acquire knowledge in financial management. They thought that financial knowledge is crucial; without an understanding of finances, other fields cannot operate smoothly and properly *(R5, R7, R9, R10, R12, R14, R16, R23, R33)*. Just over ten percent of respondents said that comprehension of risk management is crucial for undertaking calculated risks (*R5, R6, R11, R22, R27)*.



Figure 2 : The most frequent words used in response to answer about the kind of financial skills that are required to be an entrepreneur

To sum up, the research underscores the significance of financial management competencies, especially in comprehending investment choices and budgeting. It underscores the need for effective budgeting and working capital management, which are vital for a company's success. Moreover, participants believe that financial acumen is crucial for the seamless functioning of other domains. Furthermore, it is believed that comprehending risk management is essential for undertaking calculated risks.

Technical skills

The primary theme technical skills were derived from the sub-themes, as seen in Figure three, and are elaborated below**.**

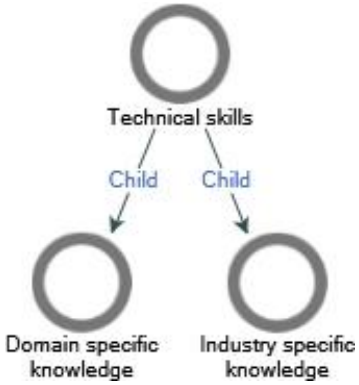


Figure 3: Technical skills and its child-themes

The study responders underscored the need for domain-specific and industry-specific knowledge. Five participants said that industry-specific expertise is essential. Three individuals indicated that they acquired industry-specific expertise to comprehend the services of rivals. ***(R8, R22, R27)*** One respondent disclosed that "The knowledge and abilities specific to the industry are of the highest significance. The inability to make successful strategies for one's company and the inability to compete in the market are both consequences of a lack of understanding about the sector and the practices thereof" ***(R2)***. Next one participant added that "Without industry-specific knowledge, one is blind in the industry; lacking this understanding precludes the ability to gain a competitive advantage and achieve success" ***(R5).*** Five respondents said that possessing domain knowledge relevant to the services provided is essential, along with the requisite abilities to meet company demands and satisfy customer wants; otherwise, one risks obsolescence in the market (***R1, R17, R21, R31, R34)***.



Figure 4: The most frequent words used in response to answer about the technical skills required to be an entrepreneure

In conclusion, the research underscores the need for specialized expertise in certain domains and industries for effective corporate strategy and market rivalry. Respondents underscored the need for industry-specific knowledge to comprehend competing offerings and secure a competitive edge. Moreover, they underscored the need for domain expertise to fulfill corporate requirements and consumer expectations, hence averting market obsolescence.

Leadership skills

The primary theme leadership skills were derived from the sub-themes, as seen in Figure five, and are elaborated below**.**

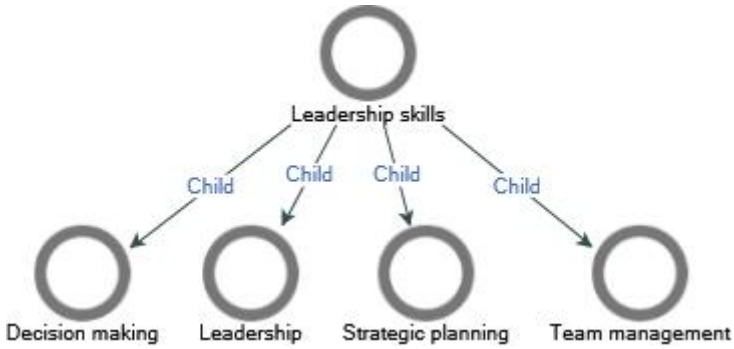


Figure 5: Leadership skils and its child-themes

To convey their own experiences Study participants indicated that possessing leadership abilities is crucial for managing business and mentoring people. Five workers reported that having the ability to lead, coach and mentor teams is crucial. Possessing these talents enables you to guide and inspire your team members ***(R5, R6, R8, R9, R13, R28)***. Three respondents unfolded about strategic thinking and planning. One interviewee delineated that "Establishing the vision, mission, core values, and both long-term and short-term goals for the organization is crucial; without these elements, success cannot be attained. Leading qualities devoid of strategic acumen may result in organizational failure" ***(R1)***. Next one respondent added that "Without strategic planning, one is like a vessel adrift without navigational guidance" ***(R16)***. After that one participant informed that "one should gain experience in strategy formulation for the success of the business" ***(R23).*** Additionally, six respondents said that acquiring problem-solving and decision-making abilities is very crucial. ***(R8, R9, R13, R16, R22).*** Respondent thirty-six emphasized that "A leader must possess the capability to detect issues, provide remedies, formulate strategies to prevent a recurrence, and generate alternate solutions***". (R36).*** Furthermore, six participants in the research said that team management skills are essential for every leader. The leader should facilitate communication and collaboration among the team. A leader must exemplify honesty and serve as a role model while also motivating and mentoring the team. A leader must adapt the team to confront the problems of the current market; hence, effective team management abilities are essential for successful leadership ***(R2, R10, R11, R12, R16, R27)***.



Figure 6: The most frequent words used in response to answer about the leadership skills required to be an entrepreneure

In conclusion, leadership abilities are essential for effective the management of businesses and mentoring others. The significance of leading, coaching, and mentoring teams is paramount. Strategic thinking and planning are essential for defining the organization's vision, purpose, fundamental values, and long-term objectives. The respondents highlighted the significance of problem-solving and decision-making skills, alongside the capacity to identify challenges, provide solutions, devise strategies, and create alternative options. Effective team management skills are crucial since leaders must promote communication, demonstrate integrity, act as role models, and adapt to market requirements.

Business and project management skills

The primary theme business and project management skills was derived from the sub-themes, as seen in Figure seven, and are elaborated below**.**

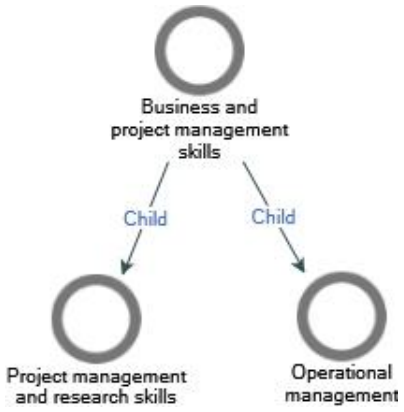


Figure 7 : Business and project management skills and its child-themes

The study participants highlighted the need to acquire project and operational management skills. Over one-third of all respondents indicated a need to acquire operational management abilities. They emphasized that doing business is a challenging endeavor requiring proficiency in operational, administrative, and financial skills, adeptness in company management, marketing competence, efficient job completion tools, and comprehensive entrepreneurial management capabilities (***R3, R6, R7, R11, R13, R14, R15, R16, R18, R22, R33, R34, R35).*** One respondent described that "it is essential to learn process optimization, allocate resources efficiently and effectively, and provide services that meet client expectations to establish a long-term business relationship" (***R3).*** Next one respondent added **"**It is essential to synchronize your operations with company goals. It is essential to possess the ability to assess employee performance. One must possess the ability to comprehend client expectations and market needs ***(R18).***

Six respondents talked about how learning project management and research skills are essential for entrepreneurs. One respondent indicated that "Present circumstances have grown project-based work. Numerous commercial activities in the market are project-oriented. A definitive timeline exists for the completion of service-oriented tasks. You must possess project management expertise to sustain in the market" ***(R2).*** Likewise, one participant disclosed that "you must have excellence in the field of project management" ***(R22).*** Similarly, one respondent added "Project management skills are crucial for the success of the business" (***R23).*** Some respondents emphasized the need to acquire research skills for business success. One responder stressed that "Without research skills, one cannot formulate effective strategies, optimize the operations of your organization, or identify target customers and their preferences." ***(R10).*** Next one participant added that "you have to learn research skills to foster innovation" (***R12)*** After that one interviewee added that "enhancing research capabilities are significant for business success" (***R24)***.



Figure 8: The most frequent words used in response to answer about the business and project management skills required to be an entrepreneure

In a nutshell, participants disclosed that obtaining project and operational management abilities is essential for company success. The significance of these abilities is in the need for competency in operational, administrative, and financial domains, as well as in company management, marketing, and entrepreneurial management for doing business. Process optimization,

resource allocation, and fulfilling customer expectations are crucial for sustaining long-term business relationships. The significance of project management and research abilities for entrepreneurs is paramount, as they are crucial for project-oriented tasks, market sustainability, and the development of successful strategies. Research skills cultivate innovation and are essential for business success.

Innovative skills

The primary theme innovative skills were derived from the sub-themes, as seen in Figure nine, and are elaborated below**.**

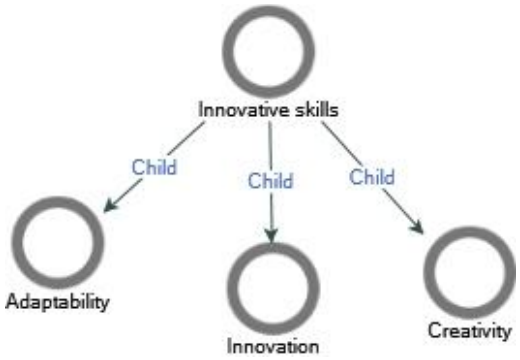


Figure 9: Innovative skills and its child-themes

The study's respondents emphasized the need to acquire innovative skills since sustainability in the market and the ability to gain a competitive edge are unattainable without innovation. Four participants underlined to learn creativity for business success. One respondent highlighted that "Without creative thinking and the generation of novel ideas, one cannot capture a larger market share" (R5). Next, one more respondent added that "creativity in service production is essential to retain the customer" (R8). After that one participant divulged that "creativity facilitates the development of the novel concepts" (R9). Finally, one respondent delineated that "creativity is crucial in methodologies, processes, service development, and fulfilling client wants to ensure their satisfaction" (R12).

Three participants of the study delineated the need for learning innovation. One participant heralded that "you have to produce innovative services to cater to the ever-changing needs of the customers" (R1). Similarly, one respondent added "If you do not adapt and innovate, you cannot achieve business success (R6). In the same manner, more respondents underlined that "To be innovative, one must develop new services that address problems and meet consumer needs by modern needs. It is a reality that deviating from market trends is dangerous; nonetheless, unique services can capture significant market share (R36). Respondent Six also stated "One must exhibit adaptability. It is important to adapt your business model in accordance with market changes and demands. One must exhibit flexibility and resilience in response to fluctuations in market trends" (R6).



Figure 10: The most frequent words used in response to answer about the innovation skills required to be an entrepreneure

In conclusion, the participants emphasized the need to obtain novel abilities for market sustainability and competitive advantage. Creativity is essential for company success, as it facilitates the acquisition of greater market shares, customer retention, the development of innovative ideas, and the satisfaction of client needs. Innovation is essential to meeting evolving client needs, responding to market changes and demonstrating flexibility and resilience. Unique services can grab a large chunk of the market. Flexibility is crucial for companies to change their business models to adapt to market changes and demands.

Technological skills

The primary theme technological skills were derived from the sub-themes, as seen in Figure eleven, and are elaborated below.

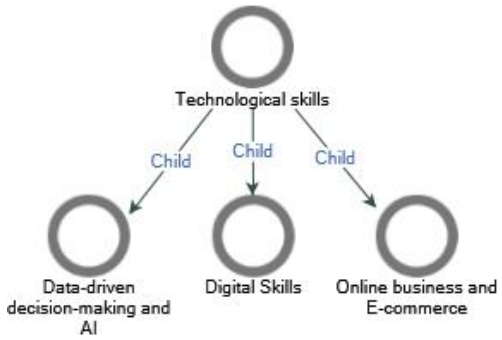


Figure 11: Techological skills and its child-themes

The respondents stated that technology skills are very important in the digital world. About fifty percent of the respondents would like to have digital skills to remain competitive in the industry. They recommended acquiring abilities in digital marketing, digital media marketing, comprehension of the digital landscape, social media marketing, and all growing digital competencies (R1, R2, R4, R5, R6, R7, R10, R11 R12, R13, R17, R21, R23, R24, R28, R31, R35).

One-third of respondents said that acquiring skills in Artificial Intelligence and data-driven decision-making is of considerable importance. They conveyed their lived experience that one must get expertise in big data analysis, data management, data handling, cloud computing, artificial intelligence, blockchain, comprehension of digital consumer behavior, and software competency (R2, R6, R9, R10, R12, R13, R16, R18, R23, R26, R36).

It was further disclosed by a few of the participants that knowing e-commerce and online business tactics is essential for increasing sales and keeping a presence in the industry. They said that to increase sales and get access to the global market, it is necessary to possess skills in e-commerce, an understanding of the preferences of digital consumers, and expertise in the management of online businesses (R6, R7, R10, R11, R13, R23).



Figure 12: The most frequent words used in response to answer about the technological skills required to be an entrepreneure

In conclusion, the interviewees highlighted the importance of acquiring digital skills, particularly in digital marketing, artificial intelligence, data-driven decision-making, big data analysis, and software competency, to remain competitive in the digital world. They also highlighted the need for knowledge in e-commerce, understanding digital consumer preferences, and online business management to increase sales and access the global market.

Interpersonal skills

The primary theme interpersonal skills were derived from the sub-themes, as seen in Figure thirteen, and are elaborated below**.**

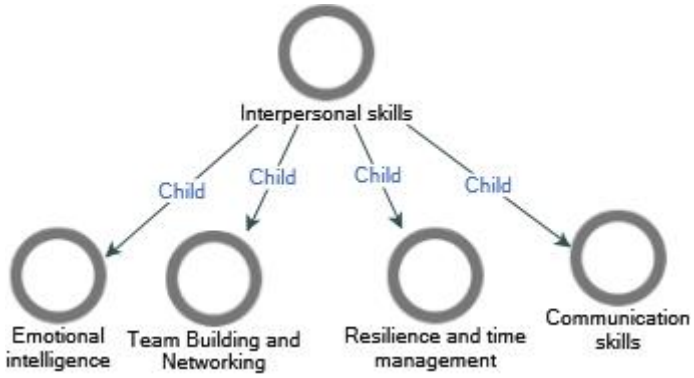


Figure 13: Interpersonal and its child-themes

Participants in the study emphasized the importance of learning interpersonal skills to become a successful entrepreneur. These skills include communication, emotional intelligence, resilience, time management, team building, and networking. One-third of respondents indicated that good proficient and effective communication is essential for guiding the team, satisfying customers, vendors, and all other stakeholders ***(R1, R2, R3, R8, R9, R10, R12, R16, R17, R18, R27, R33).*** Some respondents indicated that understanding the emotions of others is essential. Without understanding individuals, one cannot formulate business plans or establish long-term relationships ***(R7, R9, R12, R16, R32, R35)***.

Nearly a quarter of respondents highlighted the significance of time management and resiliency skills. It was said that one must exhibit flexibility with clients and the surrounding environment. They stated the need to be adaptable and sustain resilience in dealing with challenges. They underscored the need to acquire time and stress management skills (***R1, R2, R8, R9, R10, R12, R13, R32).*** More than a quarter of participants said that developing team-building skills and networking are of significant importance. You have to be able to reach out and motivate others. Collaboration is essential for creating networks and forming teams ***(R1, R2, R7, R9, R12, R17, R22, R23, R24, R27, R36)***.



Figure 14: The most frequent words used in response to answer about the interpersonal skills required to be an entrepreneure

Finally, the participants stressed the importance of developing interpersonal skills such as communication, emotional intelligence, resilience, time management, team building and networking to be successful in entrepreneurship. Effective communication is essential for attracting stakeholders, and understanding people's emotions is crucial for the success of a business. Effective time management and resilience are essential. Team-building and networking are also crucial. These competencies are vital for establishing networks and building teams.

Discussion

Financial management skills are essential for business. The research underscores the significance of financial management competencies, especially in comprehending investment choices and budgeting. There is need for effective budgeting and working capital management, which are vital for a company's success. Moreover, that financial acumen is crucial for the seamless functioning of other domains (Bharali & Chakravorty, 2026). Furthermore, it is believed that comprehending risk management is essential for undertaking calculated risks. The research underscores the need for specialized expertise in certain domains and industries for effective corporate strategy and market rivalry (Brindley, 2005). Respondents underscored the need for industry-specific knowledge to comprehend competing offerings and secure a competitive edge. Moreover, they underscored the need for domain expertise to fulfill corporate requirements and consumer expectations, hence averting market obsolescence (Abrar et al., 2024). leadership abilities are essential for effective the management of businesses and mentoring others. The significance of leading, coaching, and mentoring teams is paramount. Articulating the vision, purpose, core values and long-term goals of the organization requires strategic thinking and planning. The respondents highlighted the significance of problem-solving and decision-making skills, alongside the capacity to identify challenges, provide solutions, devise strategies, and create alternative options (Yousafzai et al., 2015). Effective team management skills are crucial since leaders must promote communication, demonstrate integrity, act as role models, and adapt to market requirements. Participants indicated that the success of a company depends on the acquisition of skills in project and operational management. The significance of these skills is in the need for competence in operational, administrative and financial areas, as well as in company management, marketing and entrepreneurial management for doing business (Cantzler & Leijon, 2007). Maintaining business relationships over the long term requires optimizing processes, efficiently allocating resources, and meeting customer expectations. The research and project management skills are important for entrepreneurs as they are required for project-based activities, market sustainability and successful strategy development (AI-Rubaye & Khalaf, 2023).

The respondents pointed out the necessity of acquiring new skills to be competitive in the market and to have a competitive advantage. Creativity is an important factor for business success because it allows us to increase our market share, maintain our customers, develop new ideas and satisfy the needs of our clients (Smith et al., 2016). To meet the changing demands of clients, to adapt to changes in the market and to show that you are flexible and resilient, innovation is necessary. Unique services can grab a large chunk of the market. Flexibility is crucial for companies to change their business models to adapt to market changes and demands. The interviewees highlighted the importance of acquiring digital skills, particularly in digital marketing, artificial intelligence, data-driven decision-making, big data analysis, and software competency, to remain competitive in the digital world. They also highlighted the value of knowledge in e-commerce, understanding digital consumer preferences and managing online business to increase sales and access the global market (Rizvi, Qureshi, Shahzad, et al., 2025). The participants noted the importance of developing interpersonal skills such as communication, emotional intelligence, resilience, time management, team building and networking for successful entrepreneurship. Good communication is essential to attract stakeholders and to understand people's emotions, which is vital to the success of the business. You need to be able to manage your time and be resilient. Team-building and networking are also key. These are skills that are essential to create networks and to build teams (Terkan, 2026) .

Conclusion

The research highlighted the need of possessing diverse skills for the efficient operation of a business. The skills evolve alongside advancements in time and technology. To ensure the prosperity of women entrepreneurs, it is crucial to provide skills such as digital literacy, artificial intelligence, big data analytics, innovation, creativity, technological integration in business operations, social media management, industry-specific acumen, financial proficiency, adaptability, interpersonal communication, emotional intelligence, networking, and skills in time and risk management. These skills empower female entrepreneurs to make sound decisions, adopt innovation, operate in difficult conditions, and enhance service quality while boosting competitiveness. This research, utilizing Martha Nussbaum's theoretical framework, demonstrates that these skills ought to be perceived not only as personal competencies but also as essential assets that enhance women's agency, genuine freedom, and prospects for pursuing the professional and personal life they cherish. The research is beneficial for decision-makers, incubation hubs, STEVA, TVETA, the Ministry of Federal Education and Professional Training, provincial educational authorities, and both public and private training organizations. These stakeholders may design entrepreneurial skill development programs and training initiatives that are responsive to gender in order to promote women's entrepreneurship in Pakistan.

Theoretical Contribution

Drawing on Sen's capabilities approach, this study understands women's entrepreneurship through the real freedoms women have to pursue the lives and work they value, rather than focusing only on resources or business outcomes. It applies Nussbaum's central capabilities to explore how skills, agency, practical reason, affiliation, well-being, and control over political

and material conditions shape women's entrepreneurial opportunities. Together, these perspectives reflect the relationship between individual capabilities and social and institutional constraints, and provide a framework to comprehend the varying prospects women have to start and maintain businesses with dignity.

Practical Contribution

The study's finding is crucial for emerging entrepreneurs in developing their abilities for successful business operations. Furthermore, the study's findings are beneficial for incubation centers, women's development agencies, STEVA, TVETA, both public and private training institutions, and the educational departments of female entrepreneurs in universities to enhance their course and training development initiatives based on the study's conclusions. Policymakers may formulate policies based on the findings of the study to establish a comprehensive skill set framework.

Limitations

Interviews were exclusively collected from the urban regions of Pakistan and limited to the service sector.

Future Directions

Data was collected from the urban areas of Pakistan; a comparable investigation may be performed in the rural regions of the country. The study was conducted within the service sector; a comparable analysis might be undertaken in the manufacturing and industrial domains. Moreover, according to the study's results, quantitative research may be undertaken to investigate the regression and correlation of these skills concerning entrepreneurial business performance.

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