

## Women Empowerment Through Women Entrepreneurship: A Comparison Between Women Entrepreneurs and Fulltime Housewife in Pakistan

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### Abstract

Women's empowerment is related to women's decision-making power, easy access to information, and resource control. Women entrepreneurship is in the initial stage in Pakistan. The present study primarily focused on the challenge of women empowerment through entrepreneurship in Pakistan. A structured questionnaire was used to collect data through the survey method. The target population of the study was 120 women of the main cities of Pakistan. The target population was divided into two categories (housewife/ entrepreneur cum housewife). The results highlight that entrepreneurship played a significant role and increased the decision-making power of women entrepreneurs as compared to the housewife. However, women entrepreneurs are facing various obstacles such as less governmental support, complicated bank loan procedures, lack of entrepreneurial education, and market awareness. The governmental support in place of smooth and easily accessible bank loans for women requires enhancing their confidence and control over resources similar to the men. The result highlights that women entrepreneurs have strong decision-making power, fewer mobility issues, autonomy, financial independence, and empowerment. This study will help policymakers to formulate strategies to overcome the obstacles of women entrepreneurship to attain empowerment through entrepreneurship. A women empowerment model is proposed to be followed.

**Keywords:** Entrepreneurship, Women entrepreneur, Full-time housewife, Women, Empowerment.

### Introduction

Entrepreneurship is considered a topic of greater concern in the contemporary era as its importance has been recognised globally. It is a process of establishment of new business by facing all the risks embedded in revenue generation, and it holds no gender biases. Entrepreneurship is a process that involves a set of activities encountered by individuals via availing the available opportunities and creating value (Hughes & Kitson, 2010; Ismail, 2016). Globally, the concept of women entrepreneurship has gained remarkable importance in the last couple of decades, and it is considered a rising concept all across the world (Fielden & Davidson, 2009). The women entrepreneur is defined as a woman who utilises her skills, means, and knowledge to establish a new business venture by facing the issues and challenges until attaining financial gain by business venture (Nagarajan, 2016). Pakistan is a developing country with an estimated population of 193.6 million where women constitute 49% of the

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entire population (Economics, 2017). The women are confronting various social, economic, and cultural challenges as women workers have subordinate positions in both private and public sector organisations in Pakistan. The majority of women in Pakistan are unemployed and dependent on the menfolk (PBS, 2014). Pakistan ranks 145 out of 187 nations according to the Gender-Related Development Index (GCI) 2013, which depicts a clear gender gap and shows that Pakistani women are facing challenges in fulfilling basic needs and education. Around the world, the trend shows that women business owners are on the rise. For example, in the US, women business owners account for 82.9% during the year 2015-2016, whereas, in Australia, this percentage has increased to 74.8% (GEDI, 2017), while UK, Denmark, Sweden, and Germany have climbed up to the top five positions in women entrepreneurship.

However, in developing countries such as India and Pakistan, women are in the initial phase of entering into the field of entrepreneurship by establishing small enterprises focusing on women-oriented businesses such as boutiques, beauty salons, bakery items, etc. (Anjum et al., 2012; Asif et al., 2015). In line with this, Pakistani women are restricted to the informal sector that is comprised of non-documented, less paid jobs, with no medical benefits or job security (Global Economy, 2016). Recent estimates show that more than three fourth of the employed women in urban areas are in non-governmental jobs. Hence, the representation of women in the public sector is less than 2% (PBS, 2016). Although women are working in the informal sector, it restricts their capabilities of becoming entrepreneurs and utilising their skills for poverty alleviation and gender gap minimisation in Pakistani society (PBS, 2016). The involvement of women in entrepreneurship is a topic of utmost importance, as efforts are to cut down poverty in developing countries. Keeping in view the Millennium Development Goals, Pakistani women are socially and culturally restricted to work either at home or in the informal sector like private household work or agriculture by tending the agricultural land or similar activities. Moreover, most of the women who enter into entrepreneurial businesses do so with the support of family or by force to raise their families (Asif et al., 2015).

Pakistani Society is in the transformational phase due to globalisation, development, and metropolitan-nation related concerns (Santhiya, 2016; Global Economy, 2017). However, the remote areas of Pakistan have less possibility of change as compared to urban areas. It ends up with lower participation of women in economic development activities and unawareness of individual rights while, Pakistan is the second-largest economy in terms of GDP (Saeed et al., 2014) in South Asian region.

The World Bank Country Gender Profile (Pakistan) report had highlighted the lowest status of Pakistani women globally. UNDP (1996) explained the “inside/ outside” dichotomy in Pakistan. It reveals that Pakistani women are bound to be inside of home, personified in the custom of veiling. Due to this dichotomy, Pakistani women are deprived of education, employment, services, and training opportunities. Recent estimates highlight that more than two-thirds of employed women of Pakistan in urban areas are doing private sector jobs whereas only 2% is in the government job. However, private-sector jobs are fostering entrepreneurial skills among women (PBS, 2016). The trade economics report declared Pakistan as a developing country with an estimated population of 193.6 million for the year 2016. The findings exposed that 28.85% of women avail the chance of formal education (school education) while only 1.18% pursue higher education (Trading Economics, 2017). Women are 49% of the entire population in Pakistan, whereas the unemployment rate among women is estimated to be 9%, somewhat higher than the 5.9% overall unemployment rate in Pakistan (PBS, 2015). In line with this, Asif et al. (2015) stated that unemployment is the leading cause of poverty and various domestic level problems. Pakistan is a developing country where women are confronting a high unemployment rate as compared to the menfolk. As the women population hits to the men population in Pakistan, the need for the hour is to

improve the status of Pakistani women to cope with economic, development, and progress issues. In Pakistan, very few women are engaged in entrepreneurial activities such as stitching, bakery items, and embroidery, as entrepreneurship is associated with males due to the patriarchal Pakistani society (Taib, 2014).

In view of the current situation of women population globally, women are half of the world population and excluded from the benefits of economic developments. Women force need to be mobilised and encouraged, as they constitute a substantial labour force. Previous researches highlight that issues concern with status, autonomy, and equality of women has raised internationally based on the principle that the progress and development of a nation requires the involvement of the broader segment of society (i.e., women). If women do not play their share well, it will create a hindrance to the nation's progress and prosperity.

The present study is conducted from the perspective of women entrepreneurship in Pakistan to explore how the challenge of women empowerment may overcome by women entrepreneurship in Pakistan and how women entrepreneurs can contribute meaningfully towards the development and progress of the country. Therefore, this study intends to

- (i) Compare the extent of empowerment between women-possessed business ventures and non-enterprise women (housewives), and
- (ii) Propose a comprehensive model of women empowerment through women entrepreneurship.

## Literature Review

Entrepreneurship is a concept of more significant concern in the contemporary era as its importance is recognised globally. Entrepreneurship is a process of establishment of a new business by facing all the risks embedded in revenue generation, and it holds no gender biases. Entrepreneurship is a process that involves a set of activities encountered by individuals availing the available opportunities and creating value (Ismail, 2016; Ratten & Tajeddini, 2018). A woman entrepreneur is defined as a woman who uses her skills, expertise, and resources to initiate a new business. In this regard, women have to face all challenges that occur in domestic needs fulfilment and to gain financial independence via entrepreneurial activities (Nagarajan, 2016). The concept of women entrepreneurship has gained utmost importance globally (Fielden & Davidson, 2009; Hughes & Kitson, 2010).

Pakistan is one of the developing countries that have the lowest rate of women participation in economic activities. Women are 49% of the entire population in Pakistan, and they are still dependent on menfolk and are unemployed (Anjum et al., 2012; PBS, 2014). Goheer (2003) stated that the status of women in Pakistan is the lowest among countries all across the world. Pakistan needs to utilise the services of the women labour force, and there is a dire requirement for a self-employment strategy to overcome the economic and financial issues for the stability of the country. United Nations Human Development Report (2016) explained that 65% of Pakistani women are working in agriculture, whereas 20% are in the service sector, and 16% are industrial sectors. Pakistan ranked at 143 out of 144 in terms of participation and opportunities for women folk (PBS, 2016). Moreover, this global ranking is unchanged since 2015 due to complex socioeconomic factors like employment, financial inclusion, business, and asset ownership.

Rahman & Roomi (2012) state that the Pakistani society is a male-dominant society where men are bread earners and women are wholly responsible for house tasks. In Pakistan, very few women are engaged in entrepreneurial activities, mostly within customary businesses such as salons, bakery items, and stitching. Pure entrepreneurship is associated with males in Pakistan (Asif et al., 2015). The participation of women at the workplace, managerial position

in social platforms, and access towards finances are considered as the empowerment of women. It is a process that allows women to access and control the physical resources as well as a power structure. In addition, it is a woman awareness and capacity building process that ends up with women's participation in decision-making (Tajeddini, Ratten & Denisa, 2017). All across the world, women empowerment has attained greater importance and is considered essential for policy formulation in various organizations worldwide. Results highlighted that empowerment payback relates to active women folk participation (Rahman & Roomi, 2012).

The current scenario of developing countries such as Pakistan – where the informal business is the most affordable path to run a business – depicts women entrepreneurship as the primary tool to bring female empowerment via access to business loans (Ariffin, Baqutayan, & Mahdzir, 2017; Blasco, Brusca, Esteban & Labrador, 2016). In the USA economy, women's business owners are considering a new face of the economy that depends on empowering women through business ventures or entrepreneurial growth. Developed countries all around the world are straggling with the appalling problem of underemployment (Mustafa & Ismailov, 2008; Ratten & Tajeddini, 2018). Hence, small entrepreneurs with their small business ventures may act as a driving force against this underemployment by breaking the brutal poverty circle by massive employment opportunities and act as the driving force for economic prosperity and overall development. In this regard, the rise of women empowerment via entrepreneurial skills will open new avenues for better living standards and economic prosperity, as women are motivated, enthusiastic, and possess a broader vision. In recent years, women entrepreneurs are emerging in developed and developing countries and creating small business ventures. According to US small business associations, female business owners were reported to be 37% in 1988, whereas in the UK, the drastic increase in women business owners boosted their share to 70% from the year 1981-87 (Santhiya, 2016).

Previous Researches highlights that in European countries, the women's labour market has increased remarkably in the past few decades. For instance, as the number in Denmark has reached 46.9%, whereas Netherland has witnessed an increase in the reported labour market from 24.2 % in the year 1975 to 40.6% in the year 1993. While in the USA and Canada, women's labour force has enhanced 37 % and 32% in 1970, respectively, it and has reached 45 % in 1990. Notably, women's labour force market in a developing country such as Pakistan has merely increased from 6.6 % in the year 1968-1969 to 13.6 % in the year 1996-1997 (UNDP, 1998). Tambunan (2009) stated that growth and expansion of entrepreneurial skills plays a vital role in empowering women economically, and the involvement of women in small business enterprises will bring about drastic progress in country development and progress. It will act as a driving force to boost up the growth of developing countries like Pakistan. In this regard, the basic economic theory is in favour of microfinance, which deems that the equal participation of male/female will result in increased entrepreneurship. Moreover, micro-financing may be examined as a blend of credit and other financial services that play an essential role in the empowerment of the community (Mustafa & Ismailov, 2008; Tajeddini & Muller, 2008). Furthermore, Moghadam & Senftova, 2005) articulated the idea of entrepreneurs as deliverance. Moreover, women empowerment results in independence and access to resources and decision-making. Consequently, empowerment is the most potent and innovative technique to bring out the best form of people with a feeling of ownership. Empowerment is a process that makes it easier for individuals or groups to alter the balance of power via experience, technology, and innovative techniques for strengthening the self-confidence. GOB (1994) stated that empowering women is allowing them to have equal access to land, credit, technology, education, training, and information. In recognition of the significance of women entrepreneurship to women empowerment in terms of social recognition and financial independence, the present study will explore how women

entrepreneurs in Pakistan gain the status that they deserve and reduce the gender inequalities prevalent in patriarchal Pakistani society. In the following section, the discussion on women entrepreneurship in Pakistan is elaborated.

### *Women Entrepreneurship in Pakistan*

There is an evolving concern about entrepreneurship that examines how it contributes to the economy all across the globe. Pakistan is in the embryonic stage of entrepreneurship and paybacks associated with self-employment. In the last few years, the idea of self-employment gained importance in Pakistan by the initiation of business ventures. Hence, the government of Pakistan created financial and non-financial small and medium enterprises like Sarhad Small Industries Development Board (SSIDB), Punjab Small Industries Corporation (PSIC), Sindh Small Industries Corporation (SSIC), Directorate of Industries (Baluchistan), Small and Medium Enterprise Development Authority (SMEDA), First Women Bank Limited (FWBL) and Women For's and other networking organisations. In Pakistan, over the last six decades, growth, employment, and poverty alleviation have been treated as the main goals of economic policies and policymakers. Still, the situation is terrible; poverty exists in many developing countries – including Pakistan - that are in the poverty trap. Research highlights that development and economic growth need an institutional backup of the stable legal framework, market regulation, easy access to information, and autonomous institutions (Goheer, 2007).

According to Kemal (2005), entrepreneurship in Pakistan is experiencing a "rent-seeking culture" without providing any benefit to society. In Pakistani society, few influential individuals, instead of generating profit via trade, earn their prosperity by reversing the environment. However, these individuals restrict the governmental policies and procedures to for-profit division and other entry in the market. Hence, this brings about a gloomy culture, especially for less privileged individuals in Pakistani society, including womenfolk. The majority of women entrepreneurs in Pakistan are striving hard with their lesser incomes to stand up against male dominance (Saeed et al., 2014). Women entrepreneurs do not operate in isolation as they work under the same framework as the male counterpart in the market. Pakistani society is a male-dominant society that restricts women's mobility and participation in the growth and development of business ventures (Khan, 2014). Hence, the situation of the business environment for Pakistani women shows the complicated interplay of various factors like social, cultural, traditional, and religious variables that depict a lower status for women in Pakistan. Syed et al. (2009) explained that male-controlled practices and traditions are rooted in Pakistani society.

The Economic Census of Pakistan reports that 2.4 percent of small business ventures of 3.2 million businesses are run by womenfolk in Pakistan (FBS, 2006). However, the majority of women-owned businesses are smaller, with a turnover of less than 1 million Rupees and the investment less than 0.5 million Rupees (Amjad, 2007). The International Finance Corporation (2007) report reveals that SME is generating vast employment opportunities for women in Pakistan with female-owned businesses, with an average of eight female employees and seven male employees (Asif et al., 2015; IFC, 2007). Previous researches highlight that women entrepreneurs in Pakistan face various challenges such as less education, lack of finances, a male-dominant society, gender discrimination, and lack of entrepreneurial training (Roomi & Parrott 2008; Shabbir, 1995). The female literacy rate being 36 percent in Pakistan is also worrisome, which also restricts women's entry into businesses. All across the world, among 50 percent of the extreme poor are women (World Bank, 2018). However, in the last few decades, countries have realised the importance of self-employment and the way it can be

beneficial for the overall economic progress and development. Hence, women throughout the world are utilising their capabilities in entrepreneurial activities. In developed countries such as the USA, 25 % of entire businesses are owned by the womenfolk, whereas in Canada and France, women-owned business ventures have increased remarkably. In Asian countries, women comprise 40 % of the overall workforce, whereas in China and Japan, women are dominating the menfolk, and it will tend to give rise to neologism "Entrepreneurship Mentality" (Rao, 2012).

In line with this, Haque (2006) reveals that the economic policy of Pakistan conventionally influenced the leading formal sector, whereas small business enterprises are run by the informal sector. The political crises have severely affected the socio-economic growth, and this scenario has influenced the progress of women entrepreneurship in Pakistan (Zaidi, 2005). Ahmad (2011) stated that women in Pakistan face various challenges due to gender discrimination, dependency on menfolk for finances, and mobility. In a developing country like Pakistan, strong family policies are needed to support the women as an entrepreneur and encourage them to opt entrepreneurship as a noble profession to overcome the issues related to subordination. Hence, womenfolk entry into the field of entrepreneurship will bring societal revolution and will act as a silver bullet for economic progress and development of the country (Amutha, 2011; Noor, Md & Mohd, 2019; Noor & Isa, 2020 ).

## Methodology

The study paradigm (a set of belief) followed positivism, which shows the real measure and establishes a quantitative research approach as a research design of methodological procedures. The survey-based methodology is adopted when the data is gathered from a diversified population. Mertler & Vannatta (2002) demonstrates that survey-based method makes it easier to assemble the massive data set of the individual respondent at the same time; it acts as a flexible method of data collection (Hair et al., 2006). In the present study, women empowerment relates to women entrepreneurship that helped with the development of an effective survey design. The survey media included telephone, face-to-face interview, and mailed surveys via postal or electronic mail (Salant & Dillman, 1994).

For the present study, face-to-face survey media – which is a flexible tool to capture the verbal inflection, gestures, and body language – was used (Isaac & Michael, 1997). The face-to-face interview survey strategy is useful where the exact population is not known and where respondents are unable to answer written surveys. Therefore, a survey guide prepared comprised of open-ended or close-ended questions that the respondent answered based on their experience and understanding (McIntyre, 1999). The survey was made of questions related to (a) business type and income-generating ventures, (b) microcredit loan schemes, (c) instalment procedures, (d) and women empowerment that is measured by (i) resources control, (ii) mobility, (iii) decision-making power, (iv) autonomy, (v) ownership of household, (vi) political and legal awareness, (vii) participation in development and social activities, (viii) contribution to family expenditure and income, as well as knowledge about rights (Brush & Manolova, 2018; Hung, Yoong, & Brown , 2012; Mustapha & Subramaniam, 2016; Ong et al., 2017). The data collection span was from August to December 2018. A probability purposive sampling technique was adopted, as Pillemer and Finkelhor (1988) stated an acceptable sample size with no definitive and straightforward rule. This way, the sample for the present study came to be comprised of 120 women (in two group, with 60 women entrepreneurs cum housewife in group 1 and 60 full-time housewife in group 2) residing in Lahore, Karachi, and Rawalpindi. Twenty women in each city were selected (10 women entrepreneurs cum housewives and 10 full-time housewives). The data of

the women entrepreneurs was received from various chambers of commerce in Pakistan. Businesses register themselves with the Chamber of Commerce for facilities. Therefore, women entrepreneurs who are members of the Chamber of Commerce of Lahore, Karachi, and Rawalpindi made up the population of the study. The data was analysed using SPSS 25.0 with the help of a t-test to compare the values of the mean to differentiate between women entrepreneurs cum housewife and full-time housewife. The table below presents the questions asked from the respondents.

**Table 1.** The Interview Dimensions and Questions

<b>Dimensions</b>	<b>Questions Related to Dimension</b>
Business type and Income-Generating Ventures	Do you have any business? Which type of Business are you doing?
Microcredit Loan Schemes	Do you have information about Microcredit Loan Schemes? Are you availing any Loan Schemes? Please provide details.
Instalment Procedures	What instalment procedure are you following: quarterly, monthly, weekly or daily?
Resources Control	How many resources are available to you? Do you think you manage the available resources according to your will?
Mobility	Do you need to get permission from your family if you wish to go outside your home? Are you allowed to go alone to market / health centre / outside the village / visit your friend's home?
Decision-Making Power	Who makes a decision on daily routine tasks at home? Who holds the final say in buying things for your family / for your child / for yourself? Who makes a decision on child's schooling / family planning?
Autonomy	Do you feel you have self-sufficient independence? You plan things according to your own will?
Ownership of Household	Do you have ownership of household? Do you have any property that belongs to you?
Political and Legal Awareness	Are you aware of political and legal matters? Do you participate in those activities? Do you have time to participate on discussions related to political and legal matters?
Participation in Development and Social Activities	Are you aware of any community activities in your community? Do you participate in those activities? Do you have time to participate in the activity?
Contribution to Family Expenditure	Are you engaged in any activities (jobs) with cash income? What is the amount of money you can spend freely? Do you contribute for family expenditure monthly?
Knowledge about Rights	Are you aware of your rights as women? Do you have time to participate on discussions related to your rights as women?

## Result and Discussion

### (a) Business Type and Income Generating Ventures

Table 2 shows the details regarding the type of business and income-generating ventures. The findings demonstrate that 17% of women are associated with business entities such as Beauty salons, 13% are working as event photographers and cooked food delivery business, and 12 % have stitching ventures. Furthermore, bakery items, painting, designing, and kid clothing ventures have engaged 8% of the sample each, and handicrafts, ladies' clothing, and event organizer businesses have been done by 7% of the sample each.

**Table 2.** Business Type and Women Entrepreneurs' Involvement

Sr.no	Type of Business /Income Generating Ventures	Number (f)	Percentage
1	Beauty salon	10	17.0
2	Event photographer	8	13.0
3	Cooked food delivery	8	13.0
4	Stitching	7	12.0
5	Bakery items	5	8.0
6	Painting and designing	5	8.0
7	Kids clothing	5	8.0
8	Ladies clothing	4	7.0
9	Handicrafts	4	7.0
10	Event organizer	4	7.0
	<b>Total</b>	<b>60</b>	<b>100.0</b>

### (b) Micro Credit Loans

Table 3 shows that 25% of women entrepreneurs received micro-credit loans from FWBL, whereas 23% of women borrowed the micro-credit from NBP, 20% of women entrepreneurs got the loans from SMEDA, 17% got them from PISC, and 15 % got loans from HBL.

**Table 3.** Micro Credit Loan for Business Ventures

Sr.no	Microcredit	Number (f)	Percentage
1	FWBL	15	25.0
2	SMEDA	12	20.0
3	PISC	10	17.0
4	HBL	9	15.0
5	NBP	14	23.0
	<b>Total</b>	<b>60</b>	<b>100:00</b>

### (c) Instalment Payment Procedure

Table 4 shows that 40% of women entrepreneurs paid the instalments quarterly, whereas 33% paid it monthly, followed by 25% paying instalments weekly, and only 2% women entrepreneurs paid the instalments daily.

**Table 4.** Micro Credit Loan Instalment Procedure

Sr.no	Payment Status	Number (f)	Percentage
1	Weekly	15	25.00
2	Monthly	20	33.00
3	Quarterly	24	40.00
4	Daily	1	2.00
	<b>Total</b>	<b>60</b>	<b>100:00</b>



Descriptive Statistics

Table 5 shows the descriptive statistics along with values of mean and standard deviation. All the values of mean and standard deviation are in an acceptable range. The Women Entrepreneur and House Wife (WE&HW) (N=60) had a greater resource control value (M= 2.6667, SD= .47538) Compared to the Housewives (HW) group (N=60) (M =1.0000, SD= .00000). In addition, WE&HW was associated with a greater mobility vlue (M= 2.3000, SD= .78762) compared to (HW) group (M =1.0500, SD= .21978). Regarding, decision-making power, WE&HW scored (M= 2.5833, SD= .64550) as compared to (HW) group (M =1.0333, SD= .18102). Furthermore, in case of autonomy, WE&HW group portrayed higher values (M= 2.4333, SD= .69786) as compared to the HW group (M =1.0833, SD= .27872). Concerning ownership of house-hold assets, the WE&HW group values (M= 2.6667, SD= .62887) were higher compared to the HW group (M= 1.1000, SD= .30253). The results show a strong association of political and legal awareness among the WE&HW group (M= 2.5167, SD= .70089), while the HW group was associated with smaller values (M= 1.1667, SD= .37582). The WE&HW group highlighted a strong participation development and social activities (M= 2.6667, SD= .62887), while the HW group portrayed lesser participation (M= 1.0833, SD= .27872). The results show that the WE&HW group contribute more to family expenditure and income (M=2.8000, SD=.48011) in comparison with the HW group (M= 1.0667, SD= .25155).Related to knowledge about rights/ empowerment, the WE&HW group had higher scores (M= 2.6667, SD=.62887) as compared to the HW group (M= 1.0500, SD= .21978).

**Table 5.** Descriptive Statistics

	Women Entrepreneur and Housewife (WE&HW) and Housewife (HW)	N	Mean	Std. Deviation
Resource Control	(WE&HW)	60	2.6667	.47538
	(HW)	60	1.0000	.00000
Mobility	(WE&HW)	60	2.3000	.78762
	(HW)	60	1.0500	.21978
Decision making Power	(WE&HW)	60	2.5833	.64550
	(HW)	60	1.0333	.18102
Autonomy	(WE&HW)	60	2.4333	.69786
	(HW)	60	1.0833	.27872
Ownership of house-hold assets	(WE&HW)	60	2.6667	.62887
	(HW)	60	1.1000	.30253
Political and Legal Awareness	(WE&HW)	60	2.5167	.70089
	(HW)	60	1.1667	.37582
Participation in development and social activities	(WE&HW)	60	2.6667	.62887
	(HW)	60	1.0833	.27872
Contribution to Family Expenditure and Income	(WE&HW)	60	2.8000	.48011
	(HW)	60	1.0667	.25155
Knowledge about rights/ Empowerment	(WE&HW)	60	2.6667	.62887
	(HW)	60	1.0500	.21978

To test the hypothesis that the Women Entrepreneur and House Wife (WE&HW) and Housewife (HW) groups had statistically significantly different means, we ran an independent sample t-test (Refer to Table 6). As Table 5 demonstrates, the WE&HW and HW groups' distribution was sufficiently normal for conducting a t-test (skew <|2.0| and kurtosis < |9.0|) (Schmider, Ziegler, Danay , Beyer & Buhner , 2010). Additionally, the assumption of the homogeneity of variance was tested and met via Levene's F Test (472.000, 136.271, 110.184,

91.106, 30.748, 38.827, 37.060, 15.863, and 54.563, and p-value= 0.000)) Thus, the HW& WE group was associated with a statistically significant effect and a larger mean compared to the HW group.

**Table 6.** Independent T-Test

		t	df	Sig.(2-tailed)	Mean Difference	Standard Error Difference	95% Confidence Interval of the Difference Lower
Resource Control	Equal variances assumed	27.157	118	.000	1.66667	.06137	1.54513
	Equal variances not assumed	27.157	59.000	.000	1.66667	.06137	1.54386
Mobility	Equal variances assumed	11.841	118	.000	1.25000	.10557	1.04095
	Equal variances not assumed	11.841	68.133	.000	1.25000	.10557	1.03935
Decision-making Power	Equal variances assumed	17.909	118	.000	1.55000	.08655	1.37861
	Equal variances not assumed	17.909	68.223	.000	1.55000	.08655	1.37731
Autonomy	Equal variances assumed	13.916	118	.000	1.35000	.09701	1.15789
	Equal variances not assumed	13.916	77.355	.000	1.35000	.09701	1.15684
Ownership of Household assets	Equal variances assumed	17.389	118	.000	1.56667	.09009	1.38826
	Equal variances not assumed	17.389	84.920	.000	1.56667	.09009	1.38754
Political and Legal Awareness	Equal variances assumed	13.149	118	.000	1.35000	.10267	1.14668
	Equal variances not assumed	13.149	90.337	.000	1.35000	.10267	1.14604
Participation in Development and Social Activities	Equal variances assumed	17.830	118	.000	1.58333	.08880	1.40748
	Equal variances not assumed	17.830	81.317	.000	1.58333	.08880	1.40665
Contribution to Family Expenditure and Income	Equal variances assumed	24.771	118	.000	1.73333	.06997	1.59476
	Equal variances not assumed	24.771	89.122	.000	1.73333	.06997	1.59430
Knowledge About Rights/ Empowerment	Equal variances assumed		118	.000	1.61667	.08600	1.44636

Note: The results indicate that the construct are reliable and valid in the context of women entrepreneurs empowerment

The present study revealed that the entry of women entrepreneurs might bring societal change. As the obtained results highlight, entrepreneurial women have greater control over resources, fewer mobility issues, strong decision-making ability, autonomy and high ownership of household assets, in-depth knowledge regarding issues related to legal and politics, higher participation in development activities, and contribution to family income

expenditure. It makes them empowered as compared to housewives. The results are in line with previous literature (Afza & Amir, 2009; Anjum et al., 2012; Blasco-Burriel et al., 2016; Khan, 2014). The significant difference in decision making lies in the decisions of women entrepreneurs and house-wife, and this decision-making ability leads them ahead to be empowered (Gupta & Mirchandani, 2018; Mustapha & Subramaniam, 2016). The women entrepreneurs play an important role first in the initiation of their business ventures and employing other womenfolk. Later on, the employed women may initiate their business venture. In this regard, successful women entrepreneur not only contributes to the overall economic growth of the country, but also plays a vital role in bringing womenfolk into the economic sphere (Nagarajan, 2016; Ong, Habidin, Salleh, & Fuzi, 2017; Phonthanakitithaworn, Ketkaew & Naruetharadhol, 2019).

Studies highlight that women constitute about 49 % of Pakistan's population; however, this prodigious population is facing inequalities in terms of education, self-sufficiency, empowerment, and employability, as compared to menfolk in society. The lower-income and large families setup are viewed as the main reason that compels them to engage in business entities. However, women's entry into business ventures mainly depends upon the societal setup, level of education, and family support, as supported by previous researches (Ariffin, Baqutayan & Mahdzir, 2017; Maziku, Majenga & Mashenene, 2014; Naser, Rashid Mohammed & Nuseibeh., 2009).

This practice will cut down Pakistani women's dependency on menfolk, will make women empowered, and will bring about positive societal changes. Hence, it will ultimately enhance the overall development and progress of the country. According to the World Bank, Pakistan ranks the 35th position in terms of women's participation in the labour force among 46 Asian countries (Global Economy, 2017). Rahman et al. (2013) states that women entrepreneurship is a potential for women empowerment. Women empowerment is a slow process for attaining access to economic stability along with decision-making (Anjum, Khan, Raza, & Fatima., 2012; Moghadam & Senftova, 2005). Ndemo & Wanjiku Maina (2007) state that entrepreneurship is a tool to eliminate poverty and enhance the overall economic growth and living standards. Hence, the participation of women in business seems to be rare for so long, as fewer chances were available for women for pure decision-making (Hung et al., 2012). In line with this, the developing and developed countries' recent attention to the concept of women's participation in business is emerging via self-created business. Women empowerment has gained importance in terms of policy formulation in the majority of the organisations worldwide (Asif, Arshad & Ali 2015; Brush & Manolova, 2018). In this regard, benefits associated with empowerment are only possible through effective women participation. Hence, women entrepreneurs will act as a silver bullet to achieve empowerment targets. In the following lines, the proposed conceptual framework is presented.

### **Proposed Conceptual Framework**

A conceptual framework is proposed based on the reviewed literature and the findings achieved through the survey. Figure 1 highlights the relationship between women entrepreneurship and women empowerment and how women entrepreneurship empowers women in terms of knowledge and skills such as individual (resource control, mobility ease, increased decision-making power, autonomy, and enhanced knowledge about rights of women), family-related (ownership of household and contribution to family expenditure and income), and community-related (political and legal awareness, and participation in development and social activities) issues (Asif, Arshad & Ali 2015; Brush & Manolova, 2018; Ong, Habidin, Salleh, & Fuzi, 2017; Phonthanakitithaworn, Ketkaew &

Naruetharadhol ,). Therefore, women entrepreneurs have been raised internationally on this principle that the progress and development of the nation requires the involvement of a broader segment of society (women). If women do not play their share correctly, it will create a hindrance to the nation’s progress and prosperity. Thus, the rise of women empowerment via entrepreneurial skills will open new avenues for better living standards and economic prosperity, as women are motivated and enthusiastic, and possess a broader vision.

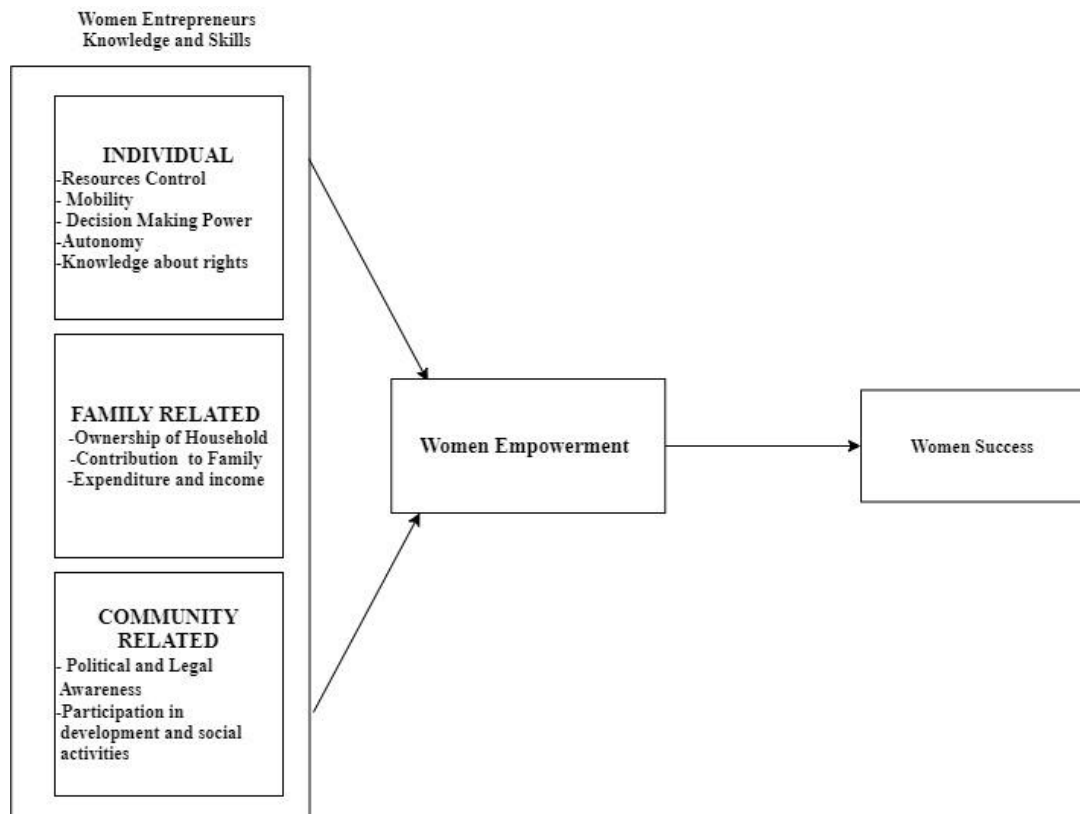


Figure 1. Conceptual Model of Study

*Proposition*

- P1: Women entrepreneurs’ knowledge and skills in individual aspects lead to women empowerment and success.
- P2: Women entrepreneurs’ knowledge and skills in family-related aspects lead to women empowerment and success.
- P3: Women entrepreneurs’ knowledge and skills in community-related aspects lead to women empowerment and success.

**Recommendations**

*(a) Implications to Family*

- Family support is needed as women in Pakistan are facing various challenges due to gender discrimination, dependency on men for finances, and mobility. There is a need for strong family policies to support women as entrepreneurs. Women need the confidence and trust of the family, as the personal issues of women may be resolved by family support.

*(b) Implications for Policy Maker and Government*

- The Ministry of Women Chamber of Commerce and Industry (WCCI) should take necessary steps for the proper mobilisation of women who are interested in entrepreneurship and training programs on management and marketing skills. Similarly, detailed information regarding microcredit loan facilities from banks, Small and Medium Enterprise Development Authority, and Small Industries Development Board should be given to women. This practice will help the women entrepreneurs to manage their business successfully.
- Policymakers should make policies regarding short- and medium-term loan policies to support women without any gender discrimination.
- The government should take necessary steps to develop the Women Entrepreneur's Guidance Cell set up so as to facilitate the process for the women all over the state.
- The industrial estates should provide marketing outlets for women entrepreneurs to display and sale their own products, as empowering the women and making full use of their labour force lead to economic growth and development of the country.

*(c) Implications for Non-Governmental Organisation*

- The involvement of people through non-governmental organisations can play a leading role in organising women entrepreneurial training programs and counselling regarding the worth of women entrepreneurs to change the community mindset and support women. The need for the hour is awareness among the citizens regarding women entrepreneurship.

**Conclusions**

Women entrepreneurship is the primary tool to bring about female empowerment through access to business loans where the informal venture is treated as the most affordable path to run a business. The economic policy of Pakistan has been conventionally influenced towards the leading formal sector, whereas small business enterprises are running by the informal sector. The political crises have severely affected the socio-economic growth, and this scenario has influenced the progress of women entrepreneurship in Pakistan. The women in Pakistan are facing various challenges due to gender discrimination, dependency on men for finances, and mobility. Pakistani women are socially and culturally restricted to work either at home or in informal sector (e.g., private household work) or in agricultural sector (e.g., tending the agriculture land), etc. Moreover, most women who enter into entrepreneurial business do so with the support of family or by force to raise their families. There is a need for strong family policies to support the women as an entrepreneur and encourage them to opt entrepreneurship as a noble profession to overcome the issues related to subordination. Hence, the need for the hour is to boost up the confidence of women to be an entrepreneur. Thus, the economic participation of women and their participation in the workforce will enhance women empowerment. Ministry of Women, Chamber of Commerce and Industry (WCCI) can play a remarkable role by encouraging the women entrepreneurs via providing small loan facilities, microcredit, entrepreneurial skills workshops packages, and an inclusive environment. There is a need for Women Entrepreneur's Guidance Cell to create an inclusive environment for women entrepreneurs in terms of the identification of sources of funds, market know-how, quality provision, and pricing strategy. Hence, women's entry in the field of entrepreneurship will bring societal revolution and will act as a silver bullet for economic

progress and development of the country. The empowerment of women results in independence and access to resources and decision-making. Thus, the challenge of women empowerment in developing countries such as Pakistan can be managed by women entrepreneurship. It will not only empower the Pakistani women, but it also will play a drastic role in the overall economic development and progress of the country.

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