

FEMALE ENTREPRENEURSHIP: EXPLORING THE INTERPLAY OF MOTIVATION, EMPOWERMENT AND FAMILY WELL-BEING

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Abstract

Females constitute half of the world's population, yet their participation in the workforce remains significantly lower than that of men. Traditionally viewed as homemakers responsible for household chores and child-rearing, women face societal barriers when entering fields traditionally dominated by men, such as entrepreneurship. This study explores the motivations behind women's entry into entrepreneurship and its implications for family well-being. Using a qualitative methodology, the study investigates the experiences of 17 female entrepreneurs through in-depth interviews. The conceptual framework incorporates the independent variable motivation to start a business mediated by female empowerment, with family well-being as the dependent variable. The theoretical foundation is drawn from the Family Enrichment Theory and the Theory of Planned Behavior. Data was analyzed using thematic analysis to identify recurring patterns and insights. The findings highlight the significant role of motivation and entrepreneurial intentions in enhancing female empowerment and positively influencing family well-being. Socio-cultural factors emerged as pivotal in shaping these dynamics, revealing the unique challenges and opportunities faced by women entrepreneurs in Baluchistan study recommends fostering small, home-based enterprises and establishing skill development centers tailored to women. Additionally, providing micro-financing options could bring transformative socio-economic changes for tribal female entrepreneurs. The paper concludes with a discussion of the findings, offering practical suggestions and directions for future research.

Keywords: Female Entrepreneurship, Motivational Factors, Female Empowerment, Family Well-Being

INTRODUCTION

The female population comprises almost half of the world's population 49.7% but their participation in the labor force is (45.6% age 15 and above) compared to the male participants 69.2% (Niohuru, 2023) Over the past decades, there has been a significant increase in the number of female labor force in several countries of the world. Workforce sectors tend to increase, however, female participation is still extensively lower than the male population (Nica et al., 2023). Compared to the past decades, there is a significant increase in the participation of females in entrepreneurial activities. Now (43%) of the female population has some self-set enterprises in half of the countries, yet their contribution to the global GDP is just 37%. Today one out of three females, tend to start a new enterprise globally (Beckman, 2024).

It was the 19th century, especially after the Industrial Revolution when an ardent desire emerged for the uplifting of women in the changing world. Since then, several writers like Basit et al. (2020) activists, and scholars have used different titles like feminism, women's rights, gender equality, women empowerment, etc. to show the importance of women's status uplifting and a respectable place in society (Turner et al., 2015). Women empowerment, one of the most topical terms is based on the same idea of a just and equal status for females. This empowerment can prevail on economic, social, political, and educational grounds (Yunis et al., 2019).

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Female entrepreneurship has, therefore, become a meaningful and important factor in uplifting the status of women in terms of economic, social, political, and psychological empowerment (Shamsuddin, 2022). It has become one of the key factors in bringing continuous change in the development and sustainability of females' status. It is a vital driver for their social health and wealth (Tabassum, 2019). Keeping in view, the UN Women has developed an agenda with the aim of uplifting females' economic status and building gender equality by providing equal opportunities. It has established some seventeen sustainable goals to achieve by 2025. Among them, one goal is to facilitate and guide females to start SEMs or general enterprises for sustainable economic development (Al Atiyat et al., 2024). Hence, the report indicated entrepreneurship as an important part of sustainable development.

Objectives of the Study

The following research objectives were identified for the study;

- a. To examine the impact of female entrepreneurship on women empowerment.
- b. To examine the impact of female entrepreneurship on family well-being.
- c. To ascertain the mediating effect of female empowerment between female entrepreneurship and family well-being in Balochistan Province.

LITERATURE REVIEW

It was the 19th century, especially after the Industrial Revolution when an ardent desire emerged for the uplifting of women in the changing world. Since then, several researchers, (Yunis et al., 2019); (Basit et al., 2020) have used different titles like feminism, women's rights, gender equality, and women empowerment to show the importance of women's status uplifting and a respectable place in society. Women empowerment, one of the most topical terms is based on the same idea of a just and equal status for females. This empowerment can prevail on economic, social, political, and educational grounds (Yunis et al., 2019). The current facts and figures reveal a different picture of female entrepreneurship and empowerment. The report of UN Women on Economic Empowerment states that although females' workforce participation has significantly increased, nearly sixty percent of females' contribution is in the informal sector with the least income. Compared to men, women face more difficulties when starting a business and are more likely to setbacks at the same time. It was further stated that women perform more unpaid care and domestic work, which often are unrecognized and unappreciated (Adikaram and Razik, 2023).

Pakistan, with no exception, is a male-dominated developing society. The country is the second-most populous republic in the Islamic world as the country was established on the foundations of Islamic ideology. There are no restrictions for women to run their merchandise but socio-cultural conservatism does restrict women to staying home and just taking good care of children and family (Muhammad et al., 2021). The country, for a long, has been facing several challenges on political and economic grounds (Bertelsmann Stiftung, 2024). On the UN Development Index, the country ranked 164 out of 193 countries, one of the lowest ranks of socio-economic development around the world. With an estimated 48.65 percent female population of the total population, only 20.65 percent of Pakistani females of various ages are in employment of some sort (Khan et al., 2024). The majority of female workers live in rural areas (Güney et al., 2013), with the least opportunities for development resulting in an income of only \$3.65 per day (Bertelsmann Stiftung, 2024). Although the government has established a 10 percent quota for women's employment in civil service, and the Punjab Government (under the Punjab Fair Representation of Women Act 2014) and Saleh (2023) has mandated that women make up 33 percent of

representatives on all boards of legislative organizations, public sector companies, and special committees.

Being the largest province in terms of area, Balochistan has the lowest population rate (Zafar et al., 2024). The province of Balochistan is located in the south-western region of Pakistan. It is the largest province of Pakistan in terms of territory, spreading over an area of 347,190 sq. km. including 36,000 sq. km. of desert, and 760km costal-line, which makes up 43.6 percent of the total area of Pakistan .According to the census 2017, population of Balochistan is 12.34 million of the total population of Pakistan (207,777), which makes it the smallest province in terms of population (Turk et al., 2023).

Compared to the estimated 77.47% of male workers, only 22.53% of Pakistani females of various ages are in employment of some sort . This becomes poorer in Balochistan; where only 16.07 have some job. With vast inequality proportions, the country exhibits huge gaps in the development of provinces with the poverty level of 16.3% in Punjab compared to 40.7% in Balochistan. Moreover, Balochistan has the lowest percentage of female literacy at 33.5% compared to the male literacy rate of 73% in Balochistan province. It is the worst with only 2% in the province's rural areas . Due to the lack of employment opportunities, the females in the province possess a weaker financial position. Because of this deteriorated situation, it becomes much more difficult for a government to provide jobs to the maximum number of females with low or no education. Moreover, the majority of females are dependent on their male family members to earn and feed them (Bertelsmann Stiftung, 2024). Furthermore, 40% of females do not work because their male family members do not allow them to work outside the home. 15% females say they don't want to leave home and work outside (Asian Development Bank, 2016).

There is much diversity in the dispersed and scarce population of Balochistan. Most of the people can speak different languages like Balochi, Brahui, and Pashto at a time and the majority of the population can understand and speak the national language Urdu. The cultural landscape of Balochistan depicts different ethnic groups (Baloch and Pashtun the two major groups) with many similarities but uniqueness in the literature, customs, hospitality, faithfulness, values, beliefs, art, and music (Khan, 2016). Women are mainly responsible for the household and children. The reproductive responsibility with poor health-related facilities makes them weak and unhealthy. Besides, the socio-cultural barriers in the region make it almost impossible for females to go outside of their homes and earn a livelihood. In case, women with no or less education intend to work outside the home, it is more likely they would face huge wage differences for their work. Moreover, women in rural areas with fewer job opportunities are socially more bound than the females in urban areas. The lack of basic health facilities, gender inequality, and fewer financial resources are the other factors that make their status vulnerable in society (Amato and Zuo,1992).

The social and cultural norms restrict females not only from entering the labor force supply, but also affect their mobility, decision-making, and interactions with community members outside the home. Their engagement in home-based manufacturing is more appreciated and accepted. This is alarming for a country where the majority of females are out of work or have unpaid work with no active role in the economic development of the country. The traditional dresses in Balochistan are not only a cultural heritage but also a reasonable source of income through which women can earn without putting extra effort into learning skills. Through homemade handicrafts, they not only best utilize their leisure time but also increase their personal and family income. It is an effective opportunity for the poor or vulnerable female to best practice their very skills in respectably increasing their earnings liked and appreciated in society (Giné, 2019).

Female Entrepreneurship

The definition of entrepreneurship can be extended to male or female irrespective of gender, however, female entrepreneurship refers to an enterprise that is initiated, systematized, and managed by a female. Where she takes risks, produces products or offers services, and faces challenges in the growth of the business (Mahrous, 2019). Female entrepreneurship is a dynamic process, often associated with the concept of female empowerment (Paoloni, 2018). It is considered a source of emancipation that increases the quality of life of women in today's global world (Singh & Belwal, 2008). It is determined as an encouraging tool for changing the status quo of women in the world. It also re-arranges the balance of power within a home and family (Singh & Belwal, 2008). Today, females are acknowledged as motivated, successful entrepreneurs despite facing challenges and difficulties from or outside their families (Sospeter and Rwelamila, 2014). They are not only motivated to initiate but also stay in the business. Through their independent income females get empowerment and contribute to the wellbeing of their family. Due to this silent yet great contribution, this segment cannot be ignored (Zeb et al., 2020). The study's findings reveal that internal and external factors, i.e., the need for achievement, becoming one's boss, economic stability, and working from home, etc., influence the females' desire to start an enterprise. The study emphasizes the active involvement of authorities, policymakers, and financial institutions to advocate and provide more and more loans and financial assistance to this segment of entrepreneurs to achieve better, long-term economic sustainability (Khan et al., 2021).

Discussions about gender entrepreneurship in developing nations are becoming more common, suggesting that female entrepreneurs are becoming more interested in staying in the business. Furthermore, research seeking to identify the specific variables influencing women's self-employment activities is still uncommon and frequently limited to one or two nations. Considering this, it is important to map out systematic patterns in female entrepreneurs' behavior and investigate the individual factors that motivate them (World Economic Forum, 2023). Consequently, data from the Global Entrepreneurship Monitor (GEM Report, 2022) investigate the unique drivers of female entrepreneurial engagement in Pakistan. Some disparities were observed due to some factors influencing the individual level this includes, including educational level, household size, entrepreneurial training, involvement and support of the family, etc. In addition, the challenges of difficulties were also mitigated by the support of the family members and the local culture, which motivated females to remain in the business for a longer period. Over the past few years, women's entrepreneurship has gained importance and has been the subject of comprehensive research. This topic sparked several theoretical debates and empirical investigations, but as of yet, widely accepted tools for assessing this phenomenon have not been developed (Dvouletý & Orel, 2020).

Family Well-being

The term family well-being means the safety, health, and financial security of all the family members (Vanderweele, 2017). Family well-being is safe shelter, healthy/ sufficient food, and stable financial status for the whole family members. Family well-being includes a broad range of factors; (physical, spiritual, economic, material, social, and mental dimensions) that describe the overall living standard of an individual in a family (Noor et al., 2014). A safe, healthy, and financially stable family is more likely to achieve its determined goals. The safety of the family refers to secure housing, neighborhood, and surrounding, cultural and religious security. The health segment includes sufficient food/water, physical and mental health, and availability of health-related facilities while financial stability means meeting basic needs, saving or investing resources, and increasing earning ability (Tabish, 2024).

Family well-being can be defined in monetary and non-monetary terms. It is the provision of safe housing, healthy and sufficient food, health services, basic education, and financial stability. The well-being of a family depends on three indicators i.e. work-family conflicts, quality of life, and marital adjustment (Greenhaus et al., 1987). To reach some ends, family well-being is summarized including three main categories; material well-being, psychological well-being, and Social well-being. Material well-being is further subcategorized into wealth, employment, availability of adequate food, water, shelter, and availability of financial and economic resources. In the category of psychological well-being satisfaction with the living conditions, happiness, the relationship among family members, family ties with the community, and environment are included. Social well-being consists of involvement in socio-cultural activities, family type, friends circle, and the community to which the family belongs. The researchers (Prime et al., 2020) stated that the well-being of a family depends on the pre-existing characteristics and the experiences of a family during different contexts like pandemics, disasters, or adversities.

Female Entrepreneurship and Family Well-being

Well-being is important outcome significance for individuals in a society since it indicates that people believe their lives are progressing positively. Adequate living conditions, such as suitable housing and stable income, are essential for overall well-being. Monitoring these situations is crucial for public policy. Nevertheless, the indicators used to assess living conditions are inadequate in capturing individuals' subjective experiences and perceptions of their lives. These perceptions include the quality of their relationships, emotions, ability to overcome difficulties, fulfilling their capabilities, and overall contentment with life. This is commonly referred to as psychological well-being. Psychological Well-being encompasses overall satisfaction and a scale of emotions ranging from sadness to happiness (Park et al., 2023).

Motivational Factors to Start a Business

The motivation behind entrepreneurship appears diverse, including the dynamic interaction of various factors. Initial studies (Krueger et al., 2000); (Esfandiar et al., 2019) in entrepreneurship and graduate career choices mostly concentrated on an individual's personality traits and their relationship with entrepreneurship intentions. Many social, financial, economic, and cultural barriers hinder women from starting and sustaining their businesses; however, some motivational factors such as family needs, autonomy, self-fulfillment, and successful business stories keep them motivated (Feng et al., 2023).

In recent years, the significance of entrepreneurship in societies has grown. According to Bux and Jurie (2019), growing up in a household with entrepreneurs can have a significant positive impact on the females' learning process since it allows them to observe how entrepreneurial tasks and activities are carried out personally and growing up or being exposed to such an atmosphere could help a young or aspiring businesswoman feel less insecure. Entrepreneurs who grew up in a business-oriented setting, meaning they had a parent, close friend, or cousin who had their firm, had a greater average level of internal motivation compared to those who did not have this kind of exposure. Multiple studies (Cavada et al., 2017); (Modarresi et al., 2016), (Idris and Tan, 2017) indicate that having an entrepreneur as a role model, like a parent, close friend, or relative, might result in a more positive attitude towards entrepreneurship and a greater tendency to initiate an enterprise (Meyer & Surujlal, 2018). Female-owned enterprises are seeing significant growth and are among the most rapidly growing groups of entrepreneurs globally.

Female Empowerment

Empowerment is a complex concept, a process that is situation and time-specific. Empowerment is a multidimensional concept with political, psychological, educational, economic, and social (Akram, 2017). An individual may feel empowered in any of the dimensions but feel different in the other (Ali & Salisu, 2019). Alone empowerment is a vague concept, together with other factors makes sense. For example, a female may psychologically feel empowerment but in actuality, she may not practice any empowerment. Women's empowerment is a perpetual concern and the important role of women in the shaping of our socio-economic life is obvious but least recognized. This is because, since ancient times, physical competence has played a dominant role in the establishment of social institutions as a reaction to the environmental forces that were posing threats to the survival of the human race (Yadav & Unni, 2016). The critical analysis of these institutions in the light of modern realization concerning the nature of gender differences leads to the conclusion that the institutions predominantly reflect the physique of a human male. For the earlier part of human history, bodily strength dominating the social dynamics could have been justified but whether the justification still holds is being strongly debated by social scientists (Alkhaled & Berglund, 2018).

Research Hypotheses

Studies (Khalid et al., 2020); Chrysostome et al., 2024) suggest a strong relationship between female entrepreneurship, women's empowerment, and family well-being. The more a female is financially stable, the more empowered she is in making autonomous decisions for the sustainable development of her life, family, and community (Obayelu and Chime, 2020).

H1: Female Entrepreneurial Motivation to start a business has a significant positive impact on female empowerment.

H2: Female Entrepreneurial Motivation to start a business has a significant positive impact on family well-being.

H3: Female empowerment mediates the relationship between motivation to start a business and family well-being.

METHODS

Participants and Sampling Procedures

The study population consists of female entrepreneurs living in Balochistan province with an estimated population of 14,894,402. It consists of 8 divisions and 36 districts. The population of this study comprises female entrepreneurs producing traditional embroidered goods within home-based enterprises, and living in the territory of Balochistan province the unit of analysis. They might belong to any ethnic groups (Baloch, Pashtun, Hazara, Sindhi, or Panjabi), speaking any language. The population was dispersed, not known, or easily available, so a purposive sampling technique was used for maximum representation of each area of the province. For this purpose, seventeen semi-structured face-to-face interviews were conducted to gain in-depth knowledge of the phenomenon (Adom et al., 2018). To have a maximum response rate, participants were approached in person. The qualitative data was collected through a purposive sampling technique in which major districts (Quetta, Khuzdar, Kalat, Noshki, Mastung, Ziarat, Turbat, Pishin, Zhob, and Chaman) were covered. A brief description of the interviewees is presented in Table 1.

Table1
Description of the Participants (Interviews)

Demographic Information	Frequency	Percentage%
Education		
Primary	3	18
Middle	1	6
Secondary	3	18
Graduate	3	18
Vocational/Technical	1	6
Uneducated	4	24
Others	2	12
Age		
20-40	11	65
41 and above	6	35
Marital Status		
Married	11	65
Unmarried	5	29
Widowed	1	6
Divorce	0	0
Children		
Yes	12	71
No	5	29
Area/District		
Quetta	5	29
Sibi	1	6
Noshki	2	12
Kalat	2	12
Chaman	1	6
Pishin	1	6
Turbat	1	6
Chaghai	1	6
Mastung	1	6
Khuzdar	1	6
Ziarat	1	6
Duration of the Enterprise		
Less than Five Years	6	35
More than Five Years	11	65
Occupation of the Head of the Family		
Self-Employed/Business	6	35
Unemployed	3	18

Employment (Government/Private)	4	24
Others	4	24

Note: N=17: Percentage results are rounded off.

Interviews: The same is the case with interviewees where 18% of the females possess primary education and 24% population is uneducated. Around 65% of participants belong to the age group 20 to 40 years, 65% are married, and 71% of the participants have children. The majority of the participants 29% belong to the district Quetta (as the current per the current address), 65% are working for more than 5 years, and 82% live in a joint family system.

The Instruments Used in the Study

To meet the objectives of the study, the following instruments were adopted/adapted from the literature and used after necessary amendments. Semi-Structured Interviews were picked from (Tariq, 2016);(Noor et al., 2021);(Biswas & Kabir, 2004);(Haque et al., 2011)

DATA ANALYSIS

The data set for the qualitative analysis is seventeen interviews. Initially, twenty female entrepreneurs were approached of which seventeen showed willingness after having the outline of the interview questions to be asked (Henry et al., 2016), (Naguib, 2024). A set of open and closed-ended semi-structured questions were asked. The researcher also asked some probes and follow-up questions wherever felt necessary to have a clear picture and deep understanding of the responses. Eight out of seventeen participants did not show willingness for the voice recordings. Hence, those interviews were transcribed word for word which was more time-consuming. To avoid misunderstanding, the researcher asked follow-up questions and took extensive notes after concluding each interview. To ensure accuracy, the researcher compared the transcripts with the remaining nine available audio recordings and gained maximum accuracy of the responses. On average, the duration of the interviews was fifty minutes ranging from thirty to fifty minutes in total.

The Motivation to Start an Enterprise

Almost all the female entrepreneurs said that the most important factor that motivated them to start a business was their intention to support the family in generating and expanding income which was otherwise very limited. They wanted to meet the family needs after completing their households especially when they had leisure time. As most of the female entrepreneurs in this sample population belonged to middle and lower-middle-class families, they cited the push motivational factors as the most important motives for starting a business. Some respondents mentioned their skills as the main drive for initiating business. Besides, the family business was also reported to be an inspiration for females to join the business. Moreover, females also joined financial activities because they had no other choice as their male partners/parents did not allow them to go outside of their homes to do jobs or earn money. They also faced financial and investment problems for raising the business.

Some females reported their husbands' joblessness, inflation, lack of opportunities, inflexible working hours, unemployment, and providing education and facilities to their children as the main reasons for starting the business. It was also noted that these females were optimistic about providing a better future for their children because of their business. They were confident enough and opted to stay

and expand the business to a manageable point. It was noticed that despite belonging to different cultural and geographical backgrounds, almost all the seventeen female entrepreneurs mentioned the same type of financial issues. Some of them had support from their families as their family members supported them in selling the products or purchasing raw materials from the market and there seemed no issues. Two females out of seventeen used to work as domestic workers at a school but due to the low income, they had to quit the job and started handicraft businesses from their homes with the help of their other family members. They not only fabricate products but also sell them in the market for a greater profit.

Most of the female entrepreneurs run such set-ups as a side business. For example, one female from the Quetta region found it helpful to work as an employee in some organization along with running a business at a flexible time of her choice. She successfully performs the job and business side by side. It was observed that female entrepreneurs in rural areas like Noshki and Mastung work in the fields in the morning, do their household chores, and then utilize their leisure time to produce handmade jewelry and dresses for commercial purposes. In this way, they help their families increase their income. For them to be an entrepreneur was a choice, where they utilized their skills, knowledge, and experience in a meaningful way. According to them, this activity makes them financially stable by earning a respectable income without leaving their shelters. These home-based enterprises create job opportunities, generate some wealth, and also transfer the local tradition by shifting their culture from generation to generation. They are the first and basic source of selling these products. Later, the other merchandisers buy and export the very same products at a more reasonable price.

It is worth mentioning that the researcher found it extremely difficult for female entrepreneurs to get financial assistance, capital gains, or any financial aid from the government or non-government agencies. The businesses, the female entrepreneurs owned, were small in size, limited in sales revenue, and functioning as single-headed enterprises, except for one enterprise that had a limited number of employees. Cultural setup and male dominance are so strong that even females do not judge the discrimination they face. It is so deep-rooted that they consider it normal. Looking at this, the researcher came up with the view that female empowerment in the context of Balochistan, has a different and unique meaning. Embroidery and needlework enterprises are stereotyped as feminine. A glimpse of the responses is;

‘...I got this business from my parents and working on this for my children who, in the future, can inherit it...’, said a female from district Quetta. Another female from district khuzdar said, *‘...I had no other option as being an uneducated yet skilled lady I had the only option to produce embroidery and sell it to generate income for the livelihood...’* Almost all the entrepreneurs agreed to choose entrepreneurship to earn a livelihood and to balance work and family life. To conclude, it is worth mentioning that both the necessity and opportunity-based factors motivated female entrepreneurs alike with a slightly higher edge to the necessity-based economic factors.

When asked about the impact of having enterprise on empowerment i.e. decision-making power, autonomy, and freedom. The female respondent Safia Wazir said, *“I feel empowered as I have the freedom to make autonomous decisions. Despite this, I prefer to discuss any situation with my caring husband. He fulfills his obligations and takes me to my parents, relatives, and friends' homes to visit. We go shopping together. I spend my earnings as per my choice. He never objected to it. I value and follow his suggestions. Moreover, I feel he has a vast knowledge and experience of doing business. There is no harm if I do what he wants me to do. I believe in him as my well-wisher. He shows respect for my decisions and is several times convinced of the decision I made. It makes me happy and satisfied. I, therefore, consider myself an empowered female entrepreneur”*(R-17).

Continuing with the responses, Jamila added to the questions of empowerment by saying, "... I owe my mother for the empowerment I have in my life. My mother lived a life of tiresome efforts. She worked day and night to give us a better future. Being a single mother, she never let us down. She gave us education and skills. She taught us to live in society like a lioness. I am not perfect but consider myself a valuable citizen of society as I own a respectable profession. I do whatever is good for us and the best for the sustainable enterprise..." (R-4).

Answering the question about enterprise and empowerment, Safia responded, "It is a complex question. I may say empowered in some situations and underpowered otherwise". She further explained by adding, "... look, cooking food, visiting my mother's place, buying dresses, or purchasing daily necessities is fine but going outstation, purchasing capital assets, expensive gold jewellery, and property is not a piece of cake. I am not that empowered to do whatever I want. I need his permission. Even my parents will not allow me to disobey him. It is part of my faith, and a religious obligation to follow his footsteps. No one in society, even my children will respect me if I go against my husband's will. I do not like this concept as it is against the Islamic teachings. I consider my earnings as his income. What if he had not allowed me to do any kind of business? I am happy, satisfied, and empowered if he is happy" (R-1).

Entrepreneurship brings a change in the behavior of family members towards female entrepreneurs. Telling about the family's well-being and empowerment respondent-3 said, "I feel different before and after the initiative of being in business. I would say it has changed the behaviour of my in-laws. They seek guidance and suggestions when they make any decision, buy something special and tie relations with someone. Being the eldest daughter-in-law, I am respected and valued as a wise lady. After my contribution to the well-being of my family, I am more liked and loved. I am pretty sure all this came with my business." (R-3).

Adding her views about the question of empowerment and family well-being, Shazia the teacher from Noshki said, "...I think it is natural when you earn, you are empowered. You spend on family, you are respected and valued. There is no hard and fast rule to understand this phenomenon. I was empowered after getting an education and this empowerment doubled after starting earning and spending it on my family..." (R-7).

The empowerment sometimes comes with the family as a ritual. Some families are already aware of such concepts and practice them from a very early age. Alia a respondent from a specific community responded to this concept of empowerment with these words, "... Yes, I am empowered. In our community girls are empowered. Parents from the very beginning educate us about our rights and duties. They entail our obligations as a member of the community. Moreover, they make us practice our powers as females. We, therefore, are empowered at a very early age through education and training. An independent earning via enterprise increases fivefold empowerment plus respect and value to the females..." (R-5).

Sultana Haider shared a different perspective of being empowered, showing empowerment from a cultural perspective. She said, "...There is a mutual understanding of practicing powers. Each member of our family is empowered but fully bound to be respectful to each other. It is a give-and-take type of relationship in our in-laws. We might be empowered but the final decision is always of my mother-in-law. She is the hub of power that even the male members cannot resist. Seeing all this, I would rather say that everyone is empowered at his/her place except before my mother-in-law..." (R-9).

Stating the changes in the individual and family well-being, respondent 11 stated her experiences in these words, "... The most important thing is my confidence level which has increased over time. I am

learning communication skills, bargaining, dealing with customers, and receiving orders. This has changed me into a new being. I feel enthusiastic about my business. I feel empowered when my husband values my opinion. I feel respected when he says “You are the owner; you can do it”. I am very excited about this change in behavior which I associate with my enterprise...’ (R-11).

Empowerment is also associated with the experiences over time. Favouring this concept, the entrepreneur from Turbat stated, *‘...We had to be empowered in our small world. My mother is a housewife. She resisted my paternal family who was against the girls’ persuasion of higher education, after passing the 10th standard exams. My mother bore the pressure and sent us for a university education. She was not financially empowered but by her support, she made our way towards empowerment. Through our education and enterprise, we gradually are achieving our goals of being our breadwinners...’ (R-10).*

Respondent 12 stated being conditional empowered which depicts the socio-cultural values dominant in the way of empowerment. To her, *‘...Only in a few matters, can we decide on what to do. Our males do not allow us to do anything all by ourselves. We discuss our concerns with them, it is up to them whether they agree or disagree with our suggestions. It is not about the business but the cultural and social norms that do not allow us to prioritize ourselves or our choices.’* Owing for the betterment, she further added, *“We have spent our lives, now it is the time for our children, the new generation, to get empowered through education. I think to females; empowerment comes only through education rather than entrepreneurship...” (R-12).*

The young student from district Noshki confidently responded to the questions by sharing her experience of decision-making, mobility, and well-being, *‘... to some extent, I am empowered because of my education and entrepreneurship. It happened many times when my brother and father weren’t home and I went to buy the required material from the market. The people around us knew my family, they respected and helped me in acquisitions. I, Alhamdulillah, faced no problems in going outside alone. I, sometimes, make decisions alone but most of the time my parents are the ones who decide what to do with the money I earn. Many times, my mother buys things for my marriage. Moreover, I also spend some money on my education and learning computer skills...’ (R-2).*

Responding to the questions related to empowerment and family well-being, Heelah from Ziarat stated, *‘... As I have gone through a very tough time, I survived a big tragedy. After that incident, I promised myself to value my life, and my family to anything. My husband stayed with me in each step I took for myself, especially for the betterment of my mental health. He helped me out of anxiety, fear, and frustration. We respect each other by accepting the decisions we make as there is consensus in our decisions. I don’t go anywhere alone by choice. Moreover, we don’t have the perception of “My” or “Your” but rather “Our” in our lives. There isn’t anything like my business, my job, my responsibility, or my obligation. Our small beautiful world rotates around “our” concept. We do everything with consent. I, therefore, consider myself empowered in every domain psychological, social, financial or educational...’ (R-16).*

Responding to the set of questions about the impact on family well-being R-17 said, *‘...We built our home, got our children married, bought a vehicle for my son, and above all we both performed Hajj (Muslims’ pilgrimage to Makkah and Medina, Saudi Arabia) because of the enterprise. As far as empowerment is concerned, in the beginning, I was bound to inform my husband about the expenses, decisions, visits, and purchases as we had limited resources with high ambitions of owning a sustainable business. It was a tough time. Subsequently, with time no decision is made without my consent. I am free to travel wherever I want, purchase anything for myself or the business, sell any product at any price to*

anyone, gift anything to relatives, and buy valuable assets. My husband and my children trust me, love me, respect me. I even decided on the engagement of my only son. I feel super empowered and valued. I am very pleased with the countless blessings of Almighty Allah... ' (R-17).

A mix of responses about empowerment and family wellbeing was recorded with the argument that "...If empowerment means "a camel without a bridle" (doing anything without control or direction) then we are not, otherwise, we are fine with the empowerment we have. Our male members fulfil our needs, what else do we want? There is only one thing lacking in our lives, education. This is what I regret for. Inflation is a problem of the entire country, corruption is everywhere, and we have nothing to do with that.... We aren't the only ones dealing with all this. Allah is sufficient for us..." (R-12).

Another respondent, 15 answered with these words; '... there is a world of difference between what I used to earn and what I earn today. I used to work for a whole month to get five thousand only, now I can earn triple the money by putting in less time and effort. I can charge some money in advance to buy raw materials or to spend on my needs. Earlier I used to wait an entire month for a lump-sum amount. I used to get through the whole month by borrowing money from here and there. Our days have turned to good days after the enterprise...' (R-15).

The respondent 8 stated, '... It is not just my enterprise that causes the well-being of the family, my husband and other family members contribute alike. It is a joint effort that everyone is putting up. My venture is not baseless. It is significantly impacting on my children's and my well-being...' (R-8).

Contributing to the prosperity of the family, R-14 said, 'Our home is considered a prosperous family in our area. This means we have the facilities of pure water, enough food, a nice home, and a motorcar among other belongings. We all struggle for it and I am lucky enough to have a happy family...' (R-14).

Owing to the strong association with the enterprise, R-1 believed, '...It matters a lot. The business is not just a source of income, but a matter of identity. It feels good when people exemplify me to their daughters and other females as a role model. Of course, we have facilitated our life after the enterprise. It has increased our purchasing power. Psychological well-being increases only when the necessities are met. It is the foundation of every other well-being. Because of my business, I have good terms with family, relatives, and customers...' (R-1).

The respondent-06 discussed the changes that the enterprise brought in her life with these words, '... Although there is a difference, our problems are more than the differences. I have purchased a few goats from my savings however, my business is insufficient to meet our needs. I am doing all this alone on a small scale. The money I earn in months, is spent in weeks. Because inflation is too high, and no other trade is possible. Even after the enterprise, we are living hand to mouth. I want to expand my business which currently seems to be difficult due to the unavailability of investment....' (R-6).

Talking about the same positive differences, the R-16 replied, '... Looking at the past, I feel grateful for the blessings I have today. We have shelter, security, and enough food. My children are getting a good education from the good institutions of the town. They are healthy and wear nice clothes. Moreover, my family has good terms with the people around us. I link this well-being with the enterprise I own...' (R-16).

A great supporter of female business, respondent 13 quoted, '... I always believed that trade brings more prosperity than jobs. It is the Sunnah of our Prophet Muhammed (PBHU). We have experienced a difference. My family is my son. He is satisfied, and so am I.... (R-13).

Agreeing with the positive impacts of female entrepreneurship on family well-being, the R-11 stated, '... Yes, the enterprise has a great impact on my family's well-being. In my birth family, we had almost

everything available. After my marriage, there were so many things that I used to miss and wish for. My enterprise made it possible for us to fulfil those wishes. We are in a better financial position than at the time of my marriage. I owe the credit to my business. There is a huge difference between the behaviour, status, relationships, and certainly, the financial position before and after the enterprise...' (R-11).

DISCUSSION

A positive relationship was found between the variables in the study, supporting all the hypotheses. It was found that female entrepreneurship has a positive impact on female empowerment and family well-being. The detailed findings are discussed thoroughly here. Almost all the participants liked to work from home, with flexible work-family hours, in a secure environment, and staying next to their children. They were not willing to leave their comfort zone like their homes. Many female entrepreneurs belong to tribalism and were not either allowed or willing to go outside the home to earn money. Home-based enterprise was considered an honorable way of earning and viewed with regard. Women are considered precious, respectful, and weak creatures. They are valued as homemakers, mothers, and housewives with the primary responsibility of caring for and nurturing wards. Females, therefore, are not appreciated to surpass this very obligation of care providers and leave to earn bread. The enterprise gains a secondary importance that cannot become a priority over family care. Unlike the other areas of Pakistan, in Balochistan, religion is a comparatively less influential factor than the socio-cultural factors. In some areas, specifically in the bordering areas of Balochistan, religious extremism to some extent is an important factor for females to stay in or work from home (Khan and Laoutides, 2024). However, socio-cultural norms prevail more than religious conservatism.

The findings mention that there aren't any streamlined categories to define each motivational factor separately; rather it is a mix of both factors. A skilled female, who wants to eliminate poverty by utilizing her skills, gets inspiration and motivation to start an enterprise, thus it is something between the two lines. Besides, there was a group of female entrepreneurs who started an enterprise just to utilize their leisure time. They were not allowed to go outside their homes for earnings as they were not supposed to be the breadwinners. Thus, they used to do embroidery and generate some additional income for their livelihood. Another important fact revealed from the data was the age factor. It was found that from the early age of fifteen to sixty and above, any female could have initiated some sort of enterprise. There were no age restrictions. Education was found to play an important role yet not necessary for this segment of female entrepreneurs. Many successful entrepreneurs were found to be uneducated or less educated. Their experience, knowledge, and skills were considered to be more important. Almost the entire sample population was pursuing the enterprise by providing services to female clients only. This was either because the clients themselves were unwilling to go to the male-owned enterprises or the socio-cultural and religious environment restricted them to prefer female-owned entrepreneurs. Additionally, female entrepreneurs were providing services to female clients at their doorstep. Moreover, these female entrepreneurs were also reluctant to contact or trust male customers.

CONCLUSION

From the findings above, it was concluded that female entrepreneurship has a significant impact on family well-being. A female gets power through her enterprise. She can make autonomous decisions in case she is strong enough on financial grounds. As was already discussed in the findings, female entrepreneurs get the motivation to start a business through two major factors, known as pull and push factors of motivation. Going through the literature, it was highlighted that it is not as simple to classify them into

dichotomous categories. It is rather a complex interplay of multiple factors, sometimes necessity factors and sometimes internal factors to be dominant. Like the other parts of the country, Balochistan is a male-dominated region with a rigid and deep-rooted tribal setup that maintains its hold through the continuation of rigid conservative cultural rituals and a firm belief system. Furthermore, the objective of the study is to determine whether female entrepreneurs intend to remain in the business and grow it or quit it due to some reasons like being unable to cope with the challenges. It was found that female entrepreneurs do intend to remain in the business despite the challenges to come up with running their enterprises. They intend to grow it to a sustainable and manageable point. Nevertheless, they face severe challenges in the conservative social system, no government support, and zero financial assistance from any government or non-government agencies, and no access to any entrepreneurial training. They survive because of their previous work experiences and the limited networks that they have built on personal grounds over time.

Limitations and Future Directions

The major challenge for the researcher in exploring the phenomenon was the dynamic and individualized nature of female entrepreneurship in the region where each individual has a different background, motivational factor, and difficulties in a conservative patrilineal socio-cultural society. Therefore, it was difficult to analyze female entrepreneurs individually and independently outside of their family or male family members' context. The study can be conducted on a greater scale including more regions of Pakistan. The language barrier created several problems in contacting the respondents. More regional languages with different ethnic groups can entail better results. The qualitative study can further be deepened by conducting focus group discussions. A study can be conducted that reviews the impact of socio-cultural factors on establishing the enterprise. It was observed that in Balochistan, the socio-cultural factors in studying female entrepreneurship cannot be ignored. The importance of education, especially entrepreneurial education as a variable was missing in the study. The importance of education in attaining empowerment and well-being is beyond any doubt. Further research can be conducted including education as an important independent variable.

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