



## Women's Owned Home-based Enterprises: A Pathway to Women Empowerment in Southern Punjab, Pakistan

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### Abstract

Women's home-based enterprises not only improve the household livelihood but also serve as a major source to empower women entrepreneurs. The study examined the effectiveness of women-owned home-based enterprises in women empowerment in Southern Punjab, Pakistan. Likewise, the study explored the socioeconomic barriers and motivational factors in their work engagements. A multistage sampling technique was employed to collect the information from the women entrepreneurs. For this purpose, the study selected three Divisions, and 500 women entrepreneurs were interviewed from four Tehsils of three Districts in Southern Punjab. The research endeavor employed quantitative research methods supported by qualitative data. The study found that the major motivational factor was income followed by job satisfaction while the most common barriers to women entrepreneurs were social norms, children of age less than three years, lack of finance, price discrimination, and lack of space. The study estimated the multidimensional women empowerment index and found that the DG Khan region was the most deprived region in women empowerment. The regression results of the multiple linear regression model showed that the personnel income of the women entrepreneurs and their age were the most important determinants of women empowerment in this region. The analysis also showed that the women fetching their income from beauty parlors were the most empowered in the Southern Punjab. The study revealed that there is potential for women-owned home-based enterprises to raise economic activity and women empowerment in the region through home-based enterprises.

**Keywords:** Home Based Enterprise, Multidimensional Empowerment Index, Motivational Factors, Socioeconomic Barriers, Women Entrepreneur.

**JEL Classification:** A12, M2.

### 1. Introduction

Women empowerment is an emerging concept among scholars and practitioners these days and has gained ample consideration all over the world. Empowering women is not only a goal but also a promoter of livelihood development (Ewerling et al., 2017).

The multidimensional perspective of women's empowerment has social, economic, cultural, political, religious, psychological, personal, and emotional dimensions (Raj, 2017). The World Bank has defined empowerment as “the process of enhancing the capacity of individuals or groups to make choices for particular purpose and transfer these choices into preferred actions and outcomes. It identified empowerment as “the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives” (Narayan, 2002). One of the 17 Sustainable Development Goals (SDGs), the 5<sup>th</sup> goal is “achieve gender equality and empower all women and girls by 2030” to eliminate all forms of discrimination and violence against women and to promote their participation in decision making regarding their political, economic and public life (UN, 2015).

The women’s participation in income-generation activities in formal and informal sectors not only improves their and their households’ livelihood but also empowers them (Raj, 2017). Among many other income-generating activities, women's micro-entrepreneurship is increasing globally day by day which also includes Home Based Enterprises (HBEs). Micro-level HBEs provide women a platform for mounting and exercising capability in managing activity, making decisions, managing funds, and taking responsibilities (Bais et al., 2018). These HBEs play a crucial role in economic expansion, improvement of household livelihood (Hanif et al., 2017), and particularly women empowerment. In developing countries, women have multiple household activities including home cleaning, food cooking, childcare, and care of their husbands and elders at home. Likewise, most of women cannot go outside their homes for work due to social and cultural norms (Ahmad et al., 2019). The Home Home-based enterprises provide several advantages including flexible working hours owing to home-based location, link with local markets, and ease of entry to these women (Chirag, 2016; Isran and Isran, 2013).

Numerous factors affect HBEs and their success in empowering and improving the livelihood of women all around the world. Among these favorable economic environments return on capital and savings, and availability of finance for HBEs are the dominant factors (Cabrera and Mauricio, 2017). Several efforts have been made by academicians to examine the contribution of Women-Owned Home Based Enterprises (WOHBEs) in the context of livelihood development and empowerment (Sadiq et al., 2021). The HBEs are not only a way to produce goods and services for the market but also a component of a broader livelihood strategy i.e. invest in healthcare, food and children’s education, and women’s empowerment (Bais et al., 2018; Spooner et al., 2011). Intrinsic motivational factors such as accomplishment, independence, competency, and socio-cultural concerns and extrinsic motivational

factors such as financial issues and positive feedback from others could help to expand women's entrepreneurship (Hanif et al., 2017). Moreover, education, experience, human capital, and excess resources at the micro and macro levels affect women's entrepreneurship and its success (Cabrera and Mauricio, 2017; Njogu, 2016). Self and societal factors were ranked highest in comparison to financial, political, economic, marketing, and environmental factors to prosper women entrepreneurs (Sengar, 2017).

Social and cultural factors affect the extent to which women engage in entrepreneurial activities and accumulate benefits. Haugh and Talwar (2014) examined the relationship between social entrepreneurship, empowerment, and social change. Women's involvement in social enterprise as a representative offers a path toward economic, political, and cultural empowerment. Women's participation in the labor market is found a resourceful strategy to strengthen women's empowerment and bargaining power within and outside the household (Isran and Isran, 2013). Likewise, a significant positive relationship was found between women empowerment, economic empowerment, and overall development of women (Chaudhary et al., 2012).

Women micro-entrepreneurs in Malaysia could not achieve sustainable livelihoods due to a lack of family support, negative perceptions from the community, and lack of capital to expand business (Musa et al., 2016). A study on the sustainability of women micro-enterprises in Kenya found that women entrepreneurs usually used their little earnings for household purposes, and they lacked loan facilities and savings accounts (Kithae et al., 2013). Kabir et al. (2012) studied the impact of poor women's entrepreneurship on sustainable livelihood assets in Bangladesh and found that the role of NGOs in providing loans to women for their businesses (livestock and poultry entrepreneurship) affected significantly their living standards by providing social, physical benefits and higher economic returns. Noreen (2011) analyzed that microfinance could not provide significant effects to develop women's empowerment without family protection and education facilities. While, Ahmad et al. (2019) found that women-owned home-based businesses have a significant role in women empowerment in Abbottabad, Khyber Pakhtunkhwa (KPK), Pakistan. Furthermore, Khan et al. (2016) explored microcredit provided under the Sarhad Rural Support Program (SRSP) in KPK, Pakistan to empower women entrepreneurs. The study found that SRSP's credit program significantly improved the economic and social status of women entrepreneurs in KPK (Khan et al., 2016).

Pakistan is the home of about 208 million people. Female population is more than 101 million that constitute 48.76 percent of the total population (GOP, 2017). Article 25 of Constitution of Pakistan mandates that "all citizens are equal by law and are entitled to equal protection of law. There shall be no discrimination on the basis of

sex and nothing in this article shall prevent the state from making any special provision for the protection of women and children”. Article 34 states that “the steps shall be taken to ensure full participation of women in all spheres of national life”. Similarly, Articles 32, 37 (e), 51 (1), 37 (6b) and 106 (1) also address various provisions to women in different socio-economic and political spheres in Pakistan.

There exists gender discrimination particularly economic discrimination in many regions of Pakistan. Economic activities are highly tilted in favor of men (Yaseen and Ahmed, 2016). Pakistani women devote most of their time to the maintenance of the household, child care, food preparation, and other domestic activities that reduce their entry into the labor market and activities outside the houses. In the past few years, attention has been paid to the subject of entrepreneurship (Salman and Rahman, 2008). Numerous people including men and women are selecting now entrepreneur careers. Women are usually doing their business in their homes. Most of them are involved in traditional businesses such as beauty parlors, bakeries, boutiques, and handicrafts work (Sadiq et al., 2021). In Pakistan, the main reasons to start small-scale HBEs are to share the economic burden of their family, to improve the quality of household livelihood, to improve the social status (empowerment and freedom), and to develop their own identity (Sattar and Yasin, 2012; Salman and Rahman, 2008). Women’s Entrepreneurship may be helpful to create long-term outcomes including developing equal status in society, reducing inequality, independence and empowerment by improving worth among their male family members, building self-confidence and decision-making power, bringing out creativity and turning into motivation, being a part of economic growth and development of their country (Yaseen and Ahmed, 2016).

The Women Owned Enterprises (WOEs) are increasing day by day but in Pakistan, its significance has not been much accepted yet. Several reasons are concerned in this context: lack of formal training institutes relevant to managing and setting up business, lack of finance and discriminatory attitude toward financial support of family for business, restriction to mobility outside the home (Sarwar and Abbasi, 2013), and social and cultural constraints. The main objective of the study was to analyze the effect of women home home-based businesses and other socio-economic determinants on women empowerment in Southern Punjab, Pakistan. The study also identified the motivational factors and the socio-economic barriers to women doing home-based businesses. The rest of the paper is organized as follows: Section 2 presents the research methodology that explains the study design, the procedure to develop the multidimensional women empowerment index, and the

estimation of its determinants. Section 3 presents the results and discussion while the final section summarizes the main conclusions of the research endeavor.

## **2. Research Methodology**

### **2.1 Context of the Study**

The data used in this study was collected under a project entitled “Role of Women’s Home-based Enterprises in Livelihood and Empowerment: A Case Study of Southern Punjab” funded by the Higher Education Commission (HEC) Pakistan. Southern Punjab is almost half of the entire Punjab with more than 29 million population which constitutes 4 Divisions including Multan, Bahawalpur, Sahiwal, and Dera Ghazi Khan (D.G. Khan). It is economically the most deprived region of Pakistan with the highest poverty ratio, illiteracy rate, lack of infrastructure, and minimal industry. Poverty and illiteracy are comparatively higher, particularly among rural women in Southern Punjab. Most of the women of this region are housewives and are generally disliked doing work outside the home or they are required to do work in their fields. Despite these constraints, few of them are engaged in different economic activities including jobs outside their homes and work at their homes and this number is increasing over time. This study worked with women who took initiative from their homes and still did their business activities at home.

### **2.2 Study Design, Sampling, and Data Collection**

The study used a cross-sectional, retrospective study design while a multi-stage sampling technique was used to collect the data to examine the performance of WOHBE. In the first stage, three Districts namely Bahawalpur, Multan, and D.G. Khan were selected from their respective divisions. In the second stage, four tehsils namely Bahawalpur, Ahmad Pur, Multan, and Kot Addu were randomly selected from three districts. In the third stage, the WOHBEs were selected to whom primary information was gathered. Target of this study was the women who were engaged in any kind of economic activities at their homes in rural as well as urban areas of Southern Punjab. The data was collected from 500 WOHBEs (200 each for Multan and Bahawalpur and 100 from D.G. Khan) for the year 2018 and before the initiation of the WOHBE (base year) through the recall method. At this stage, the convenience sampling technique along with the snowball sampling technique was applied because most of the WOHBEs were obscure since women were working within the boundaries of homes without any display making it difficult to reach them (Ahmed et al., 2019; Sadiq et al., 2021). A comprehensive structured interview schedule was developed to collect quantitative as well as qualitative information from the target population.

After pre-testing of the interview schedule, it took about 8 weeks to collect data from 500 WOHBEs within 4 Tehsils. The obtained data was then entered in the SPSS software and it was cleaned from all possible errors after the data editing. Data coding was also finalized at this stage. The study also used frequency analysis for the qualitative variables and descriptive analysis for the quantitative variables.

### 2.3 Multidimensional Women Empowerment Index in Home-Based Enterprises

The Multidimensional Women Empowerment Index (MWEI) was estimated to measure women's empowerment in Southern Punjab. The study used four dimensions and 21 indicators (Table 1) to estimate MWEI (CIDA, 1996; Sen, 1999). Initially, all variables were normalized by using the formula (Varghese, 2011):

$$I_i = \frac{X_i - \text{Min}(X_i)}{\text{Max}(X_i) - \text{Min}(X_i)} \quad (1)$$

where  $X_i$  is the Actual value,  $\text{Min}(X_i)$  is the minimum value among all  $X_i$ ,  $\text{Max}(X_i)$  is the maximum value among all  $X_i$ , and  $I_i$  represents the vector of normalized variables to estimate sub-indices. After normalizing all the indicators, sub-indices were estimated by using an equal-weighted average of indicators for each dimension.

$$D_i = \frac{\sum_{i=1}^n I_i}{n} \quad (2)$$

where,  $D_i$  represents the dimensions used in the study. Finally, MWEI was estimated by taking an equal-weighted average of all four individual domains (HDR 2010; UNDP 2015):

$$MWEI = \frac{1}{4} EE + \frac{1}{4} ESCN + \frac{1}{4} EHD + \frac{1}{4} PE \quad (3)$$



**Table 1. Functional Details of Four Domains of MWEI**

Domain	Indicators and Motivation of Use	Functional Definition of Indicators
<b>Economic Empowerment (EE)</b>	<p>Income is the most important factor of household activity that directly or indirectly affects all other factors. Four indicators of income including:</p> <ol style="list-style-type: none"> <li>1. Control over personal income</li> <li>2. Access to loan</li> <li>3. Share of personal income in family income</li> <li>4. Contribution in household expenditures</li> </ol>	<ol style="list-style-type: none"> <li>1. Control over household income your=1, husband/father=0</li> <li>2. Access to credit Yes=1, No=0</li> <li>3. Ratio of WOHBE income to household income</li> <li>4. Percentage contribution in household expenditure</li> </ol>
<b>Empowerment in Sociocultural Networking (ESN)</b>	<p>This domain contains of the decisions that a woman is authorized to take and to what extent she has freedom to access different tasks. Effects of sociocultural networking are measured by:</p> <ol style="list-style-type: none"> <li>1. Freedom of speech</li> <li>2. Freedom from domestic violence</li> <li>3. Rise in status</li> <li>4. Opportunities for others education within household</li> <li>5. Allowed to work with men</li> <li>6. Family support for marketing</li> <li>7. Better social relationships</li> </ol>	<ol style="list-style-type: none"> <li>1. Freedom from domestic violence and discrimination, Yes=1, No=0</li> <li>2. Freedom of speech Yes=1, No=0</li> <li>3. Education opportunities increased for you and family, Yes=1, No=0</li> <li>4. Your personal earning adds your worth (rise in status), Yes=1, No=0</li> <li>5. Have better relationship with people, Yes=1, No=0</li> <li>6. Can advertise to promote your business, Yes=1, No=0</li> <li>7. Allowed to deal with males, Yes=1, No=0</li> </ol>
<b>Empowerment in Household Decisions (EHD)</b>	<p>This important domain describes the women's role in household decisions making activities and her status in home after economic empowerment. This is measured by indicators of:</p> <ol style="list-style-type: none"> <li>1. Free to make household decisions</li> <li>2. Decision about assets</li> <li>3. Decision of family planning</li> <li>4. Children's education and</li> <li>5. Marital decisions</li> </ol>	<p>Family/ interpersonal decisions regarding Equal participation=2, valued less=1, no participation=0</p> <ol style="list-style-type: none"> <li>1. domestic issues</li> <li>2. buying and selling of property</li> <li>3. number of children to have</li> <li>4. children education</li> <li>5. your marriage</li> </ol>
<b>Political Empowerment (PE)</b>	<p>This dimension explains the political approach or authorization she enjoys. Political empowerment is measured by the indicators of:</p> <ol style="list-style-type: none"> <li>1. Political awareness</li> <li>2. Political party membership</li> <li>3. Right to vote</li> <li>4. Voting decision</li> <li>5. Family's support</li> </ol>	<ol style="list-style-type: none"> <li>1. Knowledge of political system Yes=1, No=0</li> <li>2. Member of a political party Yes=1, No=0</li> <li>3. Have voting right Yes=1, No=0</li> <li>4. Vote cast according to choice of your own=1, household head=0</li> <li>5. Domestic support for political involvement Yes=1, No=0</li> </ol>

Source: CIDA, 1996; Sen, 1999.



The study used the threshold levels given by the United Nations Development Program (UNDP 2015) for the development of Human Development Indices (Table 2).

**Table 2.** Threshold Levels Used in MWEI

Empowerment Level	Threshold Level	Ranking
Deprivation of Empowerment	0	1
Minimum Empowerment	0.1-0.5	2
Medium Empowerment	0.51-0.7	3
High Empowerment	>0.71	4
Full Empowerment	1	5

**Source:** UNDP, 2015

#### 2.4 Determinants of Women's Empowerment: Multiple Linear Regression Model

The study used the continuous form of MWEI to analyze the impact of WOHBE performance and other socioeconomic factors on women's empowerment. Since the multiple linear regression model was more appropriate it took the form:

$$Y_i = \beta_0 + \beta_1 \sum_{i=1}^n X_i + u_i \quad (4)$$

where Y is the MWEI and X is the vector of socioeconomic determinants of these indices respectively,  $\beta$ s are estimated parameters and u is the usual error term.

### 3. Results and Discussions

#### 3.1 Sample Characteristics

The study explored the socioeconomic characteristics of WOHBEs to women entrepreneurs of Southern Punjab. The frequency analysis found that most of the married women (55%) were involved in WOHBE. Most of the women were involved in stitching centers (29.7%) and a large number of women (85.8%) initiated their businesses from their personal savings. The study explored that 94.7 percent of these businesses were not paying taxes. The results showed that 22.6 percent of the taxpayers were facing loss in their profits. In this region, 76.7 percent of women involved in WOHBE were satisfied with their earnings. Likewise, in the context of business satisfaction, it was found that 76.3 percent were satisfied with its growth and they admitted that their business significantly improved their status while 73.8 percent stated that their business fulfilled their desires (Table 3).

**Table 3.** Frequency Analysis of Socio-Economic Characteristics of Women Entrepreneur

Indicators		%
Marital status	Single	29.9
	Married	55.0
	Widow	10.2
	Divorced	04.9
Occupation	Beauty Parlor	15.8
	Stitching Center	29.7
	Home tuition	25.4
	Others	29.0
Are you doing another job?	Yes	11.3
	No	88.7
What is source of your initial investment?	Personal Saving	72.4
	Loan	10.2
	Others	17.2
Are you satisfied from your earnings?	Yes	76.7
	No	23.3
Do you pay tax?	Yes	05.3
	No	94.7
What is the effect of tax on your business?	Working without any display	0.2
	Business is shut down	1.3
	Reduction in profit	22.6
	Increase profit	0.8
	No effect	44.8
Do you think your business has grown better than it was initially?	Yes	76.3
	No	19.9
Does your income help to improve your status?	Yes	79.3
	No	16.5
Is your business helpful in fulfilling the desire for which you started it?	Yes	73.8
	No	22.2

**Source:** Research finding.

Similar results were found by a study in Rajasthan, India in which family, social, and self-domain were highly influenced women entrepreneurs, and a higher percentage of married women were involved in entrepreneurship (Sengar, 2017), good financial sources helped to develop entrepreneurship (Njogu, 2016). Women's participation in income-generating activities improved the capabilities and social

status of women in Kerala, India (Trivedi, 2011; Kripa and Surendranathan, 2008). Descriptive analysis (minimum, maximum, mean, and standard deviation) determined the socio-economic characteristics of the women involved in HBBs in Southern Punjab (Table 4).

**Table 4.** Summary Analysis of Socio-Economic Characteristics of Women Entrepreneur and Their Households

Indicators	Minimum	Maximum	Mean	Std. Deviation
Age (Years)	3	75	34.92	11.050
Education (Years)	0	14	6.550	5.995
Total Family member	2	32	5.91	2.373
Literate family member	0	18	3.707	2.026
Employed family members	0	18	1.543	1.347
Initial investment	0	2500000	16231.45	133263.444
Total investment (current)	0	1400000	14381.33	79919.362
Personnel income	100	1400000	16656.29	68054.482
Household income	0	2100000	33515.38	102252.688
Business expenditures	0	150000	6085.71	11775.820
Personnel Expenditures	100	250000	6652.07	14167.272
Personnel Savings	0	710000	4567.05	38213.136
Household Expenditures	1000	400000	31288.50	46806.713
Food Expenditures	500	150000	11893.59	10882.979
Nonfood Expenditures	0	60000	8204.56	6625.566
Household Savings	0	200000	2836.24	13980.873

**Source:** Research finding.

### 3.2 Motivational Factors and Socio-Economic Barriers to Women Entrepreneurs

Various motivational factors and socio-economic barriers to women entrepreneurs were explored in this study. The study found income generation (85.8%) as a key motivation to initiate a business followed by job satisfaction (9.6%). Likewise, job satisfaction, the opportunity to spend time with others, and family pressures were found as significant motivational factors for women entrepreneurs to initiate their businesses. Answering a question of what is the reason that makes it difficult for you to do business, about 30% of women responded to social norms while 13.3% felt that it is difficult to do business with their children of age less than 3 years. About 22% of the women viewed that it was a lack of finance, for 1.2% it was tax and for 9% it was

lack of space. Likewise, about 20% suffer from price discrimination from the consumer side because they pay less than that of they pay for the same services in the market. Only 1.4% were in view that it was lack of training and lack of finance while 0.4% were suffering from the cost of finance.

**Table 5.** Frequency Analysis of Motivational Factors and Socio-Economic Barriers

<b>Motivational Factors/ Socioeconomic Barrier</b>	<b>Indicator</b>	<b>%</b>
What is the main reason you are working for business motivation?	Income	85.8
	Job satisfaction	09.6
	Opportunity to spend time with others	01.9
	family pressure	01.5
	Others	01.3
Family's attitude towards working women	Favorable	86.9
	Less Favorable	9.1
	Unfavorable	3.1
Society's attitude towards working women	Favorable	81.5
	Less Favorable	14
	Unfavorable	4.5
Do your family/husband support your efforts	Yes	80.1
	No	9.1
	Sometimes	9.9
The reasons that make it difficult to do business	Social norms	30.7
	Children (less than 3 years)	13.3
	Tax	1.2
	Lack of finance	22.1
	Lack of space	9.0
	Price Discrimination by Consumers	19.7
	Lack of training	1.4
	Lack of skills	1.4
	Cost of finance	0.4
Others	0.4	

**Source:** Research finding.

Results showed that family's and society's attitude toward working women is 86.9% and 81.5% favorable in comparison to unfavorable attitudes of 3.1% and 4.5% respectively. This higher percentage of favorable attitudes encourages them to establish their business at home. Similarly, about 80% of their families and husbands support their efforts significantly the study found that major hindrances to women entrepreneurs were the social norms (30.7%), lack of finance (22.1%), children of age less than 3 years (13.3%) and lack of space (9.0%) (Table 5).

Table 6. Women Empowerment in WOHBE: Scores for Study Area

WEI Category	MWEI	Economic Empowerment	Socio cultural Networking	Political Empowerment	Empowerment in Decisions
<b>Southern Punjab</b>					
Disempowerment of women	–	9.1	0.6	7.0	14.7
Minimum level of empowerment	39.7	31.0	10.0	67.7	37.2
Medium level of empowerment	49.7	25.1	10.9	18.5	33.0
High level of empowerment	10.6	32.7	59.0	5.7	7.0
Full empowerment	–	2.1	19.4	1.1	8.1
<b>Bahawalpur</b>					
Disempowerment of women	–	14.9	1.5	11.1	5.8
Minimum level of empowerment	38.5	32.2	13.2	71.0	38.6
Medium level of empowerment	51.9	11.1	10.2	8.7	38.6
High level of empowerment	9.6	41.8	61.0	6.8	8.2
Full empowerment	–	–	14.1	2.4	8.7
<b>Multan</b>					
Disempowerment of women	–	0.5	–	2.4	25.9
Minimum level of empowerment	29.3	18.5	5.4	60.5	28.3
Medium level of empowerment	56.1	44.9	9.8	32.2	28.8
High level of empowerment	14.6	31.7	56.6	4.9	7.3
Full empowerment	–	4.4	28.3	–	9.9
<b>D.G. Khan</b>					
Disempowerment of women	–	19.0	–	8.6	6.9
Minimum level of empowerment	81.0	70.7	15.5	81.0	63.8
Medium level of empowerment	19.0	52	17.2	5.2	27.6
High level of empowerment	–	3.4	60.3	5.2	1.7
Full empowerment	–	1.7	6.9	–	–

Source: Research finding.

**Table 7.** WOHBE Income and Women Empowerment Nexus

WHOBE Category	Southern Punjab	Multan	Bahawalpur	DG Khan
Beauty Parlor	<b>0.0641</b>	<b>0.0943</b>	<b>0.0476</b>	<b>0.0289</b>
Tuition Center	0.0615	0.0923	0.0445	0.0274
Stitching Center	0.0638	0.0890	0.0444	0.0344

**Source:** Research finding.

**Table 8.** Pair Wise Correlation Coefficient of Determinants in Women Empowerment

	Age of Women Entrepreneurs	Women Entrepreneur Education	Literate Family Members	Household Head Education	Personnel Income
Age of Women Entrepreneurs	1				
Education of Women Entrepreneurs	-0.450	1			
Literate Family Members	-0.056	0.186	1		
Household Head Education	-0.112	0.486	0.158	1	
Personnel Income	0.135	0.052	0.017	0.112	1

**Source:** Research finding.

**Table 9.** Regression Estimates for Socioeconomic Determinants of Women Empowerment

	<b>Southern Punjab</b>		<b>Multan</b>		<b>Bahawalpur</b>		<b>DG Khan</b>	
<b>WE Determinant</b>	<b>Coefficient</b>	<b>P-Value</b>	<b>Coefficient</b>	<b>P-Value</b>	<b>Coefficient</b>	<b>P-Value</b>	<b>Coefficient</b>	<b>P-Value</b>
Literate Family Members	0.0014	0.924	0.050	0.086**	-0.0094	0.672	-0.011	0.655
WOHBE Income	0.0617	0.000*	0.0925	0.000*	0.043	0.005*	-0.032	0.174
Household Head Education	0.0334	0.206	-0.0053	0.9270	0.067	0.096**	0.073	0.100
Age of Women Entrepreneur	0.1414	0.000*	0.1028	0.076**	0.160	0.000*	0.146	0.06**
Education of Women Entrepreneur	0.0028	0.793	0.0127	0.515	0.0005	0.981	0.004	0.785
Beauty Parlor*Personal Income	0.0024	0.395	0.0017	0.7300	0.0042	0.299	-0.004	0.530
Tuition Centre* Personal Income	0.0020	0.4650	-0.0035	0.450	0.0010	0.777	-0.001	0.785
Stitching Centre* Personal Income	-0.0002	0.9230	-0.0002	0.954	0.001	0.810	-0.005	0.205
Constant	-0.615	0.000	-0.699	0.004	-0.598	0.001	0.283	0.127
<b>Overall Models' Characteristics</b>								
F-Stat (P-Value)	12.43 (0.0000)		5.98 (0.0000)		6.57 (0.0000)		1.87 (0.1070)	
R <sup>2</sup> (Adjusted R <sup>2</sup> )	0.265 (0.244)		0.325 (0.271)		0.286 (0.242)		0.356 (0.165)	

**Source:** Research finding.

### **3.3 Regression Results of Women Empowerment Models**

Impact of WOHBE on women empowerment was estimated by using multiple regression analysis. Literate family members have positive significant impact on women empowerment in Multan while it has non-significant effect in all other regions. It implied that more the literate family member higher will be women empowerment in Multan region. Similarly, personal income of WOHBE has positive and highly significant effect on women empowerment in all regions except DG Khan region. Likewise, age of women entrepreneur has significant positive effect on women empowerment in all regions implies that older the women higher the empowerment. While, education of women entrepreneurs has non-significant positive relationship with women empowerment in all regions (Table 9). The study showed from the estimates of interaction terms that the women entrepreneurs fetching their personnel income from beauty parlours are highly empowered in all regions (Table 7). These results are supported by the study conducted by Hanif et al. (2017), Haughand and Talwar (2016), Sudarshan and Sinha (2011), Hunter and College (2010). No evidence of multicollinearity was found in the model (Table 8) and overall model is also good enough (Table 9).

### **4. Conclusion**

Micro level HBEs provide the women a platform for mounting and exercising capability in managing activity, taking decision, managing funds and taking responsibilities. In Pakistan, HBEs are playing crucial role in economic expansion, social and economic empowerment and improvement in livelihood. Since women have huge household responsibilities and sometime, they are not allowed to work far away their homes due to cultural and social barriers. Since HBEs provide several advantages to such women to initiate home based business. Project was organized in the Southern Punjab of Pakistan to identify the socio-economic barriers to women doing home-based businesses and to examine the contribution of women home-based entrepreneurship in their income generation, livelihood and empowerment.

The study found that the key motivational factor was the income while most common barriers to women were social norms, children of age less than 3 years, lack of finance, price discrimination and lack of space. The frequency estimates of MWEI showed that D.G. Khan region is most deprived region in women empowerment while in other regions the level of empowerment is more or less same. The results showed that personnel income of women entrepreneur and their age are most important determinants of women empowerment in these regions. The analysis also showed that

the women fetching their income from beauty parlors are the most empowered in all regions of Southern Punjab. The study suggested the investment in beauty parlors in overall Southern Punjab to improve the women empowerment of WOHBE families. However, investment in tuition centers in Multan and D.G. Khan while investment in beauty parlors in Bahawalpur may also be recommended.

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