



“Female Entrepreneurship In Balochistan: Linking Motivation, Empowerment, And Family Well-Being”

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ABSTRACT

Female Entrepreneurship, Motivational Factors, Female Empowerment, Entrepreneurial Intentions to Stay in Business, Family Well-Being.

Females are half of the world's population but their participation in the workforce is much lower than their male counterparts. Women are considered homemakers, doing household chores, and nurturing children. The study analyses the key factors that motivate females to enter the field of enterprise, otherwise being the breadwinners, is considered the field of men. A quantitative study was conducted to investigate the impact of female entrepreneurship on family well-being. The model contains two independent variables: motivation to start a business and intentions to stay in business, one mediator: female empowerment, and the dependent variable: family well-being. Family enrichment theory and the theory of planned behavior were used to build the study. The data was analyzed using software, IBM-SPSS-26 and the Smart PLS-SEM model. The data was collected, using adapted questionnaires, from a sample of 350 female entrepreneurs. Results of the study reveal a significant impact of independent variables; female entrepreneurship; motivation to start a business and entrepreneurial intentions to stay in the enterprise on female empowerment and family well-being. The study identifies the socio-cultural factors as important factors in defining the relationship between the variables. It was suggested that small home-based enterprises and training centers should be established. By providing small financial loans; a big socio-economic change can be brought into the lives of tribal female entrepreneurs in Balochistan. The study culminates with a discussion of findings, suggestions, and recommendations for conducting future studies.

Introduction

Family is the key institution of any society. Every individual in a normal society works for the betterment and well-being of the family. All this becomes possible when resources, especially financial resources, are available. Today when the living standards are more complex and costly than our forefathers had, everyone needs to work to earn some income. Male or female, every adult is expected to put their part in meeting the necessities. The female population comprises almost half of the world's population (49.7%) (The World Bank, 2022) but their participation in the labor force is (45.6% age 15 and above) compared to the male participants 69.2% (ILO, 2024). The difference of 26% with some regions' more than 50% like Pakistan (57%) makes it far behind in measuring their contribution to economic growth, well-being, and sustainable development (ILO, 2023). Despite the significant progress in female employment and entrepreneurship in recent years, female labor force participation remained lower than that of male participants (IMF, 2018). In recent decades, female entrepreneurship has been increasing globally and women's participation in self-owned enterprises is growing significantly (Marques et al., 2018). This economic growth stimulates female entrepreneurship, resulting in female empowerment and family well-being (Elam, 2021).

In countries with low GDP per capita and women with fewer employment opportunities, females have to generate ways to increase their income. In Pakistan, particularly in Balochistan, females work to complement the family income through home-based enterprises. The study aims to highlight the important contribution of one specific subset of females who own small businesses striving for their family's well-being, and staying in the enterprise despite the challenges and difficulties they face in

running their businesses. Moreover, the research seeks to determine the impact of the enterprise on female empowerment.

Despite initiatives by the government to improve female labor force participation, it remained very low, (21.5%) of the total female population (Finance Division, 2021). They are either overrepresented in unpaid work or the informal sector with significant wage distortions as compared to their male partners. This situation makes it one of the worst countries on the gender equality index report (145 out of 146 nations) (The World Economic Forum, 2022). It is, therefore, gaining more significance to increase labor force participation by motivating this informal, silent yet significant segment of active female workers behind the scenes. In this context, the current study is an attempt to examine the status of female entrepreneurs with a home-based/domestic business; the females who have no other opportunities to earn or change their livelihood. It examines the effect of empowered female entrepreneurs on the well-being of their families.

Objectives of the Study

The following research objectives were identified for the study;

- i. To examine the impact of female entrepreneurship on women empowerment in Balochistan Province.
- ii. To examine the impact of female intentions to stay in business on women empowerment in Balochistan Province.
- iii. To ascertain the mediating effect of female empowerment between female entrepreneurship and family well-being in Balochistan Province.

Literature Review and Hypothesis Development

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, (Yunis et al., 2019); (Basit et al., 2020);

(Shamsuddin, 2022) 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). Compared to the past decades, there is a significant increase in the participation of females in entrepreneurial activities. Only (9.60%) in 2010, today (43%) of the female population has some self-set enterprises in half of the countries (Beckman, 2024). However, their contribution to the global GDP is just 37% (Sahasranamam, 2024). Today one out of three females, tend to start a new enterprise globally (Global Entrepreneurship Monitor, 2023).

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 (Tabassum, 2019). It is a vital driver for their social health and wealth (GEM, 2023). 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 (UN Women, 2023). It has established some seventeen sustainable goals to be achieved by 2025. Recognizing entrepreneurship as an important part of sustainable development; one goal is to facilitate and guide females to start SMEs or general enterprises; (UN Women, 2023).

Despite all the efforts, the facts and figures reveal a different picture of female entrepreneurship and empowerment. The UN Women's Report on Economic

Empowerment states that despite the increase in the females' workforce participation, 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 (UN Women, 2024).

Pakistan, with no exception, is a male-dominated developing society. The country is the second-most populous republic in the Islamic world. In Islamic society, there are no restrictions for women to run their merchandise but socio-cultural conservatism restricts women to staying home and taking good care of children and family (Muhammad et al., 2021). With an estimated 48.65 percent female population, only 22.53 percent of Pakistani females of various ages are in employment of some sort (Pakistan Bureau of Statistics, 2021). The majority of female workers live in rural areas with the least opportunities for development resulting in an income of only \$3.65 per day (Bertelsmann Stiftung, 2024). 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 (UNDP, 2024). The government has established a 10 percent quota for women's employment in civil service (Finance Division, 2020).

The province of Balochistan is located in the south-western region of Pakistan. It is spread 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, its population is 12.34 million the total population of Pakistan (207,777), which

makes it the smallest province in terms of population (Finance Division, 2021). As discussed, compared to the estimated 77.47% of male workers, only 22.53% of Pakistani females of various ages are in employment of some sort (Pakistan Bureau of Statistics, 2021). 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 (Bertelsmann Stiftung, 2024). Moreover, Balochistan has the lowest percentage of female literacy at 33.5% compared to the male literacy rate of 63% in Balochistan province (Pakistan Bureau of Statistics, 2021). It is the worst with only 2% in the province's rural areas (Govt. of Balochistan & UN Women, 2020). 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 (Govt. of Balochistan & UN Women, 2020). Furthermore, 40% of females do not work because their male family members do not allow them to work outside the home. The other 15% of females say they don't want to leave home and work outside (Asian Development Bank, 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 (Hou, 2011). 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 women in urban areas. Keeping in view, the traditional dresses in Balochistan are not only a cultural heritage but also a reasonable source of income through which women can earn without leaving their homes. Thus, through homemade handicrafts, they best utilize their skills and leisure time to increase their personal and family income. The lack of in-depth studies and data availability in a specific region, like Balochistan, makes this study more important in the issue's coverage. The study is an effort to fill the gap in this field. This research study is, therefore, special because it focuses on the most neglected informal self-employed entrepreneurs who are silently playing the most effective role in the socio-cultural and economic development of the province.

Female Entrepreneurship

Female entrepreneurship refers to an enterprise that is initiated, systematized, and managed by a female. Where she takes risks in producing products or offering 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). Females are acknowledged as motivated, successful entrepreneurs despite facing challenges and difficulties from or outside their families (Sospeter & 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 well-being of their family. Due to their contribution, this segment cannot be ignored (Zeb et al., 2020). It is revealed that internal and external factors influence the females' desire to start an enterprise (Khan et al., 2021). They are becoming more interested in staying the business (World Economic Forum, 2023). The Global Entrepreneurship

Monitor (GEM Report, 2022) suggests that the challenges and difficulties can be mitigated with the support of the family members and the local culture, motivating females to remain in the business for a longer period (Dvouletý & Orel, 2020). Over the past few years, women's entrepreneurship has gained importance and has been the subject of comprehensive research. The active involvement of authorities, policymakers, and financial institutions in advocating and providing more loans and financial assistance can bring better achievements of long-term economic sustainability.

Family Well-being

The term family well-being means the safety, health, and financial security of all the 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 (N. M. 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 (Federal Interagency Statistics, 2019). The well-being of a family is associated with the positive relationship of family members. On the other hand, deprivation of necessities causes frustration and dissatisfaction with life, enhancing psychological, emotional, and social problems. A stable economic status is highly associated with greater family well-being (Centers for Disease Control and Prevention, 2022).

Family well-being includes three main categories; material well-being, psychological well-being, and Social well-being (Prime H et al., 2020). Material well-being is further subcategorized into wealth, employment, availability of adequate food, water, shelter, and availability of financial and economic resources (IHC, 2016). 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 more a family gets higher scores in the above predictors, the more the family is considered to be happy and satisfied (Federal Interagency Statistics, 2019). In short, family well-being is what the family values the most (Cesaroni & Paoloni, 2016).

Motivational Factors to Start a Business

The motivation behind entrepreneurship appears diverse, including the dynamic interaction of various factors. Several social, financial, economic, and cultural barriers were found to 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 importance of entrepreneurship in societies has grown. According to studies growing up in a household with an enterprise has a significant positive impact on female entrepreneurs' learning and management skills since it allows them to observe and run both; the household and the entrepreneurial activities personally. (Basit et al., 2020). A mixed-method study (IFC., 2021) stated earning money and economic stability, followed by work-home flexibility, utilizing their skills and knowledge, taking over a family business, having no other suitable opportunity to earn, and working from home as the main motivational factors for females to start the enterprise (IFC., 2021). Besides, having an entrepreneur as a role model, like a parent, close friend, or relative, results in a more positive attitude toward entrepreneurship and a greater tendency to

initiate an enterprise (Meyer & Surujlal, 2018). According to (Brush & Cooper, 2012) female entrepreneurship is important in driving innovation, generating employment, and creating wealth in the household economies. According to the Global Entrepreneurship Monitor (GEM Report, 2022), women in advanced economies exhibit a higher propensity to initiate entrepreneurial ventures driven by the desire for opportunity, whereas women in less developed nations are primarily motivated by the necessity to start firms (Brush & Cooper, 2012).

Pull and Push Factors of Motivation

Two types of motivation factors are discussed in the literature pull and push factors. The developed countries focus on the psychological or pull factors of entrepreneurship but the females in third-world or developing countries chose entrepreneurship due to the push factors. Besides, the family and socio-cultural conditions also determine females' entrepreneurial approach (Mkubukeli & Jc, 2018). However, (Dawson & Henley, 2012) stated that the pull-push dichotomy is oversimplified as there are not any contrasting sections where both are separated. The motives behind starting the enterprise may conflate more or less both factors. It is the combination of both factors as it is difficult to distinguish the extent to which female entrepreneurs were pulled or pushed towards the enterprise. It depends on the influence of financial, social, economic, and personal circumstances (Dawson & Henley, 2012).

In the context of Balochistan, skilled females with the availability of leisure time are pushed to start a business as they do not have any other option to earn an income. It was therefore found that push factors are more actively involved in motivating females to become entrepreneurs in Balochistan province.

Female Entrepreneurial Intentions to Stay in the Business

Taking entrepreneurial intentions to the next step where the entrepreneurs decide to either stay in the business and grow it or quit it. During the initial stages of the enterprise, a female entrepreneur may face several challenges that hinder her way to getting a well-settled business (Jan et al., 2023). These challenges can be from inside the family, or from the external environment. The intentions are the individual's tendency to face the challenges and move forward toward the next step as the owner of the enterprise (Al-Mamary et al., 2020). It indicates how the entrepreneur embarks on a specific course of line in the attainment of the goals. It shows how an entrepreneur enables herself to take risks, face challenges, stay persistent, and be determined to achieve her goals (Jan et al., 2023).

Kusumawijaya stated that the factor of need for achievement increases entrepreneurial intentions to stay in business despite hurdles and challenges (Kusumawijaya, 2019). According to the GEM report in 2023, globally women are more motivated to start a business and intend to stay in the business (W/M 1.08) despite facing challenges (GEM, 2023). Demographic factors, including age, gender, and employment history, specify females' intention to actively continue entrepreneurial activities (Esfandiar et al., 2019).

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). Empowerment is the capacity to do things or make decisions of one's choice. A variety of terms like independence, autonomy, self-reliance, and

control are used interchangeably meaning the same concept of empowerment (Khursheed, 2022).

Since ancient times, physical competence has played a dominant role in the establishment of social institutions (Yadav & Unni, 2016). 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). Most psychologists and sociologists are convinced that there are no significant and important differences between men and women in their performances in doing a variety of jobs (Little, 2013). A significant example is entrepreneurial activities, where female entrepreneurs play a key role in the economic development of countries. The microfinancing initiatives, especially credit cooperative loans mostly contribute to female entrepreneurship resulting in empowerment (Chrysostome et al., 2024). Being half of the world's population, women are required to participate in paid employment alike. However, the facts and figures show there is a huge gender gap in terms of economic participation. Economic backwardness keeps females deprived in every field of life, including education, social, political, and cultural domains resulting in less empowerment (IMF, 2018).

In the present era of knowledge-based economic development; only the abilities are said to make differences between both genders (Cesaroni et al., 2018). In the earlier stages of humanity, women tend to be equal to men. They were suggested to acquire the same and equal type of education, but due to the physical differences, women were expected to stay home and be responsible for indoor chores. This was the time when they were separated from male-dominant fields. However, when it comes to development; empowerment and women become

associated concepts used together (Kutlu & Ngoasong, 2024). Economic stability enables females not only empowerment but also enhances their legal rights (World Bank, 2024). Empowerment might be assumed to take part in decision-making, spending family income, or visiting some nearby places. Hence, empowerment can be interpreted relatively. The empowered females influence their life partners' decisions. By increasing their ability to make decisions, they become empowered to take independent economic initiatives regarding economic development (Hou, 2011). It is, therefore, empowerment through enterprise has gained immense importance among economists (Raman et al., 2022). Female entrepreneurship is not only empowering women but also a catalytic agent of change that generates dynamic employment opportunities for other family members. It not only changes the lives of individual women but also changes the family setup and family lifestyle altogether (Ilie et al., 2021).

Female Entrepreneurship, Female Empowerment, and Family Wellbeing

Empowerment in the enterprise is known as a degree to which a woman can create new products that add value to the family income, healthcare, expenses on food and clothing, and shelter. It is a process rather than a purpose where women are the changing agents contributing to the well-being of a family and the community (Mantok, 2016). Women invest a large amount of their income to ensure family well-being like family healthcare, education, and children's nutrition (Thomas, 1990). When the family's income was in the hands of the mother, the marginal effect on family well-being was twenty times greater than the times when the income was in the hands of the father. Financial resources owned by women are more likely to be allocated to the children and the family's well-being (McGregor, 2020). When it comes to knowing how entrepreneurship can best increase female

empowerment and then family well-being, little knowledge is available on the phenomenon. This raises the questions, what are the effects of female entrepreneurship on family well-being, and how a female entrepreneur get empowered through entrepreneurship (Gul et al., 2021). There is much connection between poverty and disempowerment because poverty is the deficiency of available resources or basic needs. Empowerment in this context is the person’s ability to make deliberated choices from the available alternatives which in a state of poverty was either limited or unavailable (Obayelu & Chime, 2020). Female-owned businesses are, therefore, considered a changing agent, contributing to the growth of the world economy more rapidly than ever before (Saner, 2019). Female entrepreneurship is fostering economic empowerment and improving the quality of life (Druzca & Peveri, 2018). There are scarce in-depth case studies discussing female entrepreneurship in regions like Balochistan, where handicrafts are not considered the only source of earning among females having fewer resources (Haugh & Talwar, 2016). These informal workers do not have job security, employment contracts, workers’ benefits, labor welfare services, social protection, or representation (ILO, 2024). In Balochistan, women’s businesses consist of the informal sector that plays a silent yet remarkable role in the self-employment and income generation of women (Ambreen & Politics, 2012).

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 &

Chime, 2020). On the other side, some reports show that there is a significant association between empowerment and family well-being. An empowered female entrepreneur can make autonomous decisions for the betterment of her family (Ewerling et al., 2020). These factors motivate females to start a business and the very same factors determine them to stay in the business.

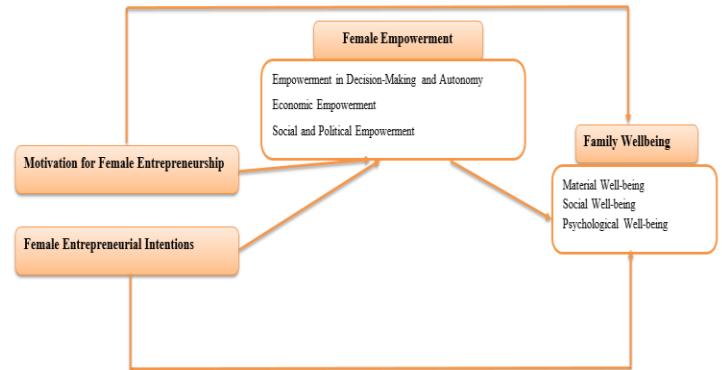


Figure 1: Research Model

The model illustrates female entrepreneurship (Pull and Push factors of motivation to start a business) and female entrepreneurial Intentions (to stay in the business) as independent variables affecting family well-being. Considering the population of the study, well-being was categorized into three dimensions of family-wellbeing i.e. material, social, and psychological well-being. Women empowerment with its dimensions; (empowerment in decision-making and autonomy, economic empowerment, social, political, and legal empowerment) works as a mediator between the exogenous and endogenous variables (Iji et al., 2021). The work-family enrichment theory discusses work-family development where experiences in one field of life increase value in the other domain of life (Greenhaus & Powell, 2006). The work-family enrichment theory states that human agency transfers and develops experiences from one to another role. Transmission of knowledge, skills, and values develops the other field (McCarthy,

2021). The study identified the following hypotheses:

H1: Female entrepreneurship has a positive effect on family well-being.

H2: Female intentions to stay in business have a positive effect on family well-being.

H3: Female entrepreneurship has a positive impact on female empowerment.

H4: Female intentions to stay in business have a positive effect on female empowerment.

H5: Female empowerment has a positive effect on family well-being.

H6: Female empowerment mediates the relationship between female entrepreneurship and family well-being.

H7: Female empowerment mediates the relationship between female intentions to stay in 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 (*The Digital Census, 2023*). 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 group (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. Initially, three hundred and fifty (350) questionnaires were distributed from which 318 were received making the response rate 90.86%. Two inactive respondents with zero variance were removed and analysis was carried out using 316 responses.

Description of The Participants

Descriptive Information	Frequency	Percentage
Education		
Primary	105	33
Secondary	53	17
Higher-Secondary	29	9
Vocational-Technical	21	7
Uneducated	68	22
Others	40	13
Total	316	100
Marital Status		
Married	225	71
Unmarried	71	23
Widowed	16	5
Divorced	4	1
Total	316	100
Residence		
Rural	81	26
Urban	235	74
Total	316	100

Table. 1: N=316: Percentage results are rounded off

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.

S. No	Construct with its Dimensions	Number of Questions/Statements	Sources
01	Female Entrepreneurship (Motivation for Starting a Business)	08	(Dawson & Henley, 2012); (Elam et al., 2023)
02	Female Entrepreneurship (Intention to Stay in the Business)	08	D. J. Weiss et al., 1967; Human & C. Matthews, 2004
03	Female Empowerment	Total 17 Statements	(Lombardini et al., 2017); (S. Noor et al., 2021)
	Empowerment in Decision-Making and Autonomy	05	
	Economic Empowerment	05	
	Socio-Political and Legal Empowerment	07	
04	Family Well-being	Total 16 Statements	(Centers for Disease Control and Prevention, 2022); (Wollny et al., 2010);
	Material Well-being	06	
	Social Well-being	05	
	Psychological Well-being	05	
05	Demographic Information	Total 05 Questions	(Cesaroni & Paoloni, 2016)

Table. 2: The Instruments Data Analysis

Data was analyzed using IBM-SPSS version 26 and SmartPLS-4 software. Construct validity was identified through factor analysis (Chua, 2023). The results show that all the values of Standardized Regression Weights or factor loadings have a 0.5 and above value. This indicates moderate to high factor loadings (Frengki et al., 2017). The poor loadings of the items less than 0.30 were omitted from the model. Nine indicators (FEM1, FEM6, FEI1, FEI2, FEI3, SPL1, SPL2, PSY5, SWB2) were deleted as they had poor loadings according to the criteria (Hair et al., 2013).

Construct	Items	Loadings
Empowerment in Decision-Making Power and Autonomy	DM_1	0.704
	DM_2	0.784
	DM_3	0.833
	DM_4	0.853
	DM_5	0.873
Economic Empowerment	ECO_1	0.755
	ECO_2	0.822
	ECO_3	0.801
	ECO_4	0.767
	ECO_5	0.760
Female Entrepreneurial Intention	FEI_4	0.700
	FEI_5	0.714
	FEI_6	0.798
	FEI_7	0.793
	FEI_8	0.809
Motivation for Female Entrepreneurship	FEM_2	0.872
	FEM_3	0.893
	FEM_4	0.910
	FEM_5	0.888
	FEM_7	0.713
Physical/Material Well-being	MWB_1	0.748
	MWB_2	0.686
	MWB_3	0.686
	MWB_4	0.772
	MWB_5	0.790
Psychological Well-being	PSY_1	0.845
	PSY_2	0.864
	PSY_3	0.822
	PSY_4	0.772
Socio-Political and Legal Empowerment	SPL_3	0.598
	SPL_4	0.796
	SPL_5	0.842
	SPL_6	0.825
Social Well-being	SWB_1	0.842
	SWB_3	0.761
	SWB_4	0.815
	SWB_5	0.845

Table. 3: Construct Validity Discriminant Validity

The discriminant validity test was done in two ways, (Fornell- Larcker Criterion) and Heterotrait-Monotrait Ratio (HTMT).

1. The (Fornell- Larcker Criterion)

The criterion of the test is a greater square root of AVE for each construct than its highest correlation with any other construct (Fornell & Larcker, 1981). Table 4 shows that the sloping values (square root of AVE of the particular constructs) are greater than the other values in the rows and columns (ranging from 0.734 to 0.827) where the constructs are positioned. It is the confirmation of the discriminant validity of the outer model.

Variables	1	2	3	4	5	6	7	8
Economic Empowerment	0.782							
Empowerment in Decision-Making Power and Autonomy	0.534	0.812						
Female Entrepreneurial Intention	0.407	0.684	0.764					
Motivation for Female Entrepreneurship	0.429	0.267	0.369	0.827				
Physical/Material Well-being	0.410	0.248	0.359	0.733	0.734			
Psychological Well-being	0.329	0.276	0.264	0.407	0.393	0.827		
Social Well-being	0.221	0.126	0.199	0.545	0.614	0.365	0.817	
Social and Political Empowerment	0.366	0.208	0.341	0.559	0.636	0.379	0.477	0.772

Table 4 (Fornell- Larcker Criterion) in bold

Similarly, the HTMT test suggests that the values should be less than 0.85 (Henseler et al., 2015). The table indicates a strong discriminant validity, as each bolded value (ranging from 0.424 to 0.846) on the diagonal is less than 0.85.

0.845	0.896	0.683
0.834	0.889	0.667
0.825	0.879	0.596

2. Heterotrait-Monotrait Ratio (HTMT)

Variables	1	2	3	4	5	6	7
Economic Empowerment							
Empowerment in Decision-Making Power and Autonomy	0.618						
Female Entrepreneurial Intention	0.457	0.718					
Motivation for Female Entrepreneurship	0.488	0.512	0.645				
Physical/Material Well-being	0.421	0.432	0.456	0.846			
Psychological Well-being	0.432	0.443	0.454	0.465	0.676		
Social Well-being	0.443	0.454	0.465	0.476	0.487	0.687	
Social and Political Empowerment	0.454	0.465	0.476	0.487	0.498	0.509	0.718

Table 5 Heterotrait-Monotrait Ratio (HTMT) in **bold** are the square root of AVEs

Path Coefficients Table (Mean, Standard deviation, and T values)

Variables and their Relationship	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values	Hypotheses
Motivation for Female Entrepreneurship -> Female Empowerment	0.380	0.376	0.062	6.179	0.000	Supported
Female Entrepreneurial Intention -> Female Empowerment	0.478	0.483	0.050	9.560	0.000	Supported
Female Empowerment -> Family Wellbeing	0.572	0.571	0.062	9.194	0.000	Supported
Motivation for Female Entrepreneurship -> Family Wellbeing	0.218	0.218	0.054	4.049	0.000	Supported
Female Entrepreneurial Intention -> Family Wellbeing	0.274	0.274	0.027	10.111	0.000	Supported

Table 6: Data processing analysis of SEM using the bootstrapping

To evaluate regression hypotheses, the path analysis was conducted using the PLS-SEM model. The results in Table 6 indicate that motivation for female entrepreneurship significantly positively affects female empowerment ($\beta = 0.380$, C.R = 6.179, $p < 0.01$). The second hypothesis was accepted as the female entrepreneurial intention to stay in business significantly positively affects female empowerment ($\beta = 0.478$, C.R = 9.560, $p < 0.01$). The mediator which is female empowerment significantly positively affects family well-being ($\beta = 0.572$, C.R = 9.194, $p < 0.01$), accepting the hypothesis. Female empowerment partially significantly mediates the relationship between Motivation for female entrepreneurship and family well-being ($\beta = 0.218$, C. R = 4.049, $p < 0.01$). Female empowerment partially significantly mediates the relationship between female entrepreneurial intention and family well-being ($\beta = 0.274$, C. R = 10.111, $p < 0.01$). Hence, all regression and mediation hypotheses are supported. The model demonstrates that there is partial mediation between the independent and dependent variables as both the independent variables have a significantly positive effect on the dependent variable in the study (Prado et al., 2014). The bootstrapping process is restricted to a maximum of 2000 iterations, resulting in a 95% confidence interval. The confidence intervals for the lower and upper bounds are

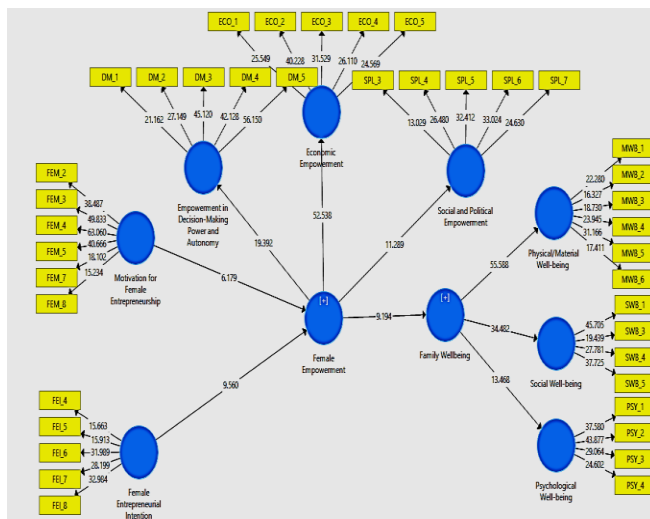


Figure 2: (Path Diagram): Significant test by using the bootstrapping Path Diagram (Structural/Inner Model) The path diagram is the pictorial illustration of the structural model in the PLS-SEM model. It makes model interpretation easy and well-understood (Hair et al., 2013).

0.099 and 0.238, respectively. Based on the fact that the confidence interval did not cross zero, it can be inferred that there is a notable indirect effect.

R-Square Statistics

Variables	R Square	R Square Adjusted
Female Empowerment	0.508	0.505
Economic Empowerment	0.721	0.721
Empowerment in Decision-Making Power and Autonomy	0.576	0.575
Social, Political, and Legal Empowerment	0.439	0.438
Family Wellbeing	0.327	0.326
Physical/Material Well-being	0.775	0.774
Social Well-being	0.678	0.677
Psychological Well-being	0.468	0.466

Table 07: R-Square and adjusted R-Square Table 07, the model, of female empowerment with the value (R²- 0.508) states that 50.8% variance is explained by the predictor. The value of economic empowerment (R²- 0.721) indicated 72.1% of the variance explanation by the predictor. This reflected a strong predictive accuracy. Empowerment in decision-making and autonomy with the value of (R²- 0.576) has a moderate predictive accuracy, explaining 57.6% variance by the model. With the value (R²- 0.439), the social-political dimension indicates a moderate predictive accuracy, defining 43.9% variance by the predictive in the model. The value of (R²- 0.327) for family well-being indicates that 37.7% of the variance is explained by the predictor. Material well-being with a (R²- 0.775) value, indicating that the predictor is explaining around 77.5% of the variance in the model. The same is the case with social well-being where the value of (R²- 0.678) indicates a substantial predictive accuracy as the model explained 67.8% variance in social well-being. The last variable Psychological well-being has a (R²- 0.468) value reflecting a moderate predictive accuracy as 46.8% of the variance is explained in the model.

Discussions

A positive relationship was found between the variables, supporting all the hypotheses. It was found that female entrepreneurship has a positive impact on female empowerment and family well-being. The same is the case with female entrepreneurs’ intentions to remain in the business to gain empowerment and family well-being.

Almost all the participants liked to work from home, with flexible work-family hours, in a secure environment, and staying next to their children. Many female entrepreneurs belong to tribalism and were not either allowed or willing to go outside the home to earn money. Hence the home-based enterprise was considered an honorable way of earning. 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. Moreover, these female entrepreneurs were also reluctant to contact or trust male customers.

There was more than one factor of motivation that facilitated females to start an enterprise. The findings reveal that poverty or economic factors from the push category and utilization of skills, talent, and knowledge from the pull category, at the same time, evolved in making females start their businesses. A skilled female, who wants to eliminate poverty by utilizing her skills, gets inspiration and motivation to start an enterprise, thus there was a mix, between the two lines.

From the early age of fifteen to sixty and above, any female could have initiated some sort of enterprise as 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.

The residential area was also an important factor. Findings show that females from urban areas tend to be more motivated than those from rural areas, possibly due to the facilities available to them. The accessible marketplace makes it easy for them to start a business and work to grow it.

A supportive family was another factor identified in the findings. Results reveal that females with supportive family members were inclined to start and grow the business. They were not bothered to sell their products, arrange transport, bargain, or travel to the market for purchases.

Material status was found to be a significant motivational factor for female entrepreneurs. Married women tended to be more conscious about having an independent income. They had to help their spouses in meeting the daily necessities.

Financing was found to be a big challenge. Unfortunately, females in this sample population were not benefitting from any schemes of government or non-government organizations. Unfamiliar with microfinancing loans, almost the entire sample population was not availing of any type of loans whether from the government or non-government organizations or banks.

Conclusions

It was concluded that female entrepreneurship has a significant impact on family well-being. A female gets power through her enterprise through which she can make autonomous decisions. 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. Females intend to grow their business to a sustainable and manageable point. Nevertheless, they face severe challenges in the conservative social system, no government support, 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.

It is to conclude that although female entrepreneurship has a significant impact on the attainment of empowerment, the importance of social-cultural norms cannot be bypassed. The meaning and concept of empowerment here, in this region is different than it is understood generally in the other areas of Pakistan. Females are considered a respectful entity of family and the tribe they belong to, it is, therefore, one may understand that empowerment does not merely mean autonomous mobility or freedom of speech. A woman here can solve the big tribal feuds, and disputes but may be unable to buy peer of shoes. It shows that they are very empowered in some domains while suppressed in others.

It is concluded that over time, through education attainment and social media, the social setup has seen many changes and a marginal number of females are running their businesses successfully with the help of their family members. The chapter concludes with an overview of family well-being through the enterprise. It was found that female entrepreneurship has a significant impact on family well-being, whether it be social, material, economic, or psychological well-being. Based on the findings, it is concluded that there is great potential for development in this sector. Through little directive efforts, small and steady steps, and teamwork, sustainable development can be brought into the lives of female entrepreneurs in Balochistan province.

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. A qualitative study can be conducted to have in-depth insights into the phenomena.

Traditional embroidered goods within home-based entrepreneurs were considered as subjects of the study ignoring other small enterprises such as shop-keeping, fisheries, livestock, poultry farming, and beauty parlors. Meanings from different linguistic backgrounds' responses to semi-structured questionnaires might be extracted subjectively.

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