

Factors Affecting the Entrepreneurial Women Autonomy and her Contribution on Domestic Budget

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ABSTRACT:

Human power and capital are the essential components for the growth of any economy; hence Women are being recognized as a productive member of the society. This research was designed to explore the factors which were affecting the contribution of entrepreneurial women in domestic budget. It analyzed the autonomy of women at domestic level. Nature of study was quantitative; the population was entrepreneurial sector of Lahore city. Data was collected through structured questionnaire which were distributed among 500 entrepreneurial women of Lahore. After applying OLS technique, it was concluded that the women's characteristics have positive impact on her contribution in domestic budget as compared to husband's characteristics. The size of family did not influence her contribution, instead poverty does. The result also showed that most of the women had autonomy in making decision regarding health, household purchases and visiting family and friends. Owing to women autonomy, it had a positive contribution towards domestic budget.

Keywords: Entrepreneurial women of Lahore city, women's contribution to domestic budget, women's, Husband's and family Characteristics, women's autonomy.

1. INTRODUCTION:

There is a positive link between development and women's participation in labor market. Women comprise nearly half of the world population which makes their contribution powerful. In countries like Pakistan morals, customs, culture and ideologies have greater influence on women participation in working outside. Due to rising population and up gradation of living standards, it is hard to get all the necessities of life under a single headship. Therefore, Men and women have to work side by side in order to achieve the comforts of life.

Researchers have paid attention to an emerging area of women's entrepreneurship, however no study has been found on Entrepreneurial sector to find out the factors which have impact on women's participation in domestic budget and as per my finding no one has tested the impact of women's autonomy on her participations in domestic budget in Pakistan. So, this is the clear gap and contribution of the study which will explore that either Entrepreneurial woman's autonomy has positive impact on her contribution in domestic budget or not.

Based on the gap of previous studies the objectives of the study were to analyze the impact of age, education and income of women; education and income of husbands, family size, poverty status and the impact of autonomy on women's contribution in domestic budget. The study has suggested suitable measures and a plan of action for the betterment of women's contribution in the household income.

To earn livelihood for his family women take step forward in order to support and this study focused on those factors which influenced women to take participation in labor market. This study will help to analyze the role of education and policy maker in order to make policy and measures for betterment of Women's Entrepreneurship. This study will not only determine the role of education but also assist the policy makers to design policies and take measures regarding women entrepreneurship.

2. REVIEW OF LITERATURE :

Agarwal, Pant, & Singh, (2016) explored that employed women contributing a considerable amount in their family and were more empowered than unemployed. Patil & Farooqui, (2016) analyzed and concluded that working women had more autonomy in decision making for household decision and freedom of movement than others who were not working. They also analyzed that the joint family system were more supportive for working women. Self, (2015) discussed that few women had sole autonomy and many women reported that they took decision with their husbands. Moreover, it was also observed that decision of women was also affected by the presences of mother-in-law.

Debnath, (2015) observed that in developing countries most of the people live in joint family system. The level of women autonomy on nuclear and joint family and participation of women in labour market, the effect of income, caste and region was observed. Result showed that women living in nuclear system had more decision-making power. Khan, Maqsood, & Ahmad, (2015) explored the factors which affect decision making of working women. The results showed that difference in age, profession, family type significantly affect the decision making of women.

CHARACTICS OF WOEMAN, HUSBNAD AND FAMILY FACTORS

Abdul, Awan, Faridi, & Abbas, (2015) explained the factors of women empowerment in D.G Khan and its allied area. Primary data was collected with simple random technique and by

regression techniques result showed that in order to empower women there were some restrictions like education level, media access, bank account and the rights of women in Islam. It was observed that women in urban area who had opportunities were more empowered than those who lived in combined family or who were afraid from their father or partner. In tribal areas only, married women were empowered. It was concluded that if policy maker would not give attention for women development the nation will be stay behind and backward. Awan, Nadeem, & Rashid (2015) investigated factors which affect women labour force supply in Rajanpur. The results showed that family type, number of children and purdah restriction had negative impact while family size, health status of husband and source of income have significant positive influence on women's contribution in labour force supply. Result concluded that main reason for women to indulge in Women Labour Force was financial constraint. Chen, Shao, Murtaza, & Zhao, (2014) examined the factors which influenced rural and urban married women of China to participate in labour force from individual and family perspective. The results showed that for urban women individual factors had significant impact while for rural women family factors had significant impact for their involvement in labour force activities. Whereas in general, age has insignificant impact and education has significant positive impact for women's participation.

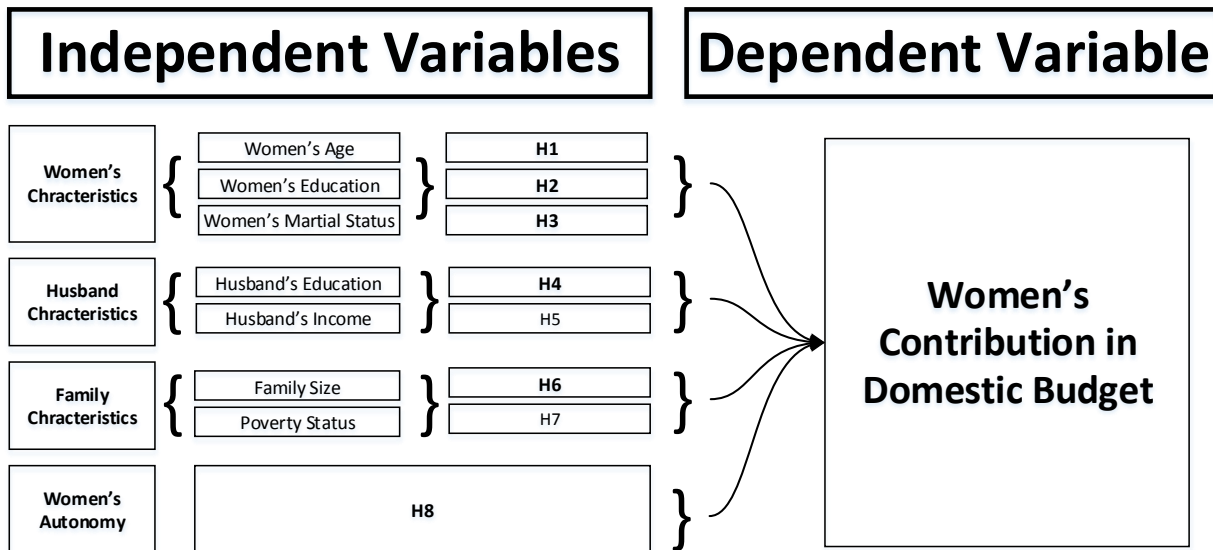
Faridi & Rashid, (2014) explained the factors which had effects on educated women's participation in labour force. A survey in Multan was conducted, in which the data was collected from the women who fall in the age group of 35-54 and found that urban women's level of earning was linked with their education and increment of each year, while the number of children had negative impact. However, age and education of women had positive effect on working hours.

Shoaib, Latif, & Usmani, (2013) observed the working women economic contribution and their decision making at domestic level in Bhimber –AJK. The result showed that the women who were contributing at domestic level have more decision-making authority, but still there's a need to improve the autonomy of women.

A study conducted by Ojo, & Wurani, (2013) in Nigeria analyzed the factors which affect women's contribution in household welfare. Result showed that female contribution was less than 30% of their income for the welfare. Mostly female contributed for the domestic food, for the children's well-being and education. It was also observed that women's income and age had significant factor for domestic welfare.

With the help of above literature conceptual model was derived

2.1 Conceptual Frame Work :



3. METHODOLOGY

3.1. Research Design

It was a quantitative study. The nature of the study was cross sectional as data was collected at a particular time. A pilot study was conducted on the women of entrepreneurial sectors of Lahore Pakistan. After validation of results, survey was instrumented. 500 questionnaires were distributed to many entrepreneurial women who were running their business. Only 287 responses were found corrected in order to use for further study.

3.2. Measure

The questionnaire regarding women, husband and family characteristics was adopted from Abdul, Awan, Faridi, & Abbas, (2015) while questions about women's autonomy was adopted from Acharya, Bell, Simkhada, van Teijlingen, & Regmi, (2010). Sampling technique was used in order to collect the data from entrepreneurial sector by personal visit, web based and telephonic survey. To measure women's autonomy of 4 items 5point likert scale was used. Responses from women were taken in form of: 1. "strongly disagree", 2. "disagree", 3. "Neutral", 4. "agree" and 5. "strongly agree". The Cronbach 's Alpha of this scale was 0.897.

3.3. Estimation Technique

Multiple models have been used in order to estimate contribution of women in labour force. Few of them use OLS technique. It suggests a complete framework for empirical findings. OLS is used to find out the causal relationship between dependent and independent variables. Many researchers applied probit and logit model but in that case the dependent variable was not in continuous form. In this model OLS technique is used because of clear causal relationship exists between variables, although there are independent dummy variable which deal in (0, 1) but our dependent variable was continuous so OLS will be the best fit for this model. (Awan et al., 2015)

used ordinary least square model to estimate women’s support in budget of household in district Dera Ghazi Khan. (Bano et al., 2012) also applied OLS technique to estimate that what are the influencing elements which motivate women to contribute in family budget in Layyah District.(Faridi, 2011) Estimate efforts of women for family survival by using OLS method. Khan and Khan (2009) analyzed that how socio-economic factors influence women in order to contribute in domestic budget by using OLS method.

OLS techniques were explored by a German mathematician Carl Friedrich Gauss (1777-1855) and Markov (1856-1922) based on linear estimation. This study helps to find causal relationship between variables by minimizing sum of square of deviation. In this model women contribution is measure in form of income per month. Where it is function of many other socioeconomic variables

$$Y_i = f(X_1, X_2, X_3, X_4, \dots, X_n).$$

The general function is as:

$$WCIDB = f(X_1, \dots, X_n) \dots \dots \dots (1)$$

The function is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3, \dots, \beta_n X_n + \mu_i$$

β_1, \dots, β_n , the coefficients are known as the partial regression coefficients, μ_i is error term and α is a constant term showing the impact of all excluded or omitted variables.

b) The Specified Model

Our specified model is illustrated by the following function:

$$WCIDB = f [WAG, WE, WM, HE, HY, FS, PS, WA]$$

$$WCIDB = \alpha + \beta_1 WAG + \beta_2 WE + \beta_3 WM + \beta_4 HE + \beta_5 HY + \beta_6 FS + \beta_7 PS + \beta_8 WA + \mu_i$$

The variable explanation is given in the following table

Table 3.1 Measurement of Variables

VARABLES	
DEPENDENT VARIABLE	
WCIDB {Women Contribution In domestic budget } Ratio of woman's monthly income for household to the total household income.	
Independent Variables	
<i>WAG</i> {women's age }	<i>Her age in completed years</i>
<i>WE</i> {women's education }	<i>Her education in completed years</i>
<i>WM</i> { women's marital status}	<i>1 if she is married, 2 otherwise</i>
<i>HE</i> {Husband's education}	<i>Husband's education in completed years</i>
<i>HY</i> {Husband's earned income}	<i>Husband earned income in Rs. Per month</i>
<i>FS</i> {family size}	<i>Number of all members of household</i>
<i>PS</i> {Poverty status}	<i>1 if every person is earning equal to 20,000 ,0 otherwise</i>
<i>WA</i> {women's autonomy indecision making	<i>{health care, making major household purchases, Making daily household purchases, visiting family & friends}</i>

4. DISCUSSION AND RESULTS

Table 4.1. Descriptive Analyses

	WAG	WE	WM	HE	HY	FS
PS	WA					
Mean	25.2300		12.7456	.6516	9.0035	22048.7805
Std.Dev	4.90925	2.42685		.47731	6.87526	20244.77115
Skewness	0.902	0.294	-.640	-.382	.791	0.853
.483	.000					-
Kurtosis	0.844		-.815	-1.602	-1.365	1.0971
Maximum	42.00	20.00		1.00	20.00	100000.00
Minimum	17.00	8.00		.00	.00	.00
4.00		.00	12.00			

Table 4.1 shows that the mean value of women's age (WAG) is 25.2300 with minimum age 17 and maximum age 42 while its standard deviation is 4.90925 and its value of skewness .902

shows positively skewed and kurtosis .844 which is platykurtic distribution. In the same way women’s education(WE) mean value is 12.7456 with minimum education is 8 years while maximum education is 20 years with 2.42685 standard deviation while .294 value of skewness shows positively skewed distribution while kurtosis value is -.815 which shows playtkurtic distribution. Women’s marital status(WM) mean value is .6516 with .47731 value of standard deviation with minimum value is 0 while with 1 maximum value the value of skewness is-.640 which shows that distribution is negatively skewed while with -1.6012 value of kurtosis shows playtkurtic distribution. Husband’s education (HE) mean is 9.0035 while Std.Dev value is 6.8705 here the maximum education value is 20 and minimum is 0 while skewness value is -.382 shows negatively skewed distribution while kurtosis value shows -1.365 shows playtkurtic distribution. Similarly, the mean value of Husband’s income (HY) is 22048.7805 and the Std.Dev value is 20244.77115 the value of skewness is .791 shows positively skewed distribution while value of kurtosis is1.0971 which is also less than 3 shows playtukrtic distribution while maximum value is 100000.00 with minimum .00 values. Family size (FS) mean is 7.5366 and the standard deviation is 2.38099, whereas the value of skewness is.835 which is also positive while kurtosis is again less than 3 which is.114 shows platykurtic distribution here the maximum family members are report 16 while minimum were 4. Poverty status (PS) mean value is .6167 and the Std.Dev value is .48703 while the value of skewness is negative which shows negatively skewed distribution -.483 while the value of kurtosis value is also negative -1.779 shows platykurtic distribution with maximum value 1 and minimum value .00. Lastly Women Autonomy (WA) mean value is16.2613 and the Std.Dev is 2.11835 while the value of skewness is .000 which shows complete normal distribution while the value of kurtosis is .476 shows again palytukrtic distribution with maximum value 20 and minimum value 12.

Table 4.2. Model summary

R	R Square	Adjusted R Square	F Change	Sig. F Change
.536	.287	.255	8.916	.000

Durbin-Watson

1.873

Table 4.2 depicted that .287 means 29% of deviation in dependent variable is because of independents variables(WAG,WE,WM,HY,HE,FS,PS,WA) . The F-test is applied to check the over-all model fitness of good which is significant and although the value of R and adjusted R square is although low but it is acceptable for cross sectional data. **The value of Durbin- Watson is 1.873 which also shows that there’s no auto co-relation in the data.**

*Table 4.3. OLS Estimates:
Co-efficient*

Variables	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		

(Constant)	.396	.151		2.617	.000
WAG	.002	.001	.081	1.196	.233
WE	.010	.004	.293	2.896	.004
WM	-.136	.076	.114	1.784	.076
HY	-1.954E-006	.000	-.336	-4.025	.000
HE	-.345	.133	-.257	-2.593	.010
FS	-.004	.003	-.111	-1.476	.142
PS	.069	.015	.381	4.537	.000
WA	.008	.003	.191	2.948	.004

Table 4.3 shows the factors presented in OLS model affect entrepreneurial women's contribution in domestic budget in Lahore Pakistan. The intercept term is positive and significant which shows that there is larger impact of excluded variables.

In this study there exists a non-linear relationship between age of women and her contribution it may be because at first women participate more but with the increase in age her participation level decreased. Our results show that age of women in completed years is positive and insignificant. the result is consistent with the study of (Awan et al., 2015; Chen, Shao, Murtaza, & Zhao, 2014) where age has no significant impact on women's participation.

Women's education is significant and positive shows that with the increase of women's one-year education her contribution in domestic budget will increase .293% times. Our results are consistent with(Awan et al., 2015; Chen, Shao, Murtaza, & Zhao, 2014; T. Khan & Khan, 2009). The reason to include this variable is also important to highlight the importance of education for entrepreneurial women as they will be more educated they can work at high level or can enlarge their business activities. With the help of this variable result we can generate polices to improve education level for female because with the improvement of education level the living standard will also be raised.

In this study it has been observed that mostly married women got married in early age and have less education or are involved in low entrepreneurial; while the unmarried girls are more qualified and the impact of education has drastic result on their contribution. So, our results show that there exists insignificant but positive relationship between marital status and women's contribution to domestic budget which shows that with the one unit increase in marital status her participation in domestic budget will increase .114 times results are consistent with the study of(Awan, Faridi, & Abbas, 2015).

The result shows that if one year increases in husband's education it will decrease women's contribution.257 times. These results are showing that even with the high level of husband's education they did not allow their female to go out. This also depicts a picture that uneducated person allows their female to work in order to support their family as they did not get enough income to lead a balanced life. It also shows that uneducated people have larger family and are poorer than educated ones. It shows that poverty has a significant role in women's contribution. Our results are consistent with the study of (Awan, Faridi, & Abbas, 2015).

Our result shows that there exists negative association between husband's income and women's contribution to domestic budget. It is statistically highly significant where negative sign shows that as 1 unit increase in husband's earning, women's contribution will decrease .336 times, results are consistent with the study of (Abdul & Awan, 2015; Hussain, Rabbi, & Ali, 2012).

Family size means all the family members including prime age children, younger children, adults and old age members of the family. In case of joint family system, the family size will be larger or vice versa. Our result stated that there exists negative and insignificant relationship between family size and women's contribution which states that with the increase in family member or number of dependent, the women contribution will be decreased by .111 times. Our results are consistent with the study of (Bano & Faridi, 2012; Chen et al., 2014; Hussain et al., 2012).

Poverty status is the situation of the family which is measured by the per capita income of the family member if they are earning 20,000 or not. With the help of these we can generate a poverty line that the person who will response in negative will be living below the poverty line and if the answer will be in yes then that family will be above poverty line. This variable is helpful because literature shows that due to poverty level women are involved in business or paid work activity so that they can support their families. It is observed that extremely poor condition of families enforces women to participate.

The result showed positive and significant relationship between poverty status and women's contribution. The family's per capita income is less than 20,000 are considered poor and women belonging to these families contributes more. This shows that increase in one unit of poverty will increase women's contribution .381 times. Our results are consistent with the findings of (Abdul, Awan, Faridi, & Abbas, 2015; Bano & Faridi, 2012; Faridi & Rashid, 2014).

It has been measured that those women who are having autonomy of making decision are contributing more in domestic budget. It is also observed that these women have choice to do work who have autonomy. The results showed that there exists significant positive relationship between women's autonomy and their contribution in domestic budget. The results show that if women autonomy increases one unit, it will lead to increase in women contribution by .191 times. Our results are consistent with the study of (Awan et al., 2015; Arooj et al., 2013; Chen et al., 2014; Shoaib et al., 2013)

5. CONCLUSION:

The study was based on empirical survey carried out on entrepreneurial sector of Lahore Pakistan. The socio economics and demographics factors showed that there were different factors which effected entrepreneurial women autonomy and their contribution in domestic budget. Questionnaire was used to collect the data. The finding shows that women' age, education and poverty status gave positive impact on her participation in domestic budget, while husband's income, education and family size have negative impact on her participation on domestic budget. The result of women autonomy showed that there was positive impact of women's autonomy on her participation in domestic budget. It was concluded that mostly women were agreed that they had autonomy for making daily or major purchasing decision of house hold for health and to visit family and friends decision. It was also concluded that women empowerment made the women concerned about their participation in decision making and in domestic budget.

6. Policy Recommendation and Future work:

Entrepreneurship is an emerging field of these days. Female are entering in this field due to many reasons. This analysis will be useful in order to motivate the entrepreneurial women because women's participation in business will not be only beneficial for them or for their families but it will also be helpful for the economy.

The result shows that if the level of education increases it will have positive impact on women's contribution. This study will also help the policy makers in order to make policy and measures for betterment of women's entrepreneurship.

Policy recommendations and future work are given below:

- In order to motivate women many policies regarding entrepreneurial activities, investment plan should be provided and invisibility of this sector should be removed.
- Government should make some policy or programs in order to increase the educational level of female.
- Remove Gender disparity and take steps to decrease poverty level.
- *Organization like "SEWA (Self Employed Women Association) and WWF (Working Women's Forum)" should be introduced in Pakistan.*
- For future researchers
- Only entrepreneurial sectors have been chosen in this study, in future the researcher can be done on both formal and informal sectors.
- The study can be done in comparison of one country to other country and one more important conclusion can be drawn which shows that in which country women are having more decision making ability or the level of women's contribution in domestic budget.
- Only quantitative technique has been applied in this research. It is suggested to use mixed method approach or qualitative method in order to get more accurate response from the entrepreneurial women.
- As this research was restricted to SME'S entrepreneurial activity, in future large scale enterprise can also be included.

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