

Women Entrepreneurship and Household Wellbeing: An Exploratory Study of Khyber Pakhtunkhwa

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Women entrepreneurship is getting an ever increased attention in the recent era. Women entrepreneurs are appearing as potential players in Pakistan's economy. Women are more than 50% of the national population and are economically utilizing their potential that not only leads to individual growth but household wellbeing. Literature has mostly documented the gender bias, the opportunities and constraints faced by women entrepreneurs. However, how significantly these women entrepreneurs contribute to the wellbeing of their households have not been explored yet. Therefore, the current paper attempts to explore the role of women owned entrepreneurial ventures in their household wellbeing in Khyber Pakhtunkhwa, Pakistan. A Qualitative approach is adopted to conduct the research study. Primary data is collected through face to face in-depth interviews with 30 women entrepreneurs through purposive sampling technique. The research study explored that women entrepreneurs are making significant contributions towards the education, health and raising living standards of their households thereby, increasing the overall wellbeing of their households.

Keywords: women entrepreneurship, household wellbeing, Khyber Pakhtunkhwa.

Pakistan is the 6th most populous country in the world with a slower GDP growth rate (Yunis, Hashim & Aderson, 2019), coupled with the political and economic instability since independence. Efforts have been made to enhance the living standard and the GDP growth of the country several times and again by various governments, however, no fruitful results have been obtained (Atique & Malik, 2012). Various policies like privatization, controlling devaluation, attracting foreign direct investment and

foreign aid etc. have been adopted to achieve the same, with no desirable results (Mauro, 1995).

Literature has identified several reasons for the slow GDP growth of the economy. Among those, the increasing rate of external debt and thereby, debt servicing (Siddiqui, & Malik, 2001; Atique & Malik, 2012; Awan & Qasim, 2020), low contribution of agriculture sector to the GDP of the country (Azam & Shafique, 2017), Low investment level, the lack of skilled labor and other required facilities are cited to be the major reasons (Ali, Yasir, & Farhan, 2012). Due to slower GDP growth, small levels of investment and increase in population, the country is not capable to absorb the supply of labor from within the market (Afzal, 2009). Thus, job opportunities are not proportionate to increase in population (Rehman, & Siddiqui, 2015), leading to poor living standards of the masses (Afzal, 2009).

Recently, the potential of entrepreneurial activities has been highlighted for the development and growth of developing countries (Acs, Audretsch & Strom, 2009; Ashraf, 2016; Bhuiyan & Lvlevs, 2019). Nations across the world are turning towards entrepreneurship as an engine of economic growth, competitiveness and creation of employment opportunities (Alhothali, 2020). Entrepreneurship has rightly been conceptualized as an engine of economic growth and a key to economic prosperity at global level (Ashraf, 2016). It is recognized as a tool to lift the people out of poverty and promote their livelihoods (Bhuiyan & Lvlevs, 2019).

Like several other countries, Pakistan also appreciates the presence and cultivation of entrepreneurial mind set and culture to cope up the problem of unemployment. Hence, for any country to move on the path of economic growth, it should take entrepreneurship promotion and development at the heart of its national policy (Acs et al., 2009; Alhothali, 2020).

Women entrepreneurship is also getting an ever increased attention in the current era. Scholars and policy makers have realized the importance of the entrepreneurial endeavors of women and are of the view that more like this should come. It is because women entrepreneurs are not less behind in their socio-economic contributions to any country. They have been recognized as the growth engines for the developing economies (Vossenber, 2013). Evidences proved that women are appearing as potential players in Pakistan's economy (Niethammer, Saeed, Mohamed & Charafi, 2007). Incomes earned by women contribute not only to their own wellbeing but their households and thereby to over all nations (Blumberg, 2005). However, the share of women

in labor market in KP is very less due low participation in the formal sector. This lowest rate of women participation in the labor mark can be linked to social and cultural dimensions. Taking in view the culture of KP, women are usually supposed to stay at home and perform their household chores. The traditions of “Honor and Pardah” restrict them from higher education, employment and training opportunities outside the home (Roomi, 2013; Ullha, Ahmad, Manzoor, Hussain, & Farooq, 2012). As many of the women in KP have limitations to work in formal sectors therefore, they prefer to utilize their skills and talent by starting up their own ventures mostly beauty parlors, stitching, knitting, embroidery works and painting etc.

The increasing rate of women in entrepreneurship in Pakistan is showing the attractiveness of entrepreneurship for women. However, despite this increasing participation of women in entrepreneurship, women entrepreneurial talent and potential is still untapped in Pakistan (Roomi et al., 2018). The current research paper thus, aims to explore the contributions of women owned entrepreneurial endeavors towards their household wellbeing.

A Review of the Literature

The subject of entrepreneurship is getting popular among researchers and policy makers since the last few decades. The purpose of this section is to review the extant literature on the subject matter of entrepreneurship, women entrepreneurship, its embeddedness and concept of wellbeing. As the research paper aims to unleash the contributions of “women entrepreneurs” therefore, it seems essential to review the gender specific literature in order to better understand the phenomenon of “women entrepreneurship”.

Gender and Entrepreneurship

For the last few decades an increasing number of women are entering the field of entrepreneurship but still the number of men involved in entrepreneurship is greater than the number of women in entrepreneurship (Parker, 2018). However, if we talk about the need for money and wish to be independent, both are same for both men and women entrepreneurs (Birley, 1988). A wide body of literature suggests that the personal characteristics like self-realization, independence, need for achievement and goal orientation are same for both men and women entrepreneurs however, differences emerged in the way they manage and run their business (Buttner, 1993). The business ventures owned by women entrepreneurs are small however they contribute towards their selves, their households, and the community by creating value to the individual level, business level, household level and community level (Lepeley, Kuschel, Beutell, Pouw, & Eijdenberg 2019). Moreover, women

entrepreneurs are socially and culturally embedded in Pakistani society therefore, women entrepreneurship must be studied in its own right and not with gender neutral theories (Schwartz, 1976).

Women's Motivation to Become Entrepreneur

Motivation and intentions are the most important elements in understanding execution of entrepreneurship. A large number of studies exist on the entrepreneurial motivations of women. (Minniti & Naude, 2009). A wide body of literature identifies the reasons for which a growing number of women tend to become entrepreneurs. However, the choice of becoming entrepreneur is also different for women with respect to developed and developing countries as their choice is shaped by opportunity and motivation in developed countries while in case of developing countries necessity motivates them towards venture creation (Brush & Cooper, 2012).

There are two broad kinds of entrepreneurs of which one is the Opportunity-Driven entrepreneur while the other is Necessity-Driven entrepreneur. An Opportunity-Driven entrepreneur is the one who recognizes opportunity in the form of business idea and exploit it (Udimal, Luo, Liu & Mensah, 2020), in order to prove their identity and abilities (Jamali, 2009). On the other side a Necessity-Driven entrepreneur is the one who is driven by the need of self-realization or other circumstances like lack of job opportunities and financial needs (Kobia, & Sikalieh, 2009; Udimal et al., 2020).

Obstacles in Way of Women Entrepreneurs

Although women entrepreneurship is increasing day by day however there are a number of challenges and obstacles in the way of these women entrepreneurs. The major obstacles among them include lack of finance and market place facilities as well as many social constraints (Sharma et al., 2012). Lockyer (2012) identified lack of training and financial risk as the major obstacles in way of women entrepreneurs. Some other major hurdles are illiteracy of women entrepreneurs in rural areas, lack of risk bearing capability, lack of infrastructural facilities and awareness (Sharma et al., 2012). Though, the financial problems are also confronted by men entrepreneurs very often however these are not always the biggest problems for them (Brush, 1992). On the other side despite of the high level of qualification, expertise and personal abilities, investors and finance providers still hesitate to provide funds to women entrepreneurs. Thus, the lack of financial capital deprived many potential ventures from being opening up (Moriss, Miyasaki, Watters & Coombes, 2006). In addition to this, literature

also identifies the social and cultural norms of the society that further affects women entrepreneurship in Pakistan (Roomi, 2013).

Socio-Cultural Embeddedness of Women Entrepreneurship

The social and cultural norms (informal institutions) not only effect the number of women entering into entrepreneurship and the opportunities they have but also the way these women and other people view their businesses (Lerner, Brush & Hisrich, 1997; Brush, Bruin & Welter, 2009; Welter & Smallbone, 2010). A woman's social responsibility is more towards building strong family relations rather than achieving success, growth and independence in her business (Brush, 1992; Jamali, 2009; Moriss et al., 2006). Children, family and household chores are the primary responsibilities of women (Henry, 2009). Mostly in Muslim countries where the role of women is strictly bound by the religious ideology and cultural norms of the society, women mostly tend to start home based businesses. Ventures creations outside the homes are mostly seen as "Breaking out the norms" of women behavior (Welter & Smallbone, 2010). The literature highlights women entrepreneurship as deeply embedded in social and cultural context. These variable are exogenous and women have very less or no control over changing these (Brush et al., 2009). It is therefore, very difficult to isolate the study of women entrepreneurship from these contexts while exploring the role of their entrepreneurial activities in their household wellbeing.

Towards the Concept of Wellbeing

The concept of wellbeing is repeatedly used in terms of quality of life, physical and emotional feelings, and health (Kingsley, Townsend, Wilson & Bolam, 2013). According to the Millennium ecosystem assessment (MA) wellbeing is a multifaceted state that has five different dimensions i.e. basic needs, health, safety, belongings and freedom to choose and act. All these five dimensions are qualitative in nature as these vary from person to person. (Carpenter, Mooney, Agard, Capistrano, DeFries., Díaz,& Perrings, 2009).

In the first half of 20th century wellbeing was researched quantitatively/objectively but due to the lack of valid results in the second half of 20th century wellbeing was taken subjectively. According to the objective view of wellbeing, wellbeing can be defined without considering individual's own preferences, beliefs and values while the subjective view of wellbeing considers all of these factors important to wellbeing (Schimmack, 2009). Wellbeing no doubt is a subjective phenomenon as people themselves evaluate/ perceive their experiences (Deci & Ryan, 2008; Kumaraswamy, 2007; Diener, Scollon & Lucas, 2009). Wellbeing means different to different

people. Everyone can have his own definition of wellbeing for himself (Frey & Stutzer, 2010). Therefore, the current research study attempts to take the subjective view of wellbeing in consideration. Subjective wellbeing underlines a person's own evaluation of life rather than the expert's judgments (Diener et al., 2009).

The Household Wellbeing

The household is a unit where personal, social and material resources are shared. The members of the household are strongly interdependent upon each other and because of this interdependency the factors which affect one household member will also affect the other members at the household level (Miligan, Sue, Fabian, Coope, & Errington, 2006).

Households are important units of a society. Studying the household wellbeing enables us to understand how different households are confronting different dimensions of wellbeing. It further enables us to understand how they are acquiring and spending resources and the how relationship among members of a household affect each other. Moreover, assets and resources are shared within the household and saving and investment decisions are also taken at the household level rather than individual level (Milligon et al., 2006). Fewer studies have been conducted on the household wellbeing further leaving a big gap in the literature to depict the entrepreneur women's contribution in the household wellbeing. The current research study thus attempts to explore the contributions of women entrepreneurs towards their household wellbeing.

The Conceptual Framework

The conceptual framework of a research study demonstrates visually, graphically or in narrative forms the key concepts to be studied and establishes a relationship among these concepts. It moves the research study on a particular path and the theoretical grounds on which the research is built on (Adom, Adu, Agyekum, Ayarkwa, Dwuma, Abass, & Obeng, 2016). The current section of the research paper thus aims to build a conceptual framework of the important concepts used in the study by explaining and linking them together.

Family life matters to both men and women however, society primarily assigns the responsibility of family and children to women (Lerner et al., 1997; Parasuraman & Simmers, 2001). From the very past women are denied to have access to education, information and tools essential to their development and growth (Shetty & Vasanthi, 2019; Khan, Nasir, Jmashaid,

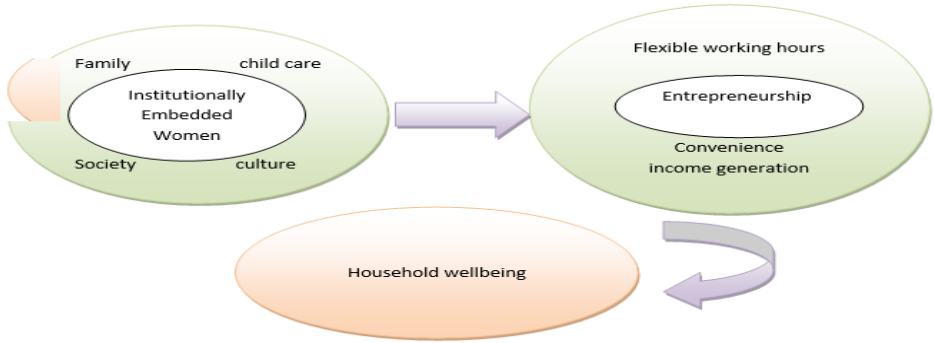
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Omer & Nasir, 2020; Alhothali, 2020). For parents it is more important to have a happily married rather a well-educated daughter (Reis, 2002). This represents women deeply embedded in the informal norms of societies.

The socio cultural environment around the women entrepreneurs in Pukhtun society not only influences their choice towards entrepreneurship but also influences their entrepreneurial attitudes, behaviors, motives of venture creations and obstacles they face in establishing and carrying on the businesses. Thus, their inclination towards “entrepreneurship” is shaped by socio cultural norms of the Pukhtun society, hence, this research takes the informal norms of Pukhtun society into consideration while exploring the subjective wellbeing of the household from the own perspective of women entrepreneurs.

The informal institutions sometimes labeled as normative institutions are deeply embedded with in a society and determine the gender roles within that society thereby, affecting the desirability of entrepreneurship for women, its nature and extent (Welter, Brush & Bruin, 2014). Informal institutions affect both the willingness to act as well as ability to act (Greenman, 2013). Literature shows that societies perceive and define the role of women with respect to family and household responsibilities (Jamali, 2009). Motherhood specifically in the context of household affects women more as compared to men (Brush et al., 2009). This tends women to choose those jobs that give them “convenience” and demand flexible and lesser working hours so that to enable them to accommodate both job and family life (Lerner et al., 1997). Self-employment thus, provides more flexibility and time to women to juggle with her household chores and childcare as compared to formal employment (Parker, 2018). For women, entrepreneurship is the way to earn incomes along with catering household responsibilities that further leads to their household wellbeing. Entrepreneurship provides women with opportunities that lead to financial independence, autonomy and power of decision making (Lok, Kumario & Sim, 2019), that further enhance their personal growth and increases the overall wellbeing of their own selves and their households. A subjective lens of wellbeing is adopted for this research study as the subjectivists look at reality as one’s own perception and not a concrete structure as the objectivists believe (Bahari, 2010). The study also assumes that every women entrepreneur perceives the reality in her own way, so as per perception of subjective wellbeing. The figure 1 represents the conceptual framework of the study.

Fig: 1. Conceptual Framework of the Study



Method

The Qualitative approach is adopted to explore and keenly understand the dynamic phenomenon of women entrepreneurship strongly embedded in informal norms of the society in Khyber Pakhtunkhwa. Qualitative method is best suitable to understand the intangible factors like values, norms, emotions, culture and traditions as understanding entrepreneurship means knowing in-depth about it and meanings attached to this concept (Raco, 2018).

In entrepreneurship researches, many of the research findings are based on rigorous and predetermined assumptions about entrepreneurship that are established prior to conduct the studies (Raco, 2018; Kumar & Pattanayak, 2018). These research studies see entrepreneur as an object and not as a subject who has his/her own unique perceptions and meanings that he/she attaches to his/her unique and multiple realities. Such studies miss the essence of an entrepreneur's experiences from his/her own perspective. Thus, adopting a positivist or objective approach is inappropriate as it will narrow down the richness of the concept (Raco, 2018). Moreover, women entrepreneurs particularly belonging to KP are bound by certain social and cultural limitations in shaping their choices towards entrepreneurship. Therefore, it is not a straight forward or objective phenomenon hence, the research study is difficult to explain in terms of fixed assumptions like that of the positivism. Therefore, the assumptions of interpretivism shall be followed.

Primary data through purposive sampling technique are collected through face to face in depth interviews from 30 women entrepreneurs working in different major districts of KP.

Results

The primary objective of this research paper is to unveil the contributions of women entrepreneurs of Khyber Pakhtunkhwa towards their household wellbeing. The data collected via in-depth interviews with 30 women entrepreneurs in KP, was analyzed thematically. An Intelligent Verbatim transcription style is adopted to translate and convert each single recorded tape in to written document. Initial and merged codes are generated manually to reduce the bulky data and to find what is of interest for the researcher. Themes, subthemes and categories are generated from the merged codes.

The first category discusses the informal norms and values shaping the choice of women towards entrepreneurship in Pakhtun society of KP.

Table 1

Embeddedness of women entrepreneurs in Informal Institutions of the Society

Category	Themes and Sub Themes	Merged codes
Embeddedness of women entrepreneurs in Informal Institutions of the society	Stereotype attitude of society towards working women	Conservative minded brothers
		Non supporting in-laws
	Social perceptions towards women owned businesses	The dilemma of early marriage
		Restrictions on business in commercial area
	Patriarchal culture of KP	Reservations on working with men
		Restrictions on adapting strategic marketing strategies
Elicit factors shaping women’s choice towards entrepreneurship	Work life-family life balance	Family as first priority
	Role of women in family	Time management issues
		Motherhood and child care
	Necessity entrepreneur	Domestic chores
Societal and familial pressure on unmarried women		
Opportunity entrepreneur	Change in marital status	
	Unemployment of father/ husband	
		Financial issues
		Transformation of skill into business
		Self-realization

The above category presents a clear picture of how the women entrepreneurs in KP are embedded in the informal institutions of the society. How cultural values and social perceptions about women affect them and their choice towards entrepreneurship. It is clearly evident that the utmost priority of women entrepreneurs is their family and children.

“My home is my utmost priority. I know If I do a job, my home will be ignored which I cannot afford on any cost. No matter I am earning in lakhs but what if I am not giving time to my children. I cannot tolerate seeing my domestic chores undone and everything around untidy” (Aina)

While being in entrepreneurship, women cannot put their domestic responsibilities on side. This makes the women entrepreneurs as multitaskers while simultaneously coping up with their household responsibilities including child care, taking care of other family members, cleaning, washing and moping etc. as well as their entrepreneurial endeavors.

The data revealed women entrepreneurs in KP are sometimes the only while sometimes a supplementary source of income for their families. In case of only source of income, a better life style, extreme financial crises with in the household, husband’s unemployment, sickness or death leave them with no option other than self-employment (Acs, 2006; Nikiforou, Dencker & Gruber, 2019).

“Definitely women should earn. There may be women who work just for the sake of enjoyment but what will a woman like me do? If there is no one to earns for her children. My husband is sick and not able to earn. He was mentally abnormal before our marriage however, we were not aware about that. I am the only source of income for my family. My sons are not well established yet, they are still studying” (Naseem Akhter)

Women entrepreneurs like Naseem Akhtar are sometimes pushed into entrepreneurship for sake of meeting financial needs of the household while sometimes pulled into entrepreneurship for sake of recognition and realization of self-potential.

“I am not working for the sake of earning only but for realizing my potential and recognition in the society. I have a huge social circle including very honorable people. This gives me satisfaction. (Nosheen)

Either being pushed or pulled into entrepreneurship however, women entrepreneurs in Pukhtun society of KP often known as the custodians of family’s honor carry on their entrepreneurial activities within the limits set by the society for them. Therefore, the phenomenon of entrepreneurship in a Pakhtun society cannot be understood until taking the informal norms of this society into account. Taking in consideration the informal norms, the next category explores the contributions of women entrepreneurs towards their household wellbeing.

Contributions of Women Entrepreneurs towards Their Household Wellbeing

Despite of various cultural and social obstacles, women entrepreneurs are surprisingly making significant contributions towards their household wellbeing (Roomi & Parrot, 2008). The current category is derived from various merged codes and subthemes, providing a picture of women’s contributions towards their household wellbeing.

Table: 2
Contributions of Women Entrepreneurs towards their Household Subjective Wellbeing

Category	Themes and Sub Themes	Merged Codes
Contributions of Women Entrepreneurs towards Their Household Wellbeing	Contributions Towards Household’s Health	Better Physical health
		Better Mental Health
	Contributions Towards Household’s Education	Personal Education
		Education of Household members
		Transition in
		Feeling fresh Being busy keeps active and younger Business aided in dealing health issues Contributions towards family’s health expenditures Mental relaxation Curing depression Business contribution in getting higher education Meeting university transport costs Hostel fee Children’s education in well reputed education institutions Meeting education expenses of extended family members Healthy and good food

	Consumption Pattern	Purchasing luxuries Branded products Traveling northern areas
Contribution Towards Raising the Living Standard of Sample Households	Housing	Purchasing house Purchasing plot Maintenance and repairing of house Payment of house rent Payment of utility bills
	Contributions Towards Household's Expenditures	Day to day household expenditures Daughter's marriages expenses

The above category depicts, women entrepreneurs in KP are making tremendous contributions towards their own as well as their household's education through their small and medium entrepreneurial ventures. Many of the women entrepreneurs revealed during interviews that they are self-financing their education expenses. Many are financing their children's higher education in well reputed education institutions in Pakistan and are making significant contributions in making their future brighter.

"I use my income for paying my children's education costs since their childhood. Now they are studying in semester system which costs heavy amount of fees. I pay all of my children's semester fees. In addition to this, I have to send money each month to my son in Abbottabad. As he has to pay for his food and accommodation etc., so it became a huge amount in total" (Rukhsana)

Not only their children but some of the women entrepreneurs are also financing the education of their family members other than their children.

The data further revealed health of the household as another important indicator of wellbeing. The above category explains the contributions of women entrepreneurs not only towards their own physical and mental health but also towards the health expenditures of their other family members. A number of women entrepreneurs revealed the positive effects of their involvement in entrepreneurial activities on their mental health. Many women entrepreneurs during the phase of data collection revealed that their involvement in entrepreneurial activities is a way out of depressive incidents in their lives.

"In 2017 my mother died with cancer. After 2 months of her death, my father also died. It was the most difficult phase of my life. Within

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2 months I lost both of my parents. I left all my business activities. I was suffering with extreme depression those days. My husband advised me to restart my business activities. I restarted gradually and my business helped me in being out of that severe depression. It keeps me busy and I do not get time to get depress even.

The research further unveils the contributions of business in keeping women away from old age depression. The old age women entrepreneurs experience a happier and healthier life which they won't be experiencing without their involvement in entrepreneurship.

"I am 67 years old but my work is keeping me active and healthy. My work is keeping me away from old age depression. My business is keeping me as active even I forgot my age that is 67 years"
(Jamila Khatoon)

The category further explored the contributions of women entrepreneurs in curing their own as well as family member's physical illness. Thereby, leading to their household wellbeing.

The research study explored the household wellbeing of women entrepreneurs as per their own evaluations of wellbeing. Thus, women entrepreneurs narrated a number of indicators depicting the raised living standards of their households. After a detailed analysis of the data, contributions of women entrepreneurs towards improving their living standards are found as multifaceted. They with their incomes raised through entrepreneurial ventures are improving their living standards in a variety of ways.

Almost all of the women entrepreneurs are contributing a major part of their incomes in their household expenditures. A majority of them have significantly contributed in alleviating the financial crises of their family. For them the basic motivation to start up was to help and financially assist their male counterparts.

"My husband is unemployed since I got married. I also spent days when there was nothing to eat at home. I am very thankful to God that we are also eating better food now. If I leave this work there would be nothing to eat and wear for my children." (Maryum)

The results in the above category explored improvement in the living standards of women entrepreneurs and their households. Among many factors indicating a raised living standard, housing has been found as a major indicator. Many women entrepreneurs from poor families running their small

entrepreneurial ventures disclosed the contributions of their small businesses in paying rent of their houses.

“No this house is on rent. We pay 60,000 per month for this house and credit goes all to my business” (Aina)

In addition to this, many women entrepreneurs who were earlier living in rented houses were able to purchase land and build houses with their own income as income is the core determinant of house affordability (Milligan, Sue, Angela Fabian, Coope, and Errington 2006).

“Yes our new big house is in phase of construction now a days. I will be having a big space for my parlor over there and my business will flourish. I am very excited about that as I can extend my business activities when I will be having a bigger space. No doubt I have contributed a lot in building the house. Without my financial contributions it would not be possible for my husband alone to build our new house” (Sheeba)

It has been found that women through their incomes rose through their entrepreneurial ventures became capable of benefiting their household in a variety of ways.

Discussion and Conclusions

Women entrepreneurship in a Pakhtun society is highly embedded in social and cultural norms of the society. Family, childcare and coping with household chores is the first and utmost priority of women. This tends women to choose those jobs that give them “convenience” and demand flexible and lesser working hours so that to enable them to accommodate both job and family life (Lerner et al., 1997). Self-employment/ entrepreneurship thus, provides more flexibility and time to women to juggle with her household chores and childcare as compared to formal employment (Parker, 2009). The results of the research study explicitly reveal that women entrepreneurs in KP are blessed with immense potential to utilize their abilities and unique skills in entrepreneurship and contribute towards their own as well as overall household wellbeing.

The qualitative research study found that the role of women is changing over years bringing women out of the single term “home maker” to “bread winner” as well. A huge number of women enterprises to financially assist their father/ husband and are earning more than their counterparts. Surprisingly these small ventures have remarkable effects on their household wellbeing (Roomi & Parrot, 2008). Utilizing their entrepreneurial skills, they

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not only achieve a level of satisfaction, self-accomplishment and recognition but contribute their income towards their household wellbeing.

After collecting a huge data-set through in-depth interviews with women entrepreneurs in KP, the research study found a number of interesting insights into women entrepreneurs and their household wellbeing.

Women in KP are often denied from their right to education. In addition to this the increasing cost of education in Pakistan is further making it difficult for parents to send their daughters to school hence, further decreasing women's literacy rate in the region (Mehmood, Chong & Hussain, 2018). However, the research study highlighted the tremendous contributions of women entrepreneurs towards their own as well as household's education. The research explored that women entrepreneurs not only found path ways to finance and avail higher education themselves but are also meeting the education expenses of their children, siblings and other family members. The results highlighted that women entrepreneur's access to adequate incomes earned through their small entrepreneurial ventures, not only influences their options for attaining better education facilities but better medical facilities for their selves as well as sick members of the household. Moreover, the research study interestingly found positive effects of entrepreneurship, on the mental health of women entrepreneurs, making them healthy, active and fresh particularly in the old age. Many are the only source of income for their family meeting the health expenses of sick husband and other household members.

The research study further found a rise in the living standards of women entrepreneurs while living standard being the fundamental indicator of household wellbeing (Milligan et al., 2006). Almost all of the women entrepreneurs are contributing a major part of their incomes in their household expenditures. A majority of them have significantly contributed in alleviating the financial crises of their family. Women entrepreneurs revealed the contributions of their entrepreneurial endeavors in improving and increasing their consumption, household expenditure, housing and other facilities that are mandatory to a better standard of living.

According to the social and cultural construct of Khyber Pukhtunkhwa, Woman's primary responsibility is her family and children no matter how she grows in her business. Despite the traditional attitudes of the society and family priorities of women, still an increasing number of women are attracted towards entrepreneurship to lift their selves and families out of poverty and

contribute towards better health facilities, education and a better standard of living. Therefore, the contributions of women owned entrepreneurial ventures towards their household wellbeing must be recognized and steps should be taken to provide better financial, infrastructural and training facilities to women entrepreneurs in KP however, keeping in mind the social and cultural construct of KP.

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