Empowering Women Entrepreneurs: Unveiling Socioeconomic Dynamics in Urban and Rural Landscapes

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Women play a vital role in the manufacturing and service sectors of industrialized nations, making substantial contributions to the production of goods and services. Similarly, in Pakistan and other developing countries, both rural and urban women contribute significantly to the economy through essential productive and reproductive roles. This research explores the intricate influence of behavior on women's entrepreneurship, aiming to understand the contributions of women entrepreneurs to sustainable economic growth. Key objectives involve evaluating the significance of individual, professional, and environmental factors. The study integrates both primary and secondary sources, utilizing a bespoke questionnaire for primary data collection. Data is gathered from 200 women across Urban and Rural Regions, employing a meticulous random sample technique. Statistical tools such as the Pearson correlation coefficient and the t-test are employed for data analysis. Thematic focuses include gender equality, occupational segregation patterns, and the advocacy landscape for women's social rights. Secondary insights from reputable sources augment primary data, providing depth to the research. The study delves into the impact of religious disparities on female participation and explores women's working hours and workplace rights. Results reveal insights into the occupational landscape and socio-economic characteristics of low-income households in rural and urban areas. Agriculture and livestock play pivotal roles in rural settings, while urban areas face economic challenges. Educational landscapes for women vary in rural areas, emphasizing the enduring significance of joint family structures. Career choices for rural women showcase diversity. In urban settings, higher literacy rates correlate with a preference for professional skills. Despite facing challenges, women contribute significantly to both domestic and productive activities. They shoulder dual responsibilities for family nutrition, health, and education. Respondents' express dissatisfaction with income but recognize the positive effects of economic participation. Challenges include limited opportunities, gender inequity, and high transportation costs. The study underscores the multifaceted impact of women's economic engagement, emphasizing the need for comprehensive support and recognizing women as assets rather than liabilities.

Keywords: Women's Entrepreneurship, Socio-Economic Characteristics, Low-Income Households, Gender Inequity.

Introduction:

Childcare is widely acknowledged as the primary responsibility of women. Mothers dedicate a significant portion of their time to tasks related to childcare, including holding, cleaning, and feeding their children. This places women in the central role of primary caretakers for children. However, the persistent clash between maternal responsibilities and caregiving with economic opportunities necessitates a shift for women to actively participate in economic activities. Consequently, women often find themselves deprived of employment, education,

health, and justice [1].

Recognizing the importance of promoting economic independence for women, the Beijing Platform for Action and Millennium Development Goals emphasize the need for initiatives such as decent jobs, equal non-agricultural employment, possession of productive assets, access to public services, and opportunities. Addressing gender inequities becomes imperative to unlock women's potential and provide them with freedom of choice, fostering social and personal changes in interconnected socio-economic, political, and psychological domains that contribute to the overall empowerment of women [2][3].

Women often face isolation and exclusion based on socio-cultural norms of patriarchy, limiting their access to development and empowerment. Deprived of basic legal rights, restricted from working outside the home, lacking education and skills, facing misinterpretations and implementations of purdah, and experiencing the stigma associated with women's sexuality, domestic workloads, and limited awareness about the market contribute to their dependency on male counterparts, leading to their exclusion from the nation's mainstream development process [4]. Consequently, men receive attention and better opportunities across various domains of life, including food, education, ownership, decision-making, and resource control. Pakistan's Gender-Related Development Index is ranked 120th out of 146 countries, with its Gender Empowerment Measurement placed at 92 out of 94 countries. Most Pakistani women engage in unpaid and unrecognized activities, making them the most underprivileged without compensation or acknowledgment. The exclusion of these women from development plans results in a significant loss of productive potential [5][6].

Rural women, often lacking specific entrepreneurial skills, engage in economic activities to establish livelihoods and self-sufficiency. However, strict patriarchy places the responsibility for fulfilling basic family needs on men, relegating women to primary caretaking roles for family health, nutrition, childbearing, household management, and resource collection. While some government and non-governmental interventions, such as microcredit services, the Benazir Income Support Program, and various organizations, aim to support women in their economic endeavors, challenges persist [7]. These programs focus on strengthening income-generating capacities and national policies to enhance women's income opportunities and mitigate rural poverty. By providing traditional activities, microcredit, improved health facilities, water supply schemes, and skills training, these organizations contribute to rural women's decision-making power, awareness, and economic independence. Similar findings have been highlighted by Hoque and Itohara regarding the role of development organizations in influencing rural women's decision-making in economic activities [8][9]

The economic empowerment of women necessitates a collective effort involving the willingness for change from women themselves, institutional reforms, community modifications, and a supportive economic environment. However, working conditions for women remain challenging globally, leading to increased work burdens, exploitation, and social violence. Regardless of whether engaged in wage work or running their enterprises, women face discrimination and hindrances in various aspects, including the division of labor, customary laws, working conditions, wages, decision-making, political rights, access to information and technology, and law enforcement [10]. Under strict patriarchal systems, women encounter restricted mobility, societal stereotypes, and hindrances that affect their social and economic growth, often leading to adverse effects on their mental, physical, and psychological health. These challenges result from gender disparity and misinterpretation of cultures and religions, causing dissatisfaction and unhappiness among working women, sometimes even more than among non-working women [11].

It is believed that rural women's access to different resources significantly influences household well-being and expands their livelihood options. However, many of these livelihood activities are not considered active employment, as their domestic activities are undervalued and

seldom recognized as productive. Much of their work, including caring for children and older family members, fetching water, and collecting fuel, goes unpaid and unacknowledged, as it is confined to the domestic realm again and again. These women are largely overlooked, invisible, and unappreciated in development policies, resulting in a potentially large untapped economic contribution [12][13]. Consequently, women's significant input is often neglected in conservative agricultural and economic studies, with the exclusive focus being on men's contributions. The root cause of the lack of acknowledgment of women's domestic activities lies in the fact that these activities are rarely considered income-generating and are valued based on non-economic criteria such as gender, posing serious questions about gender equity and human justice [14].

Functional theory asserts that work holds a pivotal position in the economy, exerting a substantial impact on various social processes and being susceptible to influence from other social institutions. The participation of women in diverse activities stands as a significant and valid indicator of a nation's progress in contemporary society. Evaluating the utilization of women in the workforce becomes a crucial criterion for analyzing their performance and activities across multiple economic and social sectors [15]. A scientific and ethical comprehension of these indicators enhances the efficient management and leadership of economic and social issues, fostering the expansion of women's livelihoods and businesses. Empirical evidence suggests that a majority of women in rural areas lack basic literacy skills. Implementing management and planning methods for training and skills development can significantly contribute to economic growth by enhancing national production and fostering economic advancement [16].

The study's problem underscores the increasing significance of the work-family dynamic in society, driven by shifts in employment patterns, increased women's participation in outdoor activities, and prevailing living conditions experienced by working women globally. These factors intensify fatigue and anxiety, coupled with the necessity to provide for and sustain their families, contributing to the heightened awareness of the problem. However, less than 1% of property is held by women, who typically receive compensation for their unpaid work in domestic tasks such as housekeeping, gardening, and childcare [17]. The ruling elite can effectively alter the societal aspects of a community with limited human resources by influencing its ideology. Women's roles in certain rural communities are clearly delineated, with responsibilities limited to managing household affairs and contributing to the family's economic well-being [18]. Women at home assume leadership roles and collaborate with a group of twelve men to oversee various responsibilities, such as managing their affairs and exercising their authority. Promoting ethical behavior and ensuring equitable wealth distribution are crucial for eradicating poverty. Consequently, augmenting the female labor force can positively impact economic expansion, eliminate bias, reduce weekly work hours, increase urbanization, decrease unemployment rates, and reduce weekly work hours. Internationally recognized sources define regular working hours as one hour, with modifications depending on national regulations. For instance, women generally engage in labor for over eight hours each day on a national scale, whereas the average duration is seven hours in the United States and Europe [19]. The standard workday for women in Afghanistan and Japan is eight hours per day. However, these restrictions deviate from the current state of affairs and are specifically designed to cater to the requirements of individuals living in rural areas. Based on data from the International Labour Organization, almost all work is carried out in an informal manner. Moreover, it is observed that developing countries are more inclined towards this practice compared to industrialized ones. Most rural women are employed in the informal sector, leading to a decrease in their economic and political influence within society and the government [20]. Men, including engaged personnel, who acknowledge the capabilities of women, comprehend their role in matters, and establish consistent working schedules, play a crucial role in the advancement of society. Given the significance of human resources and the scarcity of skilled personnel in certain regions, it is

imperative to establish and arrange the required infrastructure to prevent this crucial industry from being neglected. Minimizing resource wasting is of utmost importance, but it is equally vital to ensure that the most current violations are treated fairly [21].

Literature Review:

Throughout history, various economic theories have been proposed regarding women's labor. Generally, these theories posit that women's pay is determined by the supply and demand of the labor market rather than their individual work or the outcomes of specific projects. In essence, compensation is influenced by the availability of labor, governed by factors like market conditions, affluence, diversity, and skill sets of potential workers, as well as property and other guidelines [22].

Cultural and sociological theories of differentiation suggest that during socialization, individuals acquire the understanding that women are primarily responsible for domestic affairs, while politics is predominantly perceived as an area controlled by males. This aligns with the cultural traditions of the MiG Red [22]. The mid-1900s saw the declaration of the Universal Declaration of Human Rights, drawing attention to the unequal distribution of labor between genders concerning social resources. Since the late 17th century and the emergence of modern concepts of citizenship, significant progress has been made in women's rights and increased recognition of their importance, advocated by notable figures such as John Locke [23].

The philosophy of empowerment asserts that women should harness their inherent strength to enhance their influence within both the household and society, overcoming gender-based discrimination and injustice. Worldwide, laws have been enacted to safeguard women, considered a marginalized demographic. Britain, for example, implemented legislation in 1984 to improve the working circumstances of housewives in line with European Union ideals.

The current perception is that women's position in the labor market is characterized by inconsistency and unpredictability. Human resources play a crucial role in directing the industrial process, and work is integral to scientific, industrial, economic, and social progress, interconnected with all facets of society and individuals. However, current research primarily focuses on women's employment and education in Afghanistan and the issue of gender discrimination [24].

The diverse array of professions chosen by individuals, regardless of gender, significantly influences the role of gender within the economy. While the economic value of men's employment can be quantified in relation to the country's economy, the work performed by women in their homes cannot be assessed in a similar fashion. The relationship between family and employment is integral, with both crucial for individuals' welfare and society's overall health. Women's contributions to domestic management, including activities such as culinary tasks, sanitation duties, childcare responsibilities, and more, are fundamental to the success of affluent homes.

Baker's theory suggests that women's domestic labor holds a monetary worth, assigning value to both the family unit and women as individuals. This implies that the time dedicated to domestic tasks is either equal to or surpassing prevailing remuneration in the market. Women's employment not only enhances living conditions but also empowers them to efficiently manage finances, and resources, and make prudent choices, contributing to family achievements and expertise [25].

In a global context, governments are pivotal in facilitating individual growth and success, yet they often delegate economic management responsibilities to citizens and the evolving workforce. The outcomes of this delegation depend on resource availability, with a specific emphasis on women who, in certain regions, face oversight due to their occupations, pastimes, traditions, and behaviors [26]. Recognizing the significance of women's employment in industrialized nations is not a new concept; nevertheless, recent studies by institutions and scholars have delved into this field. Limited educational opportunities and constrained

information access may contribute to the inertia and outdated nature of women's promotion. The following is a succinct summary of key studies on women's employment [27].

The concept of rural sustainability development places paramount importance on unveiling concealed revelations and fostering equitable opportunities. The roles women fulfill in rural areas exemplify their divergence from males in animal husbandry, and agriculture, and their substantial contributions to the domestic economy.

Women's employment in agriculture exhibits a strong and inverse correlation with their perceptions of stability. Research since the 1990s indicates a substantial increase in rural women's participation in the agricultural sector. Despite enhanced practices and increased productivity, social policies often overlook this pattern. Women's involvement in the agricultural sector is often framed as that of producers or entrepreneurs, although research suggests that women perceive themselves more as creators than entrepreneurs [28]. The undervaluation of women's employment outside the home can be attributed to societal perceptions of physical capabilities and a focus on domestic product consumption, promoting economic expansion.

The genetic differences between men and women, with women possessing a homologous pair of sex chromosomes (XX) compared to men's distinct pair (XY), contribute to short-term developmental differences. Gender disparities in employment are influenced by personality and physical traits, with women exhibiting greater activity levels in multiple domains. Research on women's work cultures highlights their higher propensity for group collaboration compared to males, albeit displaying lower commitment to administrative activities.

Hassan Mohammad Ghaffari's research on women's labor market participation reveals a lower likelihood compared to men, attributed to factors like illness, elevated living costs, mid-year marriages, and a proclivity for early retirement [29]. Researcher [28] study underscores women's significant contributions to initiating enterprises, resulting in reduced unemployment, poverty alleviation, and the reintegration of educated men into the workforce. The overarching economic objective for every nation is to ensure the welfare of its population, necessitating opportunities for women's employment and income. Vocational and work-oriented education programs designed for women have increased job opportunities.

Research on fertility rates and women's labor force participation indicates a decrease in fertility rates linked to enhanced productivity and greater economic involvement. Industrialization and urbanization have led to increased women's presence in the workforce, declining involvement in domestic matters, and growing participation in activities outside the household. Studies on women in business development highlight job satisfaction and the pursuit of independence as primary attractions. Research on handling work pressure suggests women's adeptness when spouses actively engage in household affairs, coupled with factors like higher education, equal sharing of responsibilities, job satisfaction, work motivation, experience, and a heavier workload.

As researcher [28] emphasizes the influence of family size on fluctuations in the value added to housekeeping compared to age and education findings on female labor force participation and policy formulation suggest policymakers struggle to establish high priorities for preserving women's dignity and achieving a seamless integration of work and family obligations in enterprises managed by women [30].

Research Methodology:

Research Objectives:

The study embarked on a quest to comprehend the intricate influence of behavior on women's entrepreneurship. Key objectives included understanding the contributions of women entrepreneurs to sustainable economic growth and evaluating the significance of individual, professional, and environmental factors.

Data Collection:

The methodology integrated both primary and secondary sources for a nuanced

understanding. A bespoke questionnaire served as the primary data collection instrument, and collaboration with the immunization team facilitated data gathering from 200 women across Urban and Rural Regions, employing a meticulous random sample technique across diverse employment sectors [31].

Geographical Focus:

The research strategically focused on the Punjab Province, ensuring regional specificity and contextual relevance. The Cochran approach guided the sample selection process, maintaining a sample size of 75%, a confidence level of 92%, and a margin of error of 3%.

Data Analysis:

Utilizing statistical tools such as the Pearson correlation coefficient and the t-test, the study quantified associations between variables and systematically assessed the magnitude of relationships identified during analysis.

Thematic Focus:

The study centered its exploration on three interconnected themes: gender equality within the workforce, patterns of occupational segregation, and the advocacy landscape for women's social rights.

Augmenting Primary Data with Secondary Insights:

Insights from reputable books, reliable news websites, and esteemed scientific publications were integrated to provide a broader context and depth to the research.

Religious Disparities:

The study delved into the impact of religious disparities on female participation, concurrently exploring whether non-Islamic nations with superior working conditions exhibited a comparative advantage in economic indicators.

Women's Working Hours:

Detailed analysis of poll results provided insights into the working hours of women, categorizing percentages based on varying durations of work engagement.

Women's Workplace Rights:

The study systematically examined statistics elucidating the active role of women in manufacturing, with a specific focus on income distribution patterns. Notably, around 75% of women were found to earn a monthly income ranging from 15,000 to 20,000 PKR, significantly contributing to the financial well-being of their families [32].

Results:

The study reveals significant insights into the occupational landscape and socio-economic characteristics of low-income households, particularly in rural areas. Agriculture emerges as the predominant occupation, sustaining 41% of low-income families, followed closely by livestock, which constitutes 30% of household occupations. In rural settings, economic challenges are evident, with 43% of households receiving less than 20,000 PKR per month. The literacy rate in these areas is noteworthy, reflecting the socio-economic disparities. In rural areas, the educational landscape for women is diverse, with 28% receiving no formal education, 39% completing primary education, 31% attaining secondary education, and a mere 2% pursuing higher education.

Table 1: Occupation Distribution in Low-Income Rural Families

Occupation	Percentage
Agriculture	41%
Livestock	30%

Family structures in the studied population predominantly adhere to the joint family system, with 69% of respondents indicating their involvement in such familial arrangements. This underscores the enduring significance of extended family structures in these communities. Exploring career choices for working women in rural areas, the study identifies diverse preferences. Notable occupations include agriculture (42%), farming (25%), handcrafts or

embroidery (8%), stitching (5%), house help (6%), professional careers such as teaching or medicine (7%), and 7% engaging in small business and craftsmanship. This diversity underscores the multifaceted roles rural women play in contributing to their households and communities.

Table 2: Educational Attainment among Women in Rural Areas

Education Level	Percentage
No formal education	28%
Primary education	39%
Secondary education	31%
Higher education	2%

Table 3: Career Choices for Rural Women

Career Choice	Percentage
Agriculture	42%
Farming	25%
Handcrafts or Embroidery	8%
Stitching	5%
House Help	6%
Professional Careers (e.g., Teaching, Medicine)	7%
Small Business and Craftsmanship	7%

In urban areas, the study reveals a higher literacy rate among women, with a predominant preference for professional skills. The labor class in cities receives a monthly income ranging from 25,000 to 40,000 PKR. A notable 49% of respondents in cities have attained higher education, while 28% have completed secondary education, 12% received primary education, and 11% have no formal education.

Table 4: Educational Profile and Career Choices in Urban Areas

Educational Level	Percentage
Higher Education	49
Secondary Education	28
Primary Education	12
No Formal Education	11

Career choices among working women in cities are diverse, including teaching (34%), doctors (18%), corporate sector jobs (8%), IT sector roles (12%), nursing (8%), social media influencing (2%), stitching (6%), running beauty parlors (4%), and managing small businesses (8%).

Table 5: Career Choices Among Working Women in Urban Areas

Occupation/Field	Percentage
Teaching	34
Doctors	18
Corporate Sector Jobs	8
IT Sector Roles	12
Nursing	8
Social Media Influencing	2
Stitching	6
Beauty Parlors	4
Small Businesses	8

The study sheds light on the integral role women play in society, contributing significantly to both domestic and productive activities. These women shoulder a dual responsibility for family nutrition, health, and education, often within the context of family farms. Their daily working hours range from 8 to 12 hours, starting early with domestic chores and ending late. Despite facing challenges associated with household poverty, these women

exhibit a strong commitment to their roles as mothers. Respondent satisfaction is influenced by various factors, including total household income, living standards, expenses, family size, personal savings, and family attitudes, especially those of males.

Table 6: Work Characteristics and Satisfaction

Work Characteristics	Percentage
Job Satisfaction (Extreme)	7.1
Job Satisfaction (Minimal)	32.28
Living Hand to Mouth (Due to Low Income)	30.49

Concerning the pay scale for their produce or services, women express dissatisfaction, with many suggesting that proper marketing services could fetch higher prices for their products. Notably, 32.28% of women report minimal satisfaction with their job's pay scale, while only 7.1% of those working in hospitals or software huts express extreme satisfaction. More than half of the women are living hand to mouth due to low income (30.49%). Factors contributing to low income include limited opportunities, restricted mobility, gender inequity, and high transportation costs.

Despite economic challenges, the respondents recognize the positive effects of their economic participation. Approximately 74% believe that economic participation makes them economically independent, enabling them to fulfill basic needs. Moreover, 61% of women indicate that economic activities help build strong community linkages through product selling, and 39% state that their living standards improve as a result. A substantial 54% believe that contributing to the household economy enhances education opportunities for their children and dependents, showcasing the multifaceted impact of women's economic engagement on various aspects of their lives.

Table 7: Recognition of Positive Effects of Economic Participation

Positive Effects	Percentage
Economic Independence	74
Community Linkages (Product Selling)	61
Improved Living Standards	39
Enhanced Education Opportunities	54

Discussion:

Women play pivotal roles in both productive and reproductive spheres; nevertheless, many development paradigms tend to overlook the intricate interconnection between production and reproduction in their lives. These paradigms often concentrate solely on reproductive roles, reinforcing sex-role stereotypes, or disproportionately emphasize productive roles, neglecting the significant grounding women have in familial responsibilities. It is crucial to avoid overemphasizing one aspect of women's lives and instead provide comprehensive support for both roles, facilitating their complete integration into production and accumulation processes.

The findings of this study provide valuable insights into the occupational and socio-economic dynamics of low-income households in both rural and urban settings. Agriculture and livestock play pivotal roles in rural areas, sustaining a significant portion of households. However, urban areas face economic challenges, reflected in a substantial percentage of households receiving less than 20,000 PKR per month.

Education for women in rural areas exhibits a diverse landscape, with a notable proportion lacking formal education. Family structures predominantly adhere to the joint family system, emphasizing the enduring significance of extended families in these communities. Career choices for rural women showcase diverse preferences, highlighting their multifaceted roles in contributing to households and communities.

In urban settings, higher literacy rates among women correlate with a preference for professional skills. Career choices for urban women encompass various fields, indicating a broad

spectrum of opportunities. In rural settings, women often face challenges such as illiteracy, lack of awareness about their development rights, limited access and control over assets, insufficient decision-making power, inadequate job training, and capacity-building opportunities, and subpar health standards. Demographic, social, cultural, political, and religious factors influence various aspects of women's lives and productivity potential within households, communities, workplaces, labor markets, and at the national level. Many women find themselves confined to their homes or family farms, engaging in domestic and economic activities.

The present study highlights that a significant majority of respondents play a crucial role in supporting their families through both productive and reproductive roles. Despite strict cultural norms restricting some women from working outside the home, they continue to contribute through traditional abilities, skills, and talents, demonstrating their value as assets rather than liabilities. While younger women may face restrictions on going outside with male members, widows or those without earning male members, along with the elderly, are allowed to work outside. Economic activities are perceived as crucial for enhancing household economies and establishing positive social linkages with the community and the wider world.

The study underscores the integral role women play in both domestic and productive spheres. Despite facing economic challenges and expressing dissatisfaction with income, women exhibit resilience and commitment to their roles as mothers. The multifaceted impact of women's economic engagement is evident in improved living standards, community linkages, and enhanced education opportunities for their families. While challenges such as limited opportunities, gender inequity, and high transportation costs contribute to low income, women recognize the positive effects of their economic participation. The study emphasizes the need for comprehensive support, including technical training, credit, fair market access, technologies, and equipment, to enhance income and family prosperity. This comprehensive approach aligns with the overarching goal of promoting gender equity, economic empowerment, and sustainable development.

Conclusion:

In conclusion, this study provides valuable insights into the intricate dynamics of women's roles in both rural and urban settings, shedding light on their contributions to the economy and society at large. The findings underscore the significant impact of women in various occupational sectors, ranging from agriculture and livestock in rural areas to diverse professional fields in urban settings. The research highlights the economic challenges faced by low-income households, particularly in rural areas, where agriculture and livestock emerge as pivotal occupations. In urban settings, the study reveals higher literacy rates among women and a diverse array of career choices, reflecting the multifaceted nature of their contributions. Educational landscapes for women in rural areas exhibit a range of diversities, emphasizing the need for targeted interventions to address issues such as limited access to education and awareness about development rights. Family structures, predominantly joint family systems in the studied population, underscore the enduring importance of extended families in these communities. Despite economic challenges and dissatisfaction with income, the study portrays the resilience and commitment of women in their roles as mothers. The multifaceted impact of women's economic engagement is evident in improved living standards, community linkages, and enhanced education opportunities for their families. However, the study also highlights the existing challenges, including limited opportunities, gender inequity, high transportation costs, and dissatisfaction with income. The call for comprehensive support, encompassing technical training, access to credit, fair market opportunities, and improved technologies, resonates with the overarching goal of promoting gender equity, economic empowerment, and sustainable development. In essence, this research contributes to the broader understanding of the pivotal role women play in societal and economic spheres. The multifaceted nature of their contributions necessitates holistic approaches to address challenges and unlock the full potential

of women in both rural and urban contexts. Future interventions and policies should aim at fostering an environment that empowers women, ensuring their equitable participation in economic activities and enhancing the overall well-being of communities.

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