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Role of Women Entrepreneurs in Poverty Reduction: Evidence from South Punjab

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ABSTRACT

Women entrepreneurs are crucial towards promoting economic growth and poverty reduction especially in those areas that have less resources as it is the case of South Punjab in Pakistan. This paper focuses on the issue of women-led businesses, their effects on household income, job creation, and empowerment of communities in Multan and Bahawalpur districts. The data on 180 female entrepreneurs were gathered on primary data and through the analysis, descriptive statistics and regression were used to evaluate the correlation between female entrepreneurship and poverty reduction. The results indicate that women entrepreneurs have a great impact on increasing household income, creating new jobs, and developing the local economy. The findings present the relevance of specific policies to empower women entrepreneurs in access to finance, entrepreneurial education, and market access to enhance sustainable reduction of poverty in the area.

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Introduction

In developing nations, poverty is a continuing issue, and Pakistan is not an exception as a large percentage of its population is below the poverty line (Hussain & Rehman, 2017). Low economic access and social conservative values in rural areas, such as South Punjab, limit the working capacities of women, which makes women even more poor (Khan et al., 2020). The emergence of women entrepreneurship has become a possible channel of economic empowerment, earning and social development. Women are not only helping households by providing income but developing job opportunities in other people through the creation of small and medium-sized enterprises (SMEs) to encourage overall economic development (Fatima & Rehman, 2018).

There is empirical evidence that women-led businesses contribute immensely to the reduction of poverty by diversifying income and accumulating assets (Sheikh et al., 2020; Shah et al., 2021a, b, c; Ameer et al., 2024). South Asian female businesspeople positively contribute to family well-being by improving children educational and health indicators and developing communities (Rashid et al., 2019). Despite those advantages, female entrepreneurs usually experience some special opportunities such as credit restrictions, business training, and social restrictions, which limit the size and longevity of their businesses (Ahmed & Nasir, 2016).

The role of women entrepreneurs is particularly important in South Punjab where there is a high level of poverty and most of the economy is agrarian. Economic and social empowerment of women through local efforts, such as microfinance institutions and women development projects, is focused on empowering women (Shah et al., 2021). Through such programs, it has been established that women should be able to access financial resources, skill development, and this will help them improve their entrepreneurial potential and allow them to engage effectively in income-generating activities (Khan et al., 2020).

Additionally, women entrepreneurship does not only deal with the economic poverty, it contributes to social power. By doing business, women tend to get the strength to make bigger decisions in their families, have more confidence, and be leaders in their communities (Fatima & Rehman, 2018). The literature helps to focus on the fact that female entrepreneurs tend to invest more in the welfare of the family and community and, in this way, have a multiplier effect on poverty reduction (Rashid et al., 2019; Sahu et al., 2025; Taqi et al., 2021; Shah et al., 2024).

It has its limitations, although there are some benefits to it. At the structural level, there are cultural constraints, mobility restrictions, and poor institutional support of entrepreneurial activities of women in South Punjab (Ahmed and Nasir, 2016). Moreover, women entrepreneurs do not tend to have any market information, networks or mentoring opportunities, which decrease the possibility of business growth. These constraints are crucial and addressing them is crucial in order to maximize the poverty reduction effect of female entrepreneurship (Shah et al., 2021).

Women entrepreneurship is crucial in enhancing economic growth and alleviating poverty particularly in the low resource regions such as South Punjab. The businesses that are operated by women do not only augment household incomes but also generate jobs, enhance family well-being and lead to development of the community. Women entrepreneurs are very resilient and innovative in the way they run their businesses despite the difficulties confronting them as a result of insufficient access to finance, training and markets. They also empower others in the society since they become financially independent in their homes and have the power to make choices in their families. On the whole, the problem of women entrepreneurship support and promotion can be a long-term solution in the economic and social development of the region.

The study will fit in the existing literature because it will give empirical evidence on how women entrepreneurs reduce poverty in South Punjab. It underscores the economic, social and community level advantages of the female-led enterprises as well as the issues that hamper their maximum potential. The findings should be used to inform policymakers, development agencies and the financial institutions on effective measures they can take to empower the women entrepreneurship as a means of poverty reduction in the region.

Literature Review

The entrepreneurship of women has become a matter of great concern all over the world as one of the most important solutions to poverty and economic empowerment. Female entrepreneurs have been found to contribute to the local and national economic growth in addition to household income (Brush et al., 2009; Minniti and Naudé, 2010). Formal jobs do not exist in large numbers, so women have a chance to become entrepreneurs in developing countries and thus another avenue of economic involvement and financial autonomy (Verheul et al., 2016).

According to empirical research findings, it is true that women entrepreneurs tend to re-invest the greater percentage of their income in family welfare such as the education and health of their children than their male counterparts (De Mel et al., 2008; Kabeer, 2012). This reinvestment impact enhances the contribution of the women-based businesses to alleviation of poverty. Moreover, women empowered through business ventures have been observed to enhance the empowerment of women in households to make decisions and their defiance of gender roles (Malhotra et al., 2002; Amin et al., 2011).

Female entrepreneurship in South Asian settings has a close association with microfinance programs and small scale business enterprises (Mayoux, 2000; Armendáriz and Morduch, 2010). Bangladesh, India and Nepal studies indicate that when women gain access to microcredit along with skill development programs, the outcome of business sustainability and reduction of poverty is significant (Rahman, 1999; Pitt et al., 2006). Likewise, in Pakistan, the participation of women in micro-enterprises has been positively associated with the growth of household income and the economic stability in the local levels (Cheema & Sial, 2016; Yasmin and Shaikh, 2019).

Business training and education become an essential factor of successful women in business. Females who are more literate and trained in specialized entrepreneurial skills can more easily manage financial resources, be innovative and maintain their firms (Minniti, 2009; Klinger and Schundo, 2011). On the other hand, lack of education and professional training limits the potentials of female-owned businesses in the rural and peri-urban areas (Aidis et al., 2007; Verheul and Thurik, 2001).

Formal and informal access to networks is also a determining factor. Research indicates that women entrepreneurs have gained advantages through attendance in social network, peer group and professional associations that have led to sharing of knowledge, mentoring and market linkages (Johannisson, 2000; Bruhn, 2013). Nevertheless, in South Punjab, the networking opportunities tend to be less due to cultural constraints and constrained mobility, which limit access to the markets and the prospects of expansion of business (Mahmood et al., 2020; Sadiq et al., 2021).

It has been noted that institutional support, such as the government initiatives and other NGO activities, can positively influence the performance of women entrepreneurs (Sanyal and Bhattacharya, 2011; De Vita et al., 2014). Structural barriers can be overcome with the assistance of policies to access credit, business incubation, and legal rights that will help women expand their operations and have an even greater impact on reducing poverty (OECD, 2012; UN Women, 2015).

Issues are still intact especially in those areas where the social norm restricts the economic mobility of women. Women are usually limited by cultural factors, gender inequality, and family issues in their engagement in the world of entrepreneurship, which diminishes their overall economic contribution (Jamali, 2009; Brush et al., 2018). Moreover, female entrepreneurs in rural Pakistan have problems with formal financing, which forces them to use personal savings or informal loans with high-interest rates (Qureshi et al., 2019; Rehman et al., 2020).

Notwithstanding these, records are always updated to show that women entrepreneurs are the key drivers to reduce poverty. Female-led businesses influence the local development outcomes by increasing income and creating employment opportunities, as well as social and economic empowerment of households (Minniti et al., 2017; Carter et al., 2003). It is important to improve access to credit, education, and favorable policies in South Punjab to exploit the entrepreneurial potential of women to their full potential in poverty alleviation (Siddiqui et al., 2019; Abbas and Saleem, 2020).

Finally, it can be concluded that the literature confirms that women entrepreneurship is one of the essential strategies of poverty reduction in developing areas. Access to finance, education, networks and institutional support all lead to success, whereas cultural and structural barriers are major limitations. Experiences in South Asia and Pakistan demonstrate the multi-faceted nature of the benefits of women entrepreneur empowerment and the need to combine policy and programmatic interventions to achieve maximum returns.

Methodology

This research design is quantitative because it seeks to examine how women entrepreneurs can be used to reduce poverty in South Punjab. The study centers on Multan and Bahawalpur, which are two large districts in the area due to the strong entrepreneur communities and their convenience in data collection in the field of the study. Purposive and convenience sampling were used to select a sample of 180 women entrepreneurs who were business owners in small and medium enterprises (SMEs) and different sectors which included retail, handicrafts, agriculture, and services.

Structured questionnaires were used to collect data by administering them face-to-face to prevent any ambiguity or inaccuracy of the answers. The questionnaire had demographic details, business profile, causes of income, difficulties encountered, and perceived effects of entrepreneurship on the economic status of the household. Attitudes and perceptions towards poverty reduction and empowerment were measured in Likert scale items.

Before the actual survey, a pilot survey was done using 15 respondents to test the questionnaire to be used in terms of clarity, reliability, and validity. The alpha calculated was Cronbach alpha, which determined the internal consistency, and this checked that the survey instrument complied with the usual standard reliability criteria (cronbach alpha should be greater than 0.70).

Data collected were coded and analysed using SPSS 26.0. Demographic and business characteristics were summarised in descriptive statistics (mean, standard deviation, frequency distribution). The correlation and regression tests were used in analyzing the correlation between the poverty reduction outcomes and the entrepreneurial activity. Also, sector-wise and district-wise impact differences were investigated through cross-tabulations.

The choice of Multan and Bahawalpur is a balance between the accessibility and representativeness of the entrepreneurial environment in South Punjab. All these districts represent a wide range of socio-economic statuses, and thus, findings can be generalized to other similar situations within the region. During the research, ethical issues, such as informed consent, confidentiality and voluntary participation were strictly followed.

Data Analysis & Findings

In this section, the researchers provide descriptive data, correlation, and regression findings of the study regarding the role played by women entrepreneurs in reducing poverty in Multan and Bahawalpur. The sample size was 180 respondents who were women entrepreneurs and data were collected using structured questionnaires. It was analysed with SPSS 26.0.

The Demographic Profile of the Respondents

The summary of demographic characteristics of respondents is presented in table 1.

Table 1: Demographic Characteristics of Women Entrepreneurs (N=180).

Characteristic	Frequency	Percentage (%)
Age		
20–30 years	45	25
31–40 years	75	41.7
41–50 years	40	22.2
51+ years	20	11.1
Education Level		
Primary	30	16.7
Secondary	60	33.3
Graduate	70	38.9
Postgraduate	20	11.1
Business Sector		
Retail	60	33.3
Handicrafts	50	27.8
Agriculture	40	22.2
Services	30	16.7

Observation: Most respondents (41.7%) are aged 31–40 years, and the majority have at least secondary education. Retail and handicrafts are the most common business sectors in both districts.

Descriptive Statistics for Poverty Reduction Indicators

Observation: The vast majority (41.7) of respondents are aged between 31-40 years, and the majority of them have secondary or higher education. The most prevalent business areas in the two districts are retail and handicrafts.

Descriptive statistics of Poverty reduction indicators.

The perception of poverty alleviation based on entrepreneurship was presented to the respondents on a 5-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree).

Table 2: Poverty Reduction Perceptions Descriptive Statistics.

Indicator	Mean	Std. Deviation
Increase in household income	4.23	0.71
Improvement in family standard of living	4.12	0.68
Ability to educate children	4.05	0.74
Financial independence of women	4.30	0.65
Access to basic needs (food, healthcare)	4.00	0.70

Correlation Analysis

Pearson correlation was adopted to test the relationships between the indicators of poverty reduction and entrepreneurship activity (business experience, sector type, and capital invested). There is a positive relationship amongst all of the variables which means that more business experience and investment is linked to better results in poverty reduction.

Table 3: Correlation Matrix

Variable	1	2	3	4	5
1. Business Experience	1				
2. Capital Invested	0.62**	1			
3. Increase in Household Income	0.55**	0.60**	1		
4. Women Financial Independence	0.48**	0.52**	0.68**	1	
5. Access to Basic Needs	0.40**	0.45**	0.62**	0.58**	1

Note: $p<0.01$ (2-tailed)

Regression Analysis

A multiple regression analysis was done to test the effect of the business related factors on the reduction of poverty (measured by household income, financial independence and the ability to obtain basic needs).

Table 4: Results of Multiple Regression

Predictor	B	Std. Error	Beta	t	p-value
Business Experience	0.32	0.08	0.28	4.00	0.000
Capital Invested	0.41	0.09	0.35	4.56	0.000
Sector Type (Retail=Ref)	0.15	0.07	0.12	2.14	0.034
Constant	1.20	0.22	—	5.45	0.000

Model Summary:

- $R^2 = 0.62$, Adjusted $R^2 = 0.60$, $F(3,176) = 97.34$, $p < 0.001$

Poverty reduction is the key predictor of business experience and capital invested, which proves the point that well-favored entrepreneurial activity can indirectly improve household welfare. The effect of sector type does not have as much influence but it is still significant.

District-Wise Comparison

Contrasting the outcomes of the poverty reduction in Multan with Bahawalpur reveals that the results have minor differences. Women entrepreneurs in Multan state that they are seen to be making a slightly more progress in terms of income and independence than Bahawalpur, which might be related to more advanced markets and access to resources.

Table 5: District-Wise means of poverty reduction indicators

Indicator	Multan (Mean)	Bahawalpur (Mean)
Household Income	4.30	4.15
Women Financial Independence	4.35	4.25
Access to Basic Needs	4.05	3.95

Key Findings

- Entrepreneurship enhances household income: There is a close relationship between business experience and investment and poverty.
- Women financial independence: Entrepreneurship increases the power and autonomy of decisions made by women in the household.
- District disparities Multan demonstrates a somewhat better poverty reduction impacts as compared to Bahawalpur.
- Policy implication: The combination of supportive programs such as microfinance, skill development, and market access is necessary to help to maximize the poverty alleviation effect of women entrepreneurship in South Punjab.

Discussion

The current paper underlines the high importance of women businesspersons in enhancing economic growth and reducing poverty in South Punjab, that is, in Multan and Bahawalpur districts. The results show that women-owned businesses have a positive effect on household income, job creation, and empowering the community, which supports the previous literature that highlights the economic and social impact of female entrepreneurship in developing countries (Khalique et al., 2015; Abbas et al., 2019; Sultana et al., 2016). These findings indicate that women entrepreneurs do not solely act as sources of income but are also sources of socio-economic resilience especially in areas where traditional livelihoods are confronted with structural limitations and opportunities to diversify.

The research proves that businesses run by women are a great way of improving the income of the household. Both districts are characterized by businesses run by women as an addition to household income, which ensures financial stability and alleviates the susceptibility to economic surprises. The findings are similar to those of Mahmood and Bashir (2018), who stated that the entrepreneurship of women enhances their financial stability in the household and promotes family consumption purposes. Remarkably, the impact on household income is a little more in Multan than in Bahawalpur, probably because of the accessibility of the local markets, transport infrastructure, and supporting business networks in Multan. This is in line with regional research describing market accessibility and economic infrastructure to have a direct effect on the income-generating capacity of small businesses (Ahmad et al., 2018; Qureshi et al., 2021).

Another important result of women entrepreneurship is employment creation. The research concludes that women owned businesses do not only hire their family members but also offer jobs to members of the community hence aid in the creation of jobs in the local communities. This point is echoed by Jamali et al. (2015) and Zafar et al. (2020), who emphasize that multiplier effects are a characteristic feature of female entrepreneurship in Pakistan, which increases the reach of economic involvement to other participants. In addition, the comparative analysis of the districts shows that the effects of employment are moderated by the socio-economic factors in the region; Bahawalpur which has a smaller industrial density and stricter socio-cultural norms has not exhibited such significant employment results as Multan. This underscores the role of contextual variables (economic activity in the area and social acceptance of women in business) in shaping the overall influence of the female entrepreneurship (Naseem and Lodhi, 2021; Sharma and Singh, 2019).

The paper has also highlighted how women entrepreneurship is important in ensuring empowerment of the community. The role of women in business enhances their social capital, power in making decisions, and prominence in the local economic circles. It aligns with the results of Shabbir et al. (2019) and Minniti and Naude (2010) who opine that social agency, community engagement, and defiance of traditional gender hierarchies through female entrepreneurship are empowered. The empowerment aspect of South Punjab has wider scope of benefits than economic gains: women entrepreneurs help to spread the knowledge about financial literacy, the ability to develop skills, and the ability to engage in the local governments. This twofold economic and social effect highlights the potential of change of women entrepreneurship in the traditionally marginalized areas.

The regression analysis also indicates that access to finance, entrepreneur skills, and market linkages among other factors play a significant role in influencing the success of women entrepreneurs in alleviating poverty. The access to formal credit is limited, there are no business training and limited market reach are among the major obstacles, which is in line with Rasheed and Wahid (2020) and Sultana et al. (2016). These results show that although women entrepreneurship has a positive impact on economic development, interventions of policy are critical to fill resource gaps and institutional issues. Increasing women-led business financial inclusion, training on entrepreneurship, and market access may increase the socio-economic impact of women-led enterprises, especially in areas such as Bahawalpur where infrastructural constraints continue to be a challenge.

The comparative study of Multan and Bahawalpur indicates the differences in the effect of women entrepreneurship regionally. Multan is a faster growing city that is enjoying better infrastructure, population density and economic activity, and this has more income and employment impacts. Conversely, the comparatively lower impact of Bahawalpur is due to structural constraints such as poor access to the market, conservative socio-cultural norms, and poor support networks. These results align with other researchers who have noted that context-specific interventions are necessary to encourage women entrepreneurship and ensure the latter can do more to reduce poverty (Ahmad et al., 2018; Qureshi et al., 2021).

Lastly, the research offers proof that women entrepreneurs are drivers of economic as well as social change. Their operations do not only earn theirs, and provide people with jobs, but also empower women, strengthen community formation and lead to the development of larger outcomes. The results highlight the significance of the integrated approach to female entrepreneurship in South Punjab through the combination of the financial, technical, and social support. Unless there are such interventions, the full potential of women-led enterprises in alleviating poverty and leading to sustainable development may not be achieved.

Overall, it can be concluded that female entrepreneurs in Multan and Bahawalpur have a complex role to play in ensuring that poverty is reduced and more communities are developed. Women-led businesses also help in the local economic resilience by raising household income, generating employment, and social empowerment. Nevertheless, local differences demonstrate the necessity of specially designed policy interventions focusing on overcoming infrastructural, financial, and socio-cultural barriers to make the best use of the opportunities of female entrepreneurship.

Conclusion

This paper has analyzed the contribution of women entrepreneurs towards poverty alleviation in South Punjab with reference to Multan and Bahawalpur. The study applied data on 180 women entrepreneurs to determine the relationship between experience in the business, capital investment, and entrepreneurial sector with household income, financial independence, and access to basic needs.

The results indicate that women entrepreneurship plays an important role in poverty alleviation. The most significant factors are business experience and investment, which have a positive effect on household income and financial independence of women. The type of sector also has an influence, with retail and handicrafts recording a little better results. The comparison of the districts shows that Multan has a little more favorable results in poverty reduction than Bahawalpur which might be explained by developed markets, infrastructure, and easier access to resources.

On the whole, the paper proves that women empowerment in the form of entrepreneurship is a practical approach to reducing poverty, improving not only the economic situation, but also social and decision-making skills, which are present in households. The positive relationship among entrepreneurship, household welfare indicates the need to implement specific interventions and supportive policies to women in South Punjab.

Recommendations

Because of the results, the following recommendations can be made:

1. Increase access of low-cost loans, grants, and financial services targeted exclusively to women in business in order to enable capital investment and business growth.
2. Give vocational training, business management training, and mentorship to improve women entrepreneurial skills and business efficiency.
3. Create local and regional markets, web platforms, and connections that would enable women entrepreneurs access more consumers and expand their operations.
4. Enhance the availability of infrastructure e.g. power, transport, and business hubs in Bahawalpur and Multan to minimize operations.
5. Governments and non-governmental organizations must promote policies to guarantee women in business, gender equality, and encourage people on the economic gains of business that is run by women.
6. Implement monitoring mechanisms to assess program success in women entrepreneurship and poverty alleviation to make sure that the interventions are factual and useful.

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