

# Analyzing the impact of Women-Owned Home-based Businesses on Income Generation and Household Livelihood in Khyber Pakhtunkhwa Pakistan

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## ABSTRACT

*Women entrepreneurship through home-based businesses has a significant contribution to income generation and household livelihoods, particularly in developing countries. The study identifies the determinants and the barriers to the women entrepreneurs taking the case of District Abbottabad, Pakistan. The study is unique in the sense that it examines the role of women-owned home-based businesses in income generation and household livelihoods particularly in the context of District Abbottabad. The study collected data through a cross-sectional survey of 100 women-owned home-based businesses from the district Abbottabad by using convenience sampling and snowball sampling techniques. The study found that 89 percent of the households having women-owned home-based businesses were enjoying the increase in income. Moreover, it suggested stitching centers and tuition academies on most priority followed by beauty parlors to beginners. Household livelihood model estimates showed that home-based businesses have a positive and significant role in households' livelihood, particularly enhancing physical and financial capital. The study explores that lack of finance, lack of space, and unfair taxes particularly in the case of beauty parlors were the main hardships that were faced by the women entrepreneurs. It found that easy access to credit, better education, and training facilities may combat the financial problems of women doing household businesses in District Abbottabad. The study concludes that increased involvement of women in economic activities through home-based businesses may lead to a favorable change in the growth of an economy.*

## KEYWORDS

Home-based Businesses, Women Entrepreneurship, Household Livelihood, Income Generation.

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## 1. INTRODUCTION

In recent days, Women-owned Home-based Businesses (WOHBB) are becoming very important for the economic growth of societies. Men and women both are playing a vital role in their survival and wellbeing. Women are not only performing their home responsibilities but are also engaged in income generation activities to improve their as well as their families' livelihood (Shehli, 2012). In many households, they are either the household heads or supporters of the chief earner of the family (Levin, 1999). They have various earning opportunities including jobs outside the home, family-run businesses, and Home-Based Businesses (HBBs). The HBB or cottage industry is the most suitable opportunity (Dallalfar, 1994; Lascco & Hunter, 2004) for the women living in less developed areas where they have not many earning opportunities and they cannot leave their homes due to their home responsibilities or they are not allowed to work outside the home.

The HBB is the simplest enterprise located at home and requires a small space unlike industries and factories (Strassman, 1987). It does not require huge investment, large space, high qualification, and more experience. The home serves as the shelter as well as a platform for income generation activities for the women who want to financially support their deprived families. Various forms of WOHBB are product making and/or selling or providing different services. Women-owned Home-based work includes daycare, beauty salons, stitching centers, tuition centers, and small shops at home (Mahmud, 2003). The income of women doing Home-based work becomes the source to improve and secure the household livelihoods (Kantor, 2009) and living standards of the deprived families and consequently economic growth of the economy (Mahmud, 2003).

The women in Pakistan are playing an imperative role in income generation activities and improvement in the livelihood of their families. They are contributing through their active participation in various activities of agriculture, industrial, trade, and services sector. However, their services as entrepreneurs have gained considerable attention from researchers. This study particularly focused on the women in district Abbottabad, KPK Pakistan. The women in District Abbottabad are engaged in different kinds of jobs outside the home. However, a large number is also engaged in different small businesses at home including beauty parlors, stitching centers, tuition centers/ academies, and small shops of food, clothes, and utensils. They are supporting their families through their home-based earnings.

In the recent literature, many researchers have discussed women's participation in various aspects including income earning, living standard, livelihoods, and empowerment. Few studies explained the women's participation in comparison of men-owned businesses and some studies distinguished women earning in-home and women earning through jobs outside the home. Whereas, few of them also explored the informal economy. However, lots of work needs to be addressed including the



exploration of the motivational factors to develop Home-based businesses, identification of the barriers faced by the women entrepreneurs, the role of WOHHB in income generation and household livelihood particularly in the context of District Abbottabad. There is hardly any study exploring these areas despite a significant contribution of these Home-based businesses on the domestic economy. The present study fills this gap by exploring the motivational factors to start a business at home and identifying the barriers faced by women entrepreneurs. The study also investigates the contribution of WOHHB in household livelihood and income generation in district Abbottabad, Pakistan.

## 2. LITERATURE REVIEW

Now a day, the WOHHB is not only the source of income generation but also improves the living standard and economically empowers women (Mahmud, 2003). It has been studied that there is an increasing tendency of women to enter particularly in Home-based businesses due for many reasons. A significant number of studies have worked upon the motivational factors of women doing HBBs. DeMartino and Barbato (2015) found that most of the women started their HBBs to support their families or chief earner while the key motivational factor to men was wealth. Vorley and Rodgers (2014) explored that family life incidents and work-life incidents were the major motivational factors for women to start a business at home. Daniel, Domenico, and Sharma (2015) found that HBBs were playing a significant role for risk-averse and less experienced individuals in initiating a business. Shabbier and Gregorio (1996) researched the potentials, goals, and starting experiences of women doing businesses in Pakistan and found that after attending a development program, about 48 percent of the women started their businesses in Karachi, Pakistan. Anand and Tiwari (2006) identified that it was difficult for women to reach the workplace due to long distances and this was affecting their capability to improve their living standard, livelihood, and social status in India. They found that due to distance, transport, and time constraints, women in slums were mostly involved in HBBs. However, the motivational factors to Saudi women were the pull factors including flexible working time, independence in working, contribution to society, and job creation (Ahmed, 2011).

However, the women entrepreneurs have to face piles of problems affecting their performance at business including social norms; small space; lack of training, skills, technology, and finance; unfair tax structure particularly in the case of beauty salons. Likewise, married women have numerous other domestic responsibilities including childcare, responsibilities of husband and family that make it difficult to run their business more professionally. Numerous studies explored the barriers faced by the women entrepreneurs at HBBs. Gough, Tipple, and Napier (2003) explored that small space, high crime rate and lack of finance were the major barriers faced by home-based entrepreneurs for the growth of their businesses in Accra and Pretoria. Likewise, a study found that women entrepreneurs in Pakistan have fewer entrepreneurial opportunities than men due to a lack of training, skills, technology, and finance (Roomi & Parrott, 2008). Kantor (2009) studied the role of women's informal work in household poverty reduction and household livelihood security. The study found that the women had not much contributed to the household livelihoods and income poverty reduction due to the responsibility of childcare, social norms, and lack of empowerment in Lucknow, India. Likewise, difficult access to finance, lack of respect within society for working women, lack of skills in business management and experience and unfavorable government regulations and policies towards women entrepreneurs, spatial mobility and networking, lack of training and support along with the other domestic responsibilities were found as the key hardships to the women entrepreneur in Kingdom of Saudi Arabia (Ahmed, 2011).

The WOHHB is considered an important source to improve women's living standards through income generation. In this context, researchers all over the world examined the role of WOHHB in income generation and household livelihood security. Home-based enterprise was found as an important income-generating strategy for low-income households particularly for women and elderly people in Ghana and South Africa (Gough, Tipple, & Napier, 2003). Likewise, despite their limited resources and lots of hardships, the Women-owned Home-based entrepreneurs in the Kingdom of Saudi Arabia have achieved successes in their businesses (Ahmed, 2011). The HBBs are playing a significant role particularly for those who were risk-averse and less experienced (Daniel, Domenico, & Sharma, 2015). Sheheli (2012), Dallalifar (1994), and Mahmud (2003) investigated the contribution of females Home-based income generation by the conversion of home space into HBBs and found that the women having domestic space for business was an important earning member and were also contributing in income generation livelihoods. Likewise, Salway, Jesmin, & Rahman (2005) found that the women in urban Bangladesh were participating for income generation and the improvement in their lives and wellbeing through employment. Kantor (2003) and Sharma and Varma (2008) discussed women's empowerment through their participation in income-earning activities. They found that WOHHBs were playing a significant role in the empowerment of women through income earning. Christensen (1987) explored the condition of women doing computer-based work at home and its effect on their as well as their families' life by interviewing 14 women in-depth as exploratory qualitative research. The researcher found that computer Home-based jobs were a good option for the working mother.

Loscocco and Hunter (2004) revealed the difference between women who were doing business outside the home and women doing business inside the home by taking a randomly selected sample of 300 women from 1998-1999 through structured interviews. The multivariate regression analysis showed that the women having HBB were getting less success than other working women. So, according to this research Home-based work was a good choice for those who had few financial needs.

Anand and Tiwari (2006) identified that it was difficult for women to reach the workplace due to long distances and this was affecting their capability to improve their living standard, livelihood, and social status in India. They found that due to distance, transport, and time constraints women in slums were mostly involved in home-based jobs and were earning low income than jobs outside the home, and women's access to their livelihoods resources was limited due to these barriers. Levin et. al. (1999) distinguished between the earning and spending patterns of men and women who were the heads of HBBs. They were mostly selling street food and small items due to more responsibilities of home as housewives and mothers and were earning less income than men but spending more on their livelihoods. Ghafur (2002) expressed the poor men and women's involvement in the home-based work in the slums of Bangladesh through space and access of credit used for these businesses. It was found that this space was used for living as well as for income generation and there was more involvement of men than that of women in domestic decision making.

### 3. METHODOLOGY

This study examined the role of women entrepreneurs doing Home-based businesses in income generation and household livelihood in District Abbottabad, Pakistan. The district has two tehsils namely Abbottabad and Havelian. It consists of 1,332,912 persons including 677,570 males and 655,281 females with total housing units of 216,534 in 16 union councils (Government of Pakistan [GOP], 2017). The Abbottabad is the district of Khyber Pakhtoon Khwah (KPK) which is famous for its beautiful landscape, mountains, pleasant weather, and tourist places.

#### 3.1 DATA COLLECTION AND ESTIMATION

The study collected data through a cross-sectional survey of 100 WOHHB from two tehsils of district Abbottabad by using convenience sampling and snowball sampling technique (Tipple, 2005; Ahmad, 2011 & Dallalfar, 1994) in 2017-18. The reason to use the snowball sampling technique in line with the convenience sampling technique was that most of the WOHHB were obscure and women were working within the boundaries of homes without any display and making it difficult to reach women entrepreneurs.

The study estimated the status of household livelihood by using Household Livelihood Security (HLS) index. Household livelihood security is the state of attaining enough and sustainable availability and access of resources and income to get basic needs of life for survival including education, food, safe drinking water, health facilities, housing condition, social and political participation, etc. (Sheheli, 2012). The HLS index has four sub-indices including human capital, social capital, physical capital, and financial capital. All sub-indices were calculated as the equal-weighted average of estimated normalized indicators. All the indicators were normalized by using the formula (Rahman & Akhter 2010):

$$Z_i = \frac{indicator_i - min_i}{max_i - min_i} \quad (1)$$

Where  $Z_i$  is a standardized indicator,  $indicator_i$  is the current value of the indicator,  $max_i$  is the maximum value and  $min_i$  is the minimum value of the indicator.

The sub-indices (SI) are equal-weighted averages of their respective normalized indicators assuming that all the indicators in the HLS index are carrying equal weight:

$$SI_i = \frac{\sum_{i=1}^n indicator_i}{n} \quad (2)$$

Likewise, the HLS index is constructed by taking the equal-weighted average of all these four sub-indices.

$$HLS_i = \frac{\sum_{i=1}^4 SI_i}{4} \quad (3)$$

Multiple linear regression models were used to examine whether WOHHBs have a significant effect on the HLS and Household Income (HHI)? The multiple linear regression model then takes the form:

$$HHI_i = \beta_0 + \sum_{i=1}^n \beta_i X_i + \mu_i \quad (4)$$

$$HLS_i = \beta_0 + \sum_{i=1}^n \beta_i X_i + \mu_i \quad (5)$$

Where  $X_i$  is the vector of explanatory variables,  $\beta_i$  is the vector of estimated coefficients while  $\mu_i$  is the usual random term.

#### 4. RESULTS AND DISCUSSIONS

##### 4.1 THE PROFILE OF WOMEN ENTREPRENEUR AND WOHHB

The data showed that most of the women entrepreneurs were of low to middle-income status with an average income of Rs.56,639 (ranging from 5,000-270,000). They have 3 earning family members on average (ranging from 1-6) with an average household size of 5 members. The average WOHHB income on regular days was Rs. 11,575 (ranging from 1,000-70,000) and in festivals was Rs. 100,000 (ranging 1,000-100,000). On average, the spending patterns of WOHHB look much higher in comparison to savings. The minimum personal saving is zero due to the reason that the majority of these women spend their whole income on their family and children, so they do not have money to save. On average, the WOHHB has a good enough contribution to their family income. The WOHHB incomes and costs are much higher during festival days. The maximum business expenditures are Rs. 90,000 but minimum business expenditures are zero as there are no business expenditures in the case of home tuitions (Table 1).

Table 1 *Descriptive statistics of women entrepreneur and WOHHB*

Profile of Women Entrepreneur	Minimum	Maximum	Mean	SD
Age	17	70	32.51	10.713
Education (years)	0	19	11.15	5.377
Household Size	1	8	5.13	1.555
Educated Members (No.)	0	8	4.49	1.679
Earning Members (No.)	1	6	2.54	.892
Income Profile (Monthly) Rs.				
WOHHB Income (regular)	1000	70000	11575	13390
WOHHB Income (festivals)	1000	100000	14990	18600
Household Income	5000	270000	56639	42565
Investment, Expenditures & Saving Profile (Monthly) Rs.				
Initial Investment	0	200000	35890	59516
WOHHB Expenditures (regular)	0	50000	4735	10008
WOHHB Expenditures (festivals)	0	90000	6185	14998
WOHHB Saving	0	30000	1498	04498

Note. \* Rs (Rupees is Pakistani currency)

Most women Home-based entrepreneurs have invested in their businesses through personal savings (48 percent) and 39 percent of women have initially invested through other sources i.e. from parents' savings and dowry etc. On average, the initial investment of WOHHB is not much high i.e. Rs. 35,890 (ranges 0-200,000). The minimum initial investment is zero for tuition centers and the highest investment is up to Rs. 200,000 for small shops of clothes and utensils etc. (Table 1).

The study showed that 63 percent of the women running HBBs were married and 87 percent of the women were literate. More than 50 percent of the women were residing and working in their own homes. The study found that 15 percent of the women were engaged in small shops, 29 percent women in home tuitions, 32 percent of the women entrepreneurs were operating stitching centers while 24 of them were engaged in beauty parlors (Table 2).

**Table 2** *Frequency distribution of women entrepreneurs and WOHHB*

Profile of WOHHB	%	Profile of WOHHB	%
<b>Marital Status</b>		<b>Taxation</b>	
Married	63	Taxpayer	7
Single	37	Non-Payer	93
<b>House Status</b>		<b>Tax Payable (%)</b>	
Rented	25	5	1
Self-owned	52	3	5
Government	23	2	5
Owned		1	89
<b>Level of Literacy</b>		<b>Tax effect on WOHHB</b>	
Literate	87	Reduction in profit	6
Illiterate	13	Business is shut down	2
<b>Nature of Occupation</b>		<b>Working without display</b>	
Small shops	15	Increase in profit	-
Home tuition	29	No effect	62
Stitching center	32		
Beauty parlor	24		
<b>Motivational Factors</b>		<b>Barriers to Women Entrepreneurs</b>	
Support chief earner	74	Children of age less than 3 years	8
Bread earner	7	Lack of space	23
Job satisfaction	19	Unfair Tax	5
<b>WOHHB Status</b>		<b>Lack of finance</b>	
Registered	2	Other barriers	34
Not registered	98	<b>Source of WOHHB Initial Investment</b>	
			%

Status of Women Entrepreneur	%	Personal Saving	48
Trained	57	Borrowing	13
Untrained	43	Other Sources	39

Women in District Abbottabad are engaged in HBBs for different purposes. The results depicted that 74% of the women entrepreneurs were working to support their chief earner of the family. Only 2% WOHHB were registered in comparison to 98 percent of businesses that were not registered. The study found that 57% of women are doing HBBs i-e stitching and beauty parlors after getting proper training and certification (Table 2).

Tax effect on business was not found favorable in any respect. About 6% of the WOHHB made a complaint that tax introduction in these small WOHHBE has reduced their profits. Tax caused the 2% of these two businesses to shut down. The 3% of these businesses became obscure and are working without display while 62% of WOHHB admitted that tax does not affect their businesses as tax and even tax threats have reached a few of these businesses and a lot are free from this threat due to corruption. According to 89% of women Home-based entrepreneurs, there should be no tax or only 1% tax because of their low earnings that might not come in tax slab (Table 2).

Women entrepreneurs are facing a lot of obstacles while doing their businesses. The major barriers to WOHHB in the district Abbottabad were the children aged less than 3 years, lack of space, tax introduction, lack of finance. The study found that 30% of the WOHHB were deficient in finance, 23% were short in space while 34% were facing other problems including health issues and payment recovery problems (Table 2).

#### 4.2 THE CONTRIBUTION OF WOHHB IN HOUSEHOLD INCOME GENERATION IN DISTRICT ABBOTTABAD

The results of the cross-tabulation analysis indicated that 79% of the WOHHB having access to credit are enjoying an increase in income. Likewise, 52% of the trained persons are enjoying income increase in comparison to 37% of untrained. Similarly, stitching centers and tuitions centers are enjoying the highest degree of increase. Education plays an important role in enhancing the income of the WOHHB. Only 2% of WOHHB are registered and they have increased in income while 87% of the non-registered WOHHB are enjoying an increase in income and only 11% of WOHHB mentioned no increase in income (Table 3)

Table 3 *Estimates of cross-tabulation for WOHHBs' income increase*

Indicator	Characteristics	Increase in Income	
		No	Yes
Credit Access	No	3	10
	Yes	8	79
Trained Person	Untrained	6	37
	Trained	5	52
WOHHB	Small Shops	1	14
	Home Tuitions	3	26
	Stitching Centers	4	28
	Beauty Salons	3	21
Education	Illiterate	1	12

	Literate	10	77
Business Status	Registered	0	2
	Not Registered	11	87

Table 4 *The WLS estimates of WOHBBS' role in household income*

Variables	Model Estimates
WOHBB Income	0.6545***
Education of Entrepreneur (Years)	2913*
WOHBB Initial Investment	0.0533
Area: 1 for Abbottabad, 0 for Havelian	-11781
Constant	2415
Models' Goodness of Fit and Overall Significance	
R <sup>2</sup>	0.1580
F-Stat	3.05**

Weighted least square estimates showed that an increase in income of WOHBBS will increase the households' income and this positive significant effect of WOHBBS' income on households' income shows that WOHBBS is contributing positively to household income. Likewise, an increase in education will significantly increase household income. While WOHBBS' initial investment has a non-significant positive impact on household income showing that initial investment has not much effect on household incomes. Income of WOHBBS in Havelian is found more than that of the WOHBBS' income in Abbottabad but this effect is non-significant. However, the overall model is good enough and significant as indicated by R<sup>2</sup> and significant F-star (Table 4).

Table 5 *The determinants of the HLS index and their frequency distribution*

The Sub-Indices and indicators	Availability/Accessibility (%)				
	Yes	No	Remain same	Better than before	Worse than before
<b>Human capital</b>					

Skills	99	1	1	99	-
Health status	67	33	20	66	14
Education	32	68	67	33	-
Knowledge of business	99	1	1	99	-
<b>Social capital</b>					
Membership of formalized group	53	47	48	52	-
Social encouragement for involvement in economic opportunities	73	27	28	72	-
<b>Physical capital</b>					
Food & clothing					
Sanitation system	90	10	10	90	-
Business equipment/tools	100	-	39	60	1
Housing condition	55	45	46	54	-
<b>Financial capital</b>					
Savings					
Credit access	34	66	67	33	-
Income	87	13	13	87	-
Trade	89	11	11	89	-
	75	25	25	75	-

### 4.3 CONTRIBUTION OF WOHHB IN HOUSEHOLD LIVELIHOOD

The study estimated the four sub-indices of the HLS index namely human, social, physical, and financial capital. Human capital consists of four indicators i.e. skill, health status, education, and knowledge; Social capital includes two indicators i.e. membership of formalized group and social encouragement for involvement in economic opportunities; physical capital includes four indicators i.e. food and clothing, sanitation system, business equipment/ tools, and housing conditions while four dimensions of financial capital include saving, credit access, income, and trade. The study found that the majority of the WOHHB have an improvement in their human capital, social capital, physical capital, and financial capital except for their health and savings as they are doing businesses and performing all domestic responsibilities. Only 67 percent of WOHHB have an improvement in their savings (Table 5). The reason behind this is that study collected data from low class and middle-class WOHHB and most of them are engaged in WOHHB to support their chief earners, so they spent a large portion of their incomes on household spending.

Table 6. *The effects of WOHHB on HLS and its dimensions*

Variables	HLS	Human	Physical	Social	Financial
	Index	Capital	Capital	Capital	Capital
WOHHB Income	0.0015**	-0.0005	0.0030**	0.0015	0.0020**
Earning Family Members (No.)	0.0199**	0.0289**	-0.0017	0.0265	0.0260**
WOHHB Initial Investment	0.0003**	0.0001	0.0002	0.0008**	0.0003
Education of Entrepreneur (Years)	0.002	0.0063*	-0.0017	0.0059	-0.0022
Area: 1 for Abbottabad, 0 for Havelian	-0.0053	0.0065	0.0239	-0.0041	-0.0475***
Constant	0.7301*	0.7122*	0.7941*	0.6277*	0.7865*
The goodness of Fit and Overall Significance of Models					
R <sup>2</sup>	0.1858	0.1515	0.0993	0.1188	0.1303
F-Stat	4.29*	3.36*	2.07***	2.53**	2.82**
Regression Models Diagnostics					
Breusch-Pagan Stat	2.32	0.95	4.76	4.83	11.38
	(0.1277)	(0.3289)	(0.0292)	(0.4368)	(0.0443)
Ramsey RESET Stat	1.09	0.45	0.26	1.00	0.66
	(0.3578)	(0.7128)	(0.8571)	(0.4604)	(0.7840)
Mean VIF	1.21	1.21	1.21	1.21	1.21

*Note.* \*, \*\*, \*\*\* are representing the significance of estimates at 1%, 5%, and 10% respectively while figures in parenthesis are estimated probabilities.

The study estimated the contribution of WOHHBs' income in the HLS by using a multiple linear regression model. The results showed that WOHHB has a significant contribution to their household livelihoods security. The results are showing that WOHHB income has a significant positive effect on HLS and its dimensions physical capital and financial capital. Earning family members also have a positive significant effect on HLS and human capital and financial capital. Likewise, WOHHB's initial investment has a positive significant effect on HLS and the household's social capital. The values of R<sup>2</sup> indicate that almost all the models are good enough and significant (evident from significant F-statistics) and are free from problems showing that these estimates are BLUE (Table 4).

## 5. CONCLUSION AND RECOMMENDATIONS

The contribution of WOHHB in HLS and income generation was the main objective of this research. Cross-sectional data were collected from 100 WOHHBs from District Abbottabad through convenience sampling and snowball sampling techniques. The results showed that these WOHHBs have a significant role in HLS. The women entrepreneurs are running different small businesses under the boundaries of their homes including beauty parlors, stitching centers, and home tuitions in District Abbottabad. With these businesses, they are trying to improve their as well as their family's incomes and livelihood. Some of them are the bread earners of their families while most of them are supporting their chief earners. In this way, they are significantly contributing to their shelters.

Majority of the women are doing Home-based businesses due to the financial crisis. The women doing Home-based business in District Abbottabad are facing many obstacles including lack of space, tax and one big issue is lack of finance. It is recommended that the government should provide them with business equipment and financial aid for their business. This can cause the betterment of their businesses and help them to improve the household livelihoods security as well. The study found that educated and trained women are enjoying an increase in income so an increase in education and training programs will enhance the incomes of WOHBBs. The study found that the higher increase in income is in stitching centers and tuition academies followed by beauty parlors. So, women from these professions can earn more.

In District Abbottabad, there is no proper system of taxation and registration of HBBs. Most of the businesses are not taxed. Only beauty parlors are being taxed. It was explored that some home-based parlors are being taxed unfairly without visiting these businesses and without knowing their incomes which is very low. This tax is affecting the performance of their businesses that results in doing business without any display. The study recommended that there should be no tax or minimum tax on HBBs. The study also suggested that the government should improve the mechanism of registration and taxation in this aspect of HBBs. The study found that WOHBBs have significantly contributed to household livelihood security and income generation suggesting that WOHBB can be a good option to improve households' livelihood and income generation in district Abbottabad. These findings may be helpful for policy experts to frame workable strategies to enhance women's participation in economic activities which may lead to a favorable change in the economic growth of the region.

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