

**IBN HALDUN UNIVERSITY  
SCHOOL OF GRADUATE STUDIES  
DEPARTMENT OF MANAGEMENT**

**MASTER THESIS**

**WOMEN EMPOWERMENT THROUGH MICRO-  
ENTREPRENEURSHIP DEVELOPMENT IN RURAL  
AREAS OF PAKISTAN**

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**THESIS SUPERVISOR**

**ASSIST PROF. AHMET KAPLAN**

**ISTANBUL, 2021**

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AREAS OF PAKISTAN**

**by  
NILUFER AJAIB**

**A thesis submitted to the School of Graduate Studies in partial  
fulfilment of the requirements for the degree of Master of Arts in  
Management**

**THESIS SUPERVISOR  
ASSIST PROF. AHMET KAPLAN**

**ISTANBUL, 2021**

APPROVAL PAGE

This is to certify that we have read this thesis and that in our opinion it is fully adequate, in scope and quality, as a thesis for the degree of Master of Arts in Management.

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This is to confirm that this thesis complies with all the standards set by the School of Graduate Studies of Ibn Haldun University.

Date of submission

Seal/Signature

## ACADEMIC HONESTY ATTESTATION

I hereby declare that all information in this document has been obtained and presented in accordance with academic rules and ethical conduct. I also declare that, as required by these rules and conduct, I have fully cited and referenced all material and results that are not original to this work.

Name Surname:

Signature



ÖZ

PAKİSTAN'IN KIRSAL BÖLGELERİNDE MİKRO GİRİŞİMCİLİK  
GELİŞTİRME YOLUYLA KADINLARIN GÜÇLENDİRİLMESİ

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Eylül 2021, 80 sayfa

Pakistan'ın kırsal kesimlerinde sosyo kültürel ve ekonomik yapılar kadınları erkeklere boyun eğdiriyor. Bu tür baskıcı yapı, kadınları güçlendirerek değiştirilebilir ve mikro girişimcilik bu hedeflere ulaşmanın anahtarıdır. Kadının güçlendirilmesi, ataerkilliğe karşı durmak ve toplumdaki sınırlamaları ortadan kaldırmaktır. Bu çalışma, Pakistan'ın kırsal alanlarında mikro girişimcilik yoluyla kadınların güçlendirilmesi, bölgedeki kadınların ekonomik, sosyal, karar verme ve yasal olarak güçlendirilmesini bulmaya yönelik bir girişimdir. Araştırma için örneklem olarak Ghizer, Gilgit Baltistan ilçesinin kadın mikro girişimcileri alınmıştır. Çalışma önemlidir çünkü Pakistan'ın kırsal bölgelerinde mikro girişimcilik geliştirme yoluyla kadınların güçlendirilmesini ölçmeye ve keşfetmeye çalışmaktadır. Ayrıca, mikro girişimcilik geliştirme araştırmaları yoluyla kadınların güçlendirilmesi konusunda Pakistan'ın kapsamı çok kısıtlıdır.

Çalışma, kesitsel ve keşfedici niteliktedir. Örneklem 150 mikro girişimciden oluşmaktadır. Mikro girişimcilik yoluyla kadınların güçlendirilmesi yordayıcı değişken olarak alınırken, sosyoekonomik, karar verme ve yasal güçlendirme kriter olarak alınmıştır. Kazancı kullanma özgürlüğü, mali konularda katkı, varlıklar üzerinde kontrol, yaşam standartlarının kalitesi, hareket özgürlüğü, farkındalık ve karar verme özgürlüğü gibi göstergeler, kadınların güçlendirilmesini ölçmek için kullanılmaktadır. Nicel veriler, kendi kendine uygulanan yapılandırılmış bir anket

aracılıđıyla toplanmıřtır. Veriler, sosyal bilimler iin istatistiksel bir paket (SPSS) surm 25 kullanılarak analiz edildi. Nihai ıktı iin tanımlayıcı ve oklu dođrusal regresyon analizi benimsendi. Nicel veriler, apraz tabloları ve frekans dađılımlarını ieren basit tanımlayıcı istatistiksel prosedrler kullanılarak analiz edildi. Modelin uygulanabilirliđini kontrol etmek iin KMO ve Bartlett testi, ANOVA testi ve diđer birok test kullanıldı.alıřmanın sonuları, kadınların mikro giriřimcilik yoluyla ekonomik olarak glendiđini, ancak yasal glendirme, sosyal glendirme ve karar verme yetkilendirme alanlarında geride kaldıklarını ortaya koydu.

**Anahtar Kelimeler:** Ekonomik glendirme, Karar verme yetkisi, Mikro giriřim, Mikro giriřimcilik, Sosyo- Kadınların yetkilendirilmesi, Yasal yetkilendirme

## ABSTRACT

### WOMEN EMPOWERMENT THROUGH MICRO ENTREPRENEURSHIP DEVELOPMENT IN RURAL AREAS OF PAKISTAN

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Socio cultural and economic structures subordinate women to men in rural areas of Pakistan. Such oppressive structures can be changed by empowering women, and micro entrepreneurship is the key to achieve those goals. Women's empowerment is to stand against the patriarchy and break up the limitations in society. The present study is an attempt to investigate the economic, social, decision making, and legal empowerment of women through women's micro-entrepreneurship in rural areas of Pakistan. Women micro-entrepreneurs of the district Ghizer, Gilgit Baltistan are taken as a sample for the study. The study is significant because it attempts to measure and explore women's empowerment through micro-entrepreneurship development in rural areas of Pakistan. Furthermore, there is very scant coverage of Pakistan in women's empowerment through micro-entrepreneurship development research.

The study is cross-sectional and exploratory in nature. The sample is comprised of 150 microentrepreneurs. Women's empowerment through micro-entrepreneurship is taken as a predictor variable while socio economic, decision making, and legal empowerment is taken as criterion. Indicators such as freedom to use earnings, contribution in financial matters, control over assets, quality of living standards, freedom of mobility, awareness, and freedom of decision making are used to measure women's empowerment. Quantitative data was collected through a self-administered structured questionnaire. The data was analyzed using a statistical package for social sciences (SPSS) version 25. Descriptive and multiple linear regression analysis was

adopted for the final output. Quantitative data was analyzed using simple descriptive statistical procedures involving cross-tabulations and frequency distributions. KMO and Bartlett's test, ANOVA test, and multiple other tests were used to check the feasibility of the model. The results of the study revealed that women were empowered economically through micro-entrepreneurship, but they are lagging behind in the areas of legal empowerment, social empowerment, and decision-making empowerment.

**Keywords:** Decision making empowerment, Legal empowerment, Microenterprises, Micro-entrepreneurship, Socio-Economic empowerment, Women's empowerment.



## DEDICATION

It is with a genuine gratitude that I dedicate this thesis to my parents. My parents, I call them, AJII and BABO, who happily fulfilled their parental responsibility, and I will never forget their hard work in order to support our studies.

I also dedicate this thesis to my brothers and sisters who were always there for moral and financial support.

Thank You!



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Nilufer Ajaib

ISTANBUL, 2021

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## LIST OF SYMBOLS AND ABBREVIATIONS

AKDN	Aga Khan Development Network
DME	Decision Making Empowerment
ECD	Early Childhood Development
EE	Economic Empowerment
EELY	Enhancing Employability and Leadership for Youth
GB	Gilgit Baltistan
GDP	Gross Domestic Product
GEM	Global Entrepreneurship Monitor
GOP	Government of Pakistan
ICT	Information and Computer Technology
IFC	International Finance Corporation
ILO	International Labour Organization
KKH	Karakoram Highway
LE	Legal Empowerment
NBDP	National Business Development Programs
NGOs	Non-Governmental Organizations
SDG	Sustainable Development Goal
SE	Social Empowerment
SHGs	Self-Help Groups
SMEs	Small and Medium-size Enterprises
UN	United Nations
UNDP	United Nations Development Program
UNIDO	United Nations Industrial Development Organization
WEME	Women's Empowerment through Micro-Entrepreneurship

# CHAPTER I

## INTRODUCTION AND BACKGROUND TO THE STUDY

### 1.1. Introduction

Poverty eradication has been a challenge for Pakistan and according to the human index rate, Pakistan stood at 154th position. Poverty is the root cause, that creates a gender gap between men and women and women suffer the most. She suffers from patriarchy in the society and faces domestic violence in her own home. She bears cruelty by men and that is a problem of human rights deprivation. Yet, on the other side, when a woman is empowered and if she uses her full potential, she becomes an agent of change in the community. The majority of the poor people live in rural areas of Pakistan and lack of resources in rural areas, pushes them further below the poverty line. So, to combat poverty, rural people adopt micro entrepreneurial activities, a good source of survival.

Micro entrepreneurship development is a solution to poverty, it fixes the poor economies, and most importantly it decreases the unemployment rate. The establishment of new ventures are key contributors to building a powerful economy. Around the world, women entrepreneurs contribute to employment; they come up with innovations, and wealth creation (Brush, 2008). The poor strata of developing countries embrace entrepreneurial activities to earn some dollars a day, a main source of income (Banerjee & Duflo, 2007). Apart from agriculture, poor people engage in different micro-entrepreneurial activities such as embroidery, sewing, teaching, and handcrafting. House-based micro-businesses are the significant sources of alleviating poverty, though they produce very low income (Tipple, 2005). Such micro-enterprises do not need many skills and a little space in a house is used to run it. On the negative side, there is the potential of exploitation because it is very difficult for the government to find such home-based micro-businesses for regulatory purposes.

A research by United Nations Industrial Development Organization (UNIDO) indicates, creating employment opportunities for females rather than males would expand the gross domestic product (GDP) by 34% (Chatterjee, 2019). As women are altruistic, financially independent women love to spend more on their families. According to a document by the World Bank projects, women tend to invest a higher portion of their revenue in their families and communities compared to men.

On international level, the empowerment of women has become one of the biggest concerns of today's era. Women's Empowerment is a paradigm shift to development, and it has given a new edge to human resources, ultimately a boost to universal growth. So, women entrepreneurship development, that empowers women socially and economically, has been acknowledged as the backbone of many economies in the developing world. The lack of women engagement in entrepreneurial activities is a huge loss to the nation.

Women are entrepreneurs by nature, managing an entire house is not an easy task but challenging and women manage it efficiently. They possess inborn characteristics of a good manager (Ionescu, 2012). She is a multitasker because she manages many activities at a time. For instance, rural woman raises children, she cooks for the joint family, she looks after elders, looks after domestic animals and sometimes she goes for work. On account of this, it will be super easy for her to manage a small business effectively and efficiently.

There is a need for women to gain the same amount of power as men have, especially in male-dominant countries like Pakistan. They should have right to take control of their lives and properties. They should have the right to freedom and decision-making. It is her basic right to go to school and continue her education. It is her right to choose her partner to marry and inherit property. If she is deprived of it then it is violation of human rights.

A recent study was conducted in India to find out the effectiveness of women entrepreneurship in promoting empowerment, especially in emerging economies. The findings showed that women entrepreneurship has a crucial role in promoting empowerment. The study came up with the results that autonomy and flexible hours provided them the feeling of mental empowerment (Vaish & Arrawatia, 2021).

Loans without any collateral such as microfinance and self-help groups (SHGs) have a greater role in making women independent because it helps women to start their small businesses. These empowered women have broken the traditions of considering only men as a breadwinner in the house (Laetitia et al., 2015). Thus, a greater role of microfinance institutions in empowering women.

Our study aims to investigate the impact of home-based business and micro-entrepreneurship development in women's empowerment.

## **1.2. Background to the Problem**

Women's empowerment is not that easy to attain in the patriarchal society of Pakistan, where communities are governed by strict culture and man-made social norms. When it comes to women living in rural areas, the situation is much worse. Rural women's situation is far more miserable because they suffer from poverty and male dominance relatively more as compared to women in urban areas. The women have to sacrifice their social and individual lives. They are the ones responsible for managing and looking after the household, which is another hurdle in the way of their social, individual, and economic empowerment. Pakistan ranks 151st overall in the Global Gender Gap Index (GGI) 2020 out of 153 countries (World Economic Forum, 2019).

Men have been taking more benefits than women in economic and social development efforts. Patriarchy, which means male domination (Millett, 2016), has been prevailing for ages in Pakistan. It seems men had been appointed to control women and to take decisions on behalf of their women in every sphere of their life. Women have less decision-making power in household matters (Ejaz & Farooq) and they have to seek permission from their husbands or head of the family (father in law or mother in law) even in the matters of their private life (Kabeer, 2005). Studies showed that only  $\frac{1}{3}$  of the women have the choice to consult a doctor in case of an emergency (Shaikh et al., 2008). It is the sole responsibility of women to stay in their house 24/7, doing household chores taking care of children and old members of the family. In rural areas, the kitchen and veranda are two important areas of the home for women. In the kitchen, they cook, and, in the veranda, they do their other work. When it comes to building a house, they are excluded from the beginning of this shelter project (Shah, 2012).

While taking a decision in a woman's life her whole family is involved to decide for her and she remains with no option but to accept what her family wants. The in-laws, a powerful body in a woman's life, they will decide whether she should have a child or not. So, some of the factors that influence women's empowerment are age, education, class, marital status, and type of family she lives with (Rehman et al).

Male dominance is deeply rooted in our socio-cultural structure that creates barriers to the empowerment of women. Men have taken control of the land, house, and other important assets. According to a report by UNDP, women own only 1% of the world's land. Studies have shown that in Pakistan women are deprived of the right to inherit due to strong patriarchal values, a complicated legal system, and bad governance (Mubarak et al, 2020). Men receive the whole property of their parents while women do not get even a single portion of the property. Possession of inherited land and full control of property can empower women socially and economically (Agarwal & Bina, 1994). Women can use inherited assets to generate income, and they can use it for the welfare of their families, in contrast, in Pakistan women will hardly ever claim the inheritance of land and to avoid family conflicts most of the time will never ask for a share of the property.

It has been proved that education is the key to empowerment but women in rural areas hardly go to school. Lack of schools and insufficient infrastructure is a big hurdle on their way to attaining education. Moreover, the parents prefer to send boys to school rather than girls (Murtaza, 2012) and unfortunately, women have strong preferences to give birth to a son (Winkvist & Akhtar, 2000). Furthermore, the turnover rate of girls in schools is higher compared to boys. In addition, as soon as a girl finishes her matriculation, they often marry at a young age and marriage closes all the doors for them. According to a report by UNDP 66% of the world's work is done by women, and they earn only 10% of the income. Further, in the world women are associated with low-skilled and low-wage work.

### **1.3. Statement of the Problem**

Socio cultural and economic structures insubordinate women to men in rural areas of Pakistan. The traditional value of Pakistani society considers men superior to women. Women, willingly or unwilling, obey whatever their men choose for them. A woman,

in Pakistani society, juggles all the workload of household duties and her personal life. She is not allowed to leave home without her man's permission and when she goes against these rules, she gets punished. She is disadvantaged from basic rights including the right of inheritance, the right of going to school and the right of choosing her partner to marry.

Such an oppressive structure can be changed by empowering women through generating income, and micro entrepreneurship development is the key to achieve women's empowerment goals. Finding and evaluating the role of micro-entrepreneurship development in economic, social, legal, and decision-making empowerment is the basic aim of this study. These are valuable constituents of empowerment of women of rural areas of Pakistan.

Women's empowerment is to stand against the patriarchy of the society and to break up the limitations in society. Women's empowerment is a route to attain socio-economic goals. Women's empowerment helps in poverty reduction; it builds gender equality and it ensures quality of life. One of the United Nations (UN) Sustainable Development Goal (SDG 5) is "Gender Equality" a key to a prosperous and peaceful world. The reports states that a lot of progress has been achieved around the world in gender equality but there is still a lot more to attain. For example, in South Asia, child marriage has dropped by over 40% since 2000 (Kabeer, 2005).

In Pakistan, in the past few years, it has been noticed that government and non-government institutions are working on different programs to abolish gender inequality. One of the initiatives to curb gender inequality is to encourage women entrepreneurs so they could establish their micro-enterprises. The institutions such as Aga Khan Rural Support Program (AKRSP), International Finance Corporation (IFC) and National Business Development Programs (NBDP) for SMEs are working for this purpose. These programs provide interest-free loans and also, they provide ICT and skills development programs to help small and medium-sized enterprises. Moreover, start-ups and women business Incubation centres are designed to support entrepreneurs.

A report by the International Labour Organization (ILO) found out that in South Asia, particularly in Pakistan and Bangladesh, the number of female labour participation is

increasing, a fundamental for sustainable development and economic growth (Otobe, 2017). Another report by ILO indicates women entrepreneurs can build their expertise in management, leadership, and finance through capacity building interventions and mentoring programs. Representation in any women's entrepreneurship association can benefit from several ways including access to networking opportunities, access to information, and access to different markets (ILO, 2020). The World Bank report, if we provide resources and create opportunities in different sectors (agriculture, public works, finance) for poor women while managing gender equality in the society, then we can attain huge development payoffs and we can fight against future financial crises (World Bank; 2015).

Despite all the efforts by government and non- government institution there is still need of such programs which could help women to become empower. Women still don't have access to the fundamental right of freedom and right of economic independence. There is the need to protect women's basic rights so they can fearlessly fight against injustices in the society.

#### **1.4. Aim and Objective of the Study**

##### **1.4.1. Aim of the Investigation**

This study aims to develop a conceptual framework to evaluate the impact of micro-entrepreneurship development on women's empowerment.

##### **1.4.2. Research Questions**

The research question is divided into the main question and a few sub-questions.

##### **1.4.3. Main Research Question**

To what extent does micro-entrepreneurship development empower women?

##### **1.4.4. Sub Questions**

- I. What is the impact of micro-entrepreneurship development on women's economic empowerment?
- II. What is the impact of micro-entrepreneurship development on women's social environment?

- III. What is the impact of micro-entrepreneurship development on women's decision-making empowerment?
- IV. What is the impact of micro-entrepreneurship development on women's legal empowerment?

### **1.5. Objective of the Study**

The primary objective of this research was to explore and describe the extent to which micro-entrepreneurship development has empowered women microentrepreneurs in Gilgit Baltistan, Pakistan.

#### **1.5.1. Subobjectives of the study**

- I. To identify the profiles of women microentrepreneurs who participated in our survey.
- II. To find the profiles of microenterprises of our respondents.
- III. To investigate the socio-economic empowerment of microentrepreneurs.
- IV. To investigate the freedom of decision making and legal empowerment of microentrepreneurs.

### **1.6. The Significance of the Study**

The problem was selected for few reasons. The first one is that women's empowerment is very important for the development of any economy in the contemporary world. Through this research we want to find the solution of this problem. We want to know that, is the micro-entrepreneurship development is the solution of our problem?

Women's empowerment is a pressing issue of developing countries, and it is goal number three of Millennium Development Goals. Further, studies have shown that micro enterprises have a crucial role in empowering the disempowered women. As micro entrepreneurial activities help women to generate income it helps to enhance the welfare of their families.

The second reason is that studies on women's empowerment in Pakistan are scant, and there isn't a single study on women's empowerment through micro-entrepreneurship development in Gilgit. The knowledge gained by this research will be helpful in Pakistan and in other developing countries in the field of women's empowerment

through micro entrepreneurship development. Moreover, the findings of the study will be useful for policy makers. Lastly, the finding of this study should be of interest to government and non-government institutions and funding communities as well as providers of business development.

### **1.7. Limitations of the Study**

To find the impact of micro-entrepreneurship development on women's empowerment had a few limitations. First, only those women were chosen for the survey who had experience of at least two years in the field of micro-entrepreneurship. Second, the entrepreneurs should be the managers of the microenterprises. Fourth, there should be less than ten employees. Third, due to limited time and resources only one district of Gilgit Baltistan was taken as the region of the study.

### **1.8. Outline of the Study**

In chapter one there is introduction of the topic and background of the study. This chapter also include problem statement, research question, objectives of the study, significance of the study and limitations of the study. Chapter two explains the regional background where the research was carried out. Chapter three is devoted to literature review whereas chapter four defines methodologies and research design, which had been used for the study. Chapter five is all about findings and analysis of the data while in chapter six which is the last chapter of our study has conclusion and recommendations of the study.

## CHAPTER II

### REGIONAL BACKGROUND

#### 2.1. Introduction

This chapter is designed to give some useful information about Gilgit Baltistan, Pakistan, the place in which the study was conducted. The chapter presents an introduction of Gilgit Baltistan, its population and the geography of the area. It also discusses the economy, the women of Gilgit Baltistan, and women micro entrepreneurs of the area.

#### 2.2. Gilgit-Baltistan, Pakistan

Gilgit-Baltistan (GB) lies at the confluence of the Himalayas, Karakoram, and Hindukush, in northern Pakistan. It shares borders with China, Kashmir, and Afghanistan. The area of this beautiful city is 72,496 square km. The population of the area is almost 2 million and there are total of 14 districts including Ghizer, Hunza, Gopis Yasin, Nagar, Skardu, Ghance, Shigar, Kharmanga, Astor, Diamer, Darel, Tangier, and Roundu. The region has a diverse culture including various ethnic groups and almost 25 linguistic groups (Dad, 2016).

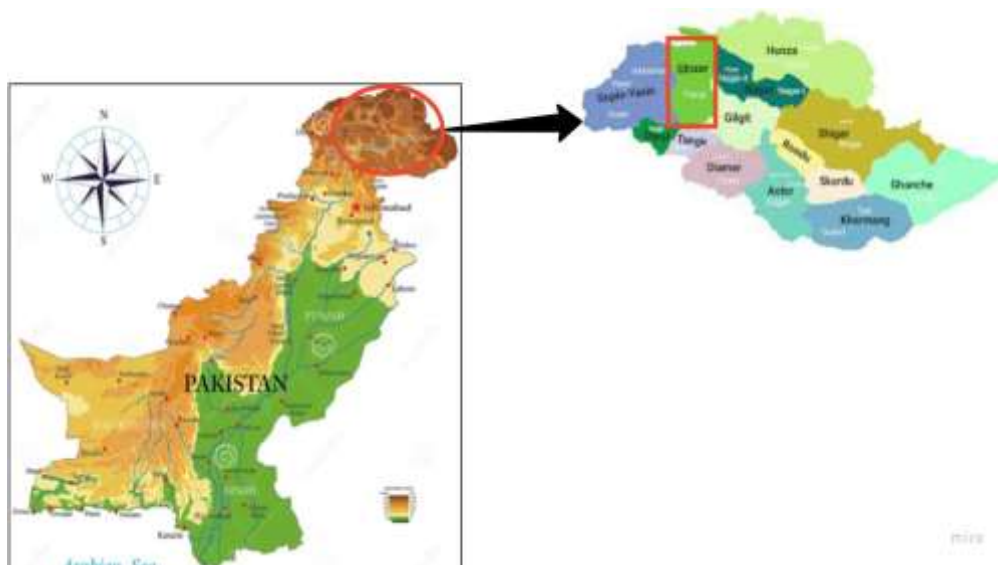


Figure 2.1. Map of Gilgit Baltistan, Pakistan

### **2.3. Geography of Gilgit-Baltistan**

Gilgit Baltistan is an isolated region, and the living environment is not very favourable in terms of weather and land. The population is very small and spread on large area. Life in GB is very hard due to the dangerous and difficult roads and in addition to this, the area has harsh weather, especially winters are very cold. Gilgit Baltistan has an unresolved constitutional status, it doesn't have a provincial status, which is a hurdle in the way of its development. Having a limited institutional capacity, GB is mostly dependent on the fiscal policy of the Pakistani government. Most of the development work in GB is done by NGOs such as Aga Khan Development Network (AKDN).

Poverty is a key concern of the area and women are the most vulnerable group. People of the area are mostly dependent on agriculture to survive and to fulfil their daily needs. The rate of rainfall is very low, so glacier water is mostly used to grow crops, which produce twice a year.

GB is connected to the capital (Islamabad) of Pakistan through Karakoram Highway (KKH), over some stretches of the old silk route. However, the location of GB is somehow disadvantageous as the recurrent landslides in the way of KKH cause the closures of the road thus the region gets isolated from the rest of Pakistan. Small aeroplanes carrying only 50 passengers run from Islamabad to Gilgit but almost 40% of the flights get cancelled due to unpredictable weather conditions. Unfortunately, Gilgit Baltistan is disconnected from the world in other ways too such as disconnection of internet and frequent power cuts in the region.

### **2.4. Economy of Gilgit Baltistan**

The economy of Gilgit-Baltistan is very weak due to its unsolved and de facto constitutional status. GB does not have any source of revenue and it is dependent on the federal budget to fulfil its expenditures. A report by World Bank, states that the population of GB is highly dependent on agriculture for their basic needs which was 45% in 2005 (World Bank, 2010) but a lack of arable land makes it challenging for people.

There is a scarcity of physical infrastructure for instance schools, universities, and hospitals. Mainly international NGOs are working to uplift the standards of life in GB

and the Government of Pakistan (GOP) has a lesser contribution towards providing basic facilities. Lack of schools, colleges, and just one university in the entire region further affect household welfare. Scarcity of resources and facilities in the schools further pushes down the adequate quality of education. Again, the area lacks hospitals, people travel hours to get access to health facilities that is a basic need. In serious cases, people need to travel to Islamabad or Karachi for medical treatments and some loses their lives in the way.

A research of AKRSP indicates more than half of income is generated through informal activities and most of the men work in the army to feed their families. Youth of GB move to cities for opportunities and in search of jobs, so they could meet their daily expenditures.

## **2.5. Women of Gilgit Baltistan**

In Gilgit Baltistan, more than half of the population is female. Prevailing social conditions such as patriarchy, social divisions and poverty gives a hard time to women of the area. Very few women go out for work, and they earn for their families. Yes, a sad reality is that they go out, walk for long distances to fetch water besides doing all house chores and taking care of children. Unlike developed countries almost all work is done manually from creating a fire to laundry, which needs extra effort and time.



**Figure 2.2. Women of Gilgit (Source Alamy)**

Education is one of the solutions to improve women's lives and to create a better economy, but the region has a limited number of schools and colleges. Further, long

distances to schools and lack of facilities for females in schools, discourages them to pursue education and limits their mobility.

## **2.6. Women and Small or Micro Businesses in Gilgit**

Governmental and nongovernment programs are working in Gilgit Baltistan to assist women socio-economic empowerment. To encourage women entrepreneurship, different organizations provide skill development workshops and initial support to access markets. Skill development training mainly includes stitching, embroidery, cooking, jewellery making, growing vegetables, extracting honey, and poultry farm business. In some areas, girls had been trained as early childhood development (ECD) teachers, masons, carpenters, and electricians under the Aga Khan cultural service program, and right now they are providing services in these respective fields. Moreover, women also get enterprise development trainings that helps them to know somehow about costing, pricing, and marketing.



**Figure 2.3. Women Micro-Entrepreneurs of Gilgit (source EELY)**

It has been noticed that women have started working within the premises of their homes or in rented spaces. They have opened ECD centres, working as a tailor, opened small garments and cosmetic shops and beauty salons. In district Skardu, Hawa market, which is an exclusive space for women was opened under the supervision of Enhancing Employability and Leadership for Youth (EELY) program (Khan et al., 2016), it has become a huge success. Another women market which was recently opened in district Ghizer attracts the attention of people and encourages women to take part in entrepreneurship activities. These women markets are designed in such a way that all women without any hesitation can run the business and it is a place where both

women sellers and shoppers meet. Other women micro-entrepreneurs grow vegetables and cattle to support their families. For example, in my own home, when my brothers were studying, my mother used to grow vegetables and sell them in the market, which was a good source of income. Thus, such micro-entrepreneurial activities help the whole family to come out of poverty.

However, these small business activities face constraints due to a lack of management skills, knowledge, and saving information to further expand the business. Apart from this, external shocks such as a change in market demand, change in availability of raw material and other uncertainties damage these small businesses badly.

## **CHAPTER III**

### **LITERATURE REVIEW**

#### **3.1. Introduction**

This chapter presents the literature review for the study, a theoretical perspective of the study, which will help us to understand the major concepts. The major concepts are entrepreneurship, micro-entrepreneurship, women and entrepreneurship, women's empowerment, and different dimensions of women's empowerment. Then some literature on women's empowerment and micro-credit programs and literature on attributes to measure women's empowerment will be discussed. At the end of this chapter, we illustrate the study's conceptual framework and present our hypothesis.

#### **3.2. Entrepreneurship**

Entrepreneurship has been defined by different authors in different ways and its definition has changed with time. Dollinger defines entrepreneurship as to earn profit, one invests resources and administers those resources to create an organization under precarious conditions (Dollinger, 2013). Schumpeter defines an entrepreneur as craving for self-complacency to form one's empire or just to bring a change in the world. In addition, he says an entrepreneur is an innovator not an inventor, besides that entrepreneurial work is different from the daily administration of a firm (Schumpeter, 1980). Others define it as the exploitation of existing opportunities to generate something brand new (Shane & Venkataraman, 2000).

Entrepreneurship has a prominent role in an economy because entrepreneurs satisfy the needs and requirements of the consumers by developing unconventional amenities and products. Zhang et al. came up with three characteristics that elicit entrepreneurs' mental image. These three characteristics include risk management, competitive advantage and improving user's experience. Furthermore, these three activities generate the same amount of revenue, so as an entrepreneur it is very important to invest equally in all three parts considering demand and change in the environment (Zhang et al., 2020). Knight identifies entrepreneurship as profit that is earned in response of taking risks and bearing uncertainties of the time (Brooke, 2010). Gartner

defines entrepreneurship as the creation of an organization (Gartner, 1988). According to Smith, a marketing professor, entrepreneurship is characterized by an individual who initiates and maintains a business (Rowland, 1968).

### **3.3. Micro Entrepreneurship**

There is no universal or specific definition of micro-entrepreneurship as the notion depends upon the progress in that specific country. According to the State Bank of Pakistan, micro-entrepreneurs are those who are self-employed, and they operate micro-enterprises to ameliorate their living standards or to generate income; their micro-enterprises should not have more than 10 employees. While a micro-entrepreneur is the individual who has initiated, managed, and owns a business. Micro enterprises are those small ventures that are controlled by the holder himself, it has limited capital and has less than five workers (Munoz, 2010). These micro-enterprises are mainly operated in the informal sector (Charmes, 2012). Furthermore, the essential attributes of micro-enterprises are low capital, low technology, few workers, and low risk (Xavier, 2008).

After the establishment of Small and Medium-size Enterprises (SME) (Kureshi et al., 2009), a definition according to SME policy 2007 has been given to microenterprise, that it should have up to 250 employees, it should have a worth of up to 25 million Pakistani rupees and it should have annual sales of 250 up to 25 million rupees. However, some authors say there is no proper definition of SMEs in the Pakistani context (Dar & Raziq, 2017). SMEs in Pakistan is considered a direct source of poverty reduction. These SMEs are a source of self-sustenance; power of decision-making can be attained through micro-entrepreneurship (Mittal et al., 2019). In developing countries or middle-income countries, a high rate of entrepreneurial activities indicates a high rate of gross domestic product per capita (GDP). Also, the small enterprises increase competition in the market thus increasing efficiency. SMEs in Pakistan consist of 90% of the total enterprises, playing a key role in boosting the economy (Khalique et al., 2011).

Maloney says, in the developing world the informal sector is primarily composed of unregulated micro-entrepreneurial sectors (Maloney, 2004), Henley et al. agree with the aforementioned argument that the majority of micro-enterprises work in the informal sector (Henley et al., 2009). In countries like Bolivia, Ecuador, Thailand, and

the Philippines people choose enterprise activities to earn money and it is a direct source of food (Floro & Bali Swain, 2013).

Micro entrepreneurship is a catalytic agent in providing economic independence among women. A research carried out in India found a causal relationship between women's empowerment and small business that entrepreneurship has a positive impact on women's empowerment (Chatterjee et al., 2018). The significance of small businesses cannot be denied in Pakistan (Laetitia et al., 2015), however compared to other countries the contribution to the economy is very less, due to some problems faced by the entrepreneurship sector like lack of government support.

Faraha Nawaz argues, the relationship between women's entrepreneurship development and women's empowerment is complementary. Especially in Bangladesh, women have found a positive change in their attitudes because of different entrepreneurial activities. They are now empowered in the social, economic, and cultural fields. Interestingly, now they have started to take part in political activities which is rare among Bangladeshi women. Moreover, due to economic achievements and freedom of mobility, they have met a higher degree of decision-making power in every aspect of life\_(Nawaz, 2010) and it's all because of entrepreneurship development. Hence, we can infer our main hypothesis that women's empowerment can be achieved through micro-entrepreneurship development.

### **3.4. Women Entrepreneurship**

Global Entrepreneurship Monitor (GEM) has indicated that women entrepreneurs run businesses in all sectors all over the world. Women entrepreneurs are those who hold small and medium-sized businesses in the personal service industry. These women micro-entrepreneurs are mostly married, middle-aged, have a college degree, no management experience, no financial backup, and most of them use traditional personal service industry. Apart from interests, dreams, and skills, these women have a desire to solve the problems of disadvantaged groups in their society (Lin et al., 2018). Factors such as early marriages, violence against women, and the gender employment gap which discriminate the women in the society has a negative effect on the innovation led by women (Carrasco, 2014).

Research in Nigeria showed the need for independence is one of the major reasons women initiate businesses and most of them use their funds to start their small businesses. In the beginning, these businesses were small, home-based, and unregistered with government institutions and they could hardly pay the taxes of their business operations (Ademokun & Ajayi, 2012).

Aramand carried out research in Mongolia, that identified women's need for achievement plays an important role in becoming an entrepreneur. Further, the culture of feminism, collectivism, and adventurism also play a vital role to motivate women to start their business. Furthermore, results indicated, work experience or relevant educational background is not that important to start an entrepreneurial venture, however, it is quite important to manage and run a business successfully. Thus, women's entrepreneurship provides jobs and opportunities, as a result, it contributes to social and economic gender equality (Aramand, 2013).

There is a research on 129 women executives who left large organizations to start their own business; the findings showed that self-determination and to balance family and work responsibility were motivations to choose an entrepreneurial path. Interestingly, for those women the measure of success was self-fulfilment and achievement of goals instead of high profits. Of course, gender discrimination in their way to career advancement was another reason to leave those big companies (Buttner & Moore, 1997).

Those women entrepreneurs whether they have launched their enterprises willingly or someone pushed them to do so, have a strong desire to make decisions on their own, they would never like somebody else interference. Unfortunately, scarcity of resources limits their abilities and compels them to depend on their spouses for financial or other support (Ndemo & Wanjiku Maina, 2007).

Almost all researcher pointed out that entrepreneurs and entrepreneurship is related to men or male-gendered concepts. They argued, as entrepreneurs have traditionally been men, so women entrepreneurs have been neglected in the studies (Ahl, 2006). Thus, we have less literature on women entrepreneurship. The good side is, in the sector of entrepreneurship, the number of women entrepreneurs is rising, they are contributing

to the economy in the form of innovation and job creation, despite the paucity of studies on women entrepreneurship (De Bruin et al., 2006).

### **3.5. Women's Empowerment**

There is a dire need of women's empowerment because social taboos, cultural and traditional norms create gender discrimination in society. Though Islam is a free religion and Islam has given women a high rank in society, but its misleading interpretation puts women in a position where they face inequalities and injustice in the society. Men and women are indeed different on a biological and emotional basis, but they should have equal rights and opportunities.

In male dominant societies such as Pakistan, women are ignored from the position of power and decision making. One example of this idea is that men are the only breadwinners; they can go out while women must take care of children and family. Empowerment is defined as it is to increase spiritual, political, social, gender, and economic strength of an individual or a community (Bukhari & Asim., 2013) Women's empowerment means to speak up and to break up the limitations in society. Women's empowerment is to stand against the imposed limitations set by society on freedom of expression, getting an education, freedom of mobility, and financial independence (Bhuyan, 2006).

Empowerment is the ability to make decisions freely, manage one's own life and solve problems on their own (Khalid et al., 2020). Empowerment is to address different dimensions of inequality among women which are poverty, ethnicity, age, education, marital status, and ethnic identity. These inequalities affect women's power, opportunities, and choices (Mayoux, 2006). Compared to urban areas, women's empowerment is worse in rural areas that are directly related to access to education and basic facilities (Khalid et al., 2020).

Access to education for women increases the chances of good decision-making and gives them the courage to question injustice practices in society. Researchers found that education and social awareness are primary factors that contribute to household decision-making (Ejaz & Farooq, 2019). In rural areas, husbands and other male family members have a dominant role in decision-making and women do not have

right to decide (Akhtar et al., 2019). These unfortunate rural women are victimized domestically and socially.

### **3.6. Different Dimensions of Women's Empowerment**

#### **3.6.1. Economic Empowerment**

Schumpeter indicates new businesses are the salient drivers of economic development (Schumpeter, 1980). Entrepreneurs contribute to social welfare and economic growth (Baumol & Strom, 2007). Women entrepreneurship especially in rural areas uplift the economic development of the community (Osunde, 2015). Employment opportunities created by entrepreneurship ventures at the Base of Pyramid (BoP), a sector of people who earn 2\$ per day, results in inclusive growth (Hall et al., 2012). This growth will be more appreciable if women become part of this entrepreneurship venture.

Micro entrepreneurship has developed in recent years and a ceaseless development is happening with time. Self-employment and micro-entrepreneurship have created most of the jobs especially in low and middle-income countries (Gindling & Newhouse, 2014), only 25% are wage or salaried workers in these countries.

Self-employment and small businesses are the potential engines of economic growth for the economies of the world, because it creates employment for others (Henley et al., 2009). For example, almost 7% of the entrepreneurs hire 10 people in their company. On the other hand, it has been observed that entrepreneurs earn less, and they have less growth potential, compared to paid workers (Hamilton, 2000). However, they have other benefits, such as 'being your boss' and flexible work hours.

Micro and small businesses have the least productivity in developing countries because owners focus on firm's survival. Women entrepreneurs work hard to just buy household necessities or sometimes help their children to open a new business (Nichter & Goldmark, 2009).

There are a lot of problems for women to start their businesses and to become independent. For example, the joint family system, especially in rural areas, is a huge hurdle in the way of taking decisions on their own. In addition, there is a lack of finance and people are lagging in education. Further restriction on women to work or self-

employment is a common practice and society considers the earning of females as a shameful act and being a woman, they must consider the likes and dislikes of their men (Ahmad et al., 2018). Moreover, there is a restriction on the mobility of females, and they have lack of awareness of economic opportunities.

Small projects like the Hawa project in District Skardu, GB has a very sound effect on the social and economic development of women of the area. This project helped women to be economically self-sufficient as a result there is improvement in health conditions, quality education of their children, and participation in community activities has been noticed (Ferdoos et al., 2013).

Micro entrepreneurship and self-employment resolve the problem of unemployment, and thus they help in the recovery of the economy (Sventitskaya & Kochetkov, 2018). A survey in our neighbouring country, India, reveals that their female entrepreneurs create more of the income in their country than in any other country in the world (Sherwani & Ali, 2017).

So, we must utilize the hidden potential of our women and bring it out to utilize in the production and service sectors. In Indonesia, micro-entrepreneurship increases household income and assets, thus coping with the economic vulnerability (Vial & Hanoteau, 2015).

From this literature we can develop our first research hypothesis as “there is a positive and significant relationship between micro-entrepreneurship and economic empowerment of women.”

### **3.6.2. Social Empowerment**

A case study approach was used to find out the elements of women’s empowerment and individuals’ perceptions of empowerment in India. The results revealed that entrepreneurship has empowered them economically, it helped them to develop entrepreneurial behaviour and their financial contribution to the family increased (Datta & Gailey, 2012).

Another research study in India found out that micro-enterprises empower rural women economically, which helps in the progress of family, community, society, state,

and nation. It suggests that to achieve real development of the country in all spheres, it is necessary to give attention to empower women in rural areas (D. S. Singh et al., n.d.). Entrepreneurial activities have strengthened women's economic status and decision-making power. Those women who are entrepreneurs, are aware of opportunities available to them and there is a room for improvement in this field (Nachimuthu & Gunatharan, 2012). When women gain economic strength, they get the courage to make their voice heard at home, the workplace, and community (Kirve & Kanitkar, 1993).

Women who are involved in small businesses or micro-entrepreneurship have built social capital and improved their mobilization and socialization. It raised their socio-economic and political awareness and helped them to earn enough finance, thus, fostering women's empowerment and development (Sultana et al., 2010).

Microcredit has played a major role in women micro-entrepreneurship development and we can find the best example from rural area of Bangladesh, where Grameen bank and self-help groups provide interest-free loans to push women to take part in entrepreneurial activities thus empowering women socially and economically.

Home-based small businesses facilitate the women's empowerment process as a result there is noticeable advancement in personal and communal welfare. Once these entrepreneurial women become resourceful, they become role models in their surroundings. Importantly, these women acquire higher status in the society, and they challenge the patriarchal norms in the society (Al-Dajani & Marlow, 2013).

It is proved that, for men financial success is the main reason to grow their ventures but for women, financial success is one of many reasons, not the main reason (Brush & Cooper, 2012). For some women employment is more than economic stability, their empowerment lies in the happiness of the family and respect in the family (Qazi & Rashidi, 2018).

A comparative study between housewives and women entrepreneurs was taken in Bangladesh. The results showed that women entrepreneurs are far more empowered than housewives. They found out that women entrepreneurs have more control over

resources, they have freedom of mobility, they can participate in social activities and decision making while housewives were lacking such opportunities (Morshed, 2015).

With the help of micro-entrepreneurship, women proved that they have the capabilities to transform the condition of family and society using on-hand resources. In rural areas of India, Self Help Groups (SHGs) played a major role to encourage women to get affiliated with micro businesses and this motivation of affiliation is not just for improving economic status but to family welfare better than earlier (Poornima, 2013). Microfinance helps women to enter into the entrepreneurship field, though they face huge challenges in the form of finance and marketing of their products\_(Hatwal, 2012). Women who are empowered play a greater role in upgrading the socio-economic status of women (Akhtar et al., 2019).

Entrepreneurship has made women aware of their rights and they are contributing towards the growth of the economy and improvement of their socio-economic conditions (R. Singh & Raghuvanshi, 2012). Women entrepreneurs play an important role as catalysts in the social and economic development of underdeveloped countries. It is revealed that political environment of any country is directly related to women entrepreneurial behaviour. So, a favourable political environment can encourage women entrepreneurial work through the removal of social and cultural barriers (Goltz et al., 2015). Thus, we can develop our second research hypothesis as “there is a positive and significant relationship between micro-entrepreneurship and social empowerment of women”

### **3.6.3. Decision Making Empowerment**

A recent comparative study was conducted in Pakistan to measure women’s empowerment through entrepreneurship. Results concluded that entrepreneurship has a huge role in the decision-making empowerment of women compared to housewives (Noor et al., 2021). However, the study highlighted some obstacles such as less governmental support, lack of entrepreneurial education, complicated bank loan procedures, and market awareness that hamper the objectives of entrepreneurs.

Qualitative research on women entrepreneurs who work in the field of coffee making was taken in Uganda. The study revealed that by effective decision-making power and increasing their voice they can participate in intrahousehold decision making, a pathway to women's empowerment by breaking the wall of patriarchy (Lecoutere & Wuyts, 2021).

The level of education has a significant impact on decision-making (Albert & Escardíbul, 2017). It is observed that women entrepreneurship has a positive effect on household decisions, economic security and contribution in household expenses, hence in overall empowerment (Vaish & Arrawatia, 2021).

A case study in India explored that with the help of SHGs women started entrepreneurial activities and thus they became empowered. They voice their opinions in different matters of community, and they gain power over decision making in the home (Kapoor, 2019). Research in tribal areas of Bangladesh indicated that the tribal women become very much empowered after entrepreneurship and they become much more powerful in decision making (Nusrin et al., 2021).

From the literature above we can develop our third research hypothesis as “there is a positive and significant relationship between micro-entrepreneurship and decision-making empowerment of women.”

#### **3.6.4. Legal Empowerment**

A study in Bengal showed that entrepreneurship does not have any kind of effect on legal and political awareness (Chatterjee et al., 2018). They explore that entrepreneurship affects only financial aspects of empowerment whereas social aspects of empowerment are still in the dark.

The ability to speak in public, raise voices against injustice, and knowledge about rights and privileges were taken as variables to find empowerment of women entrepreneurs. The analysis revealed that the degree of empowerment was moderate (Sharma, 2015). Women who run home-based traditional businesses can significantly create awareness and uplift their position in the society where they live (Sultana et al., 2010). When women gain economic strength through entrepreneurship, they can raise their voices at home, community, and workplaces (Nachimuthu & Gunatharan, 2012).

There is very little literature on the legal environment through entrepreneurship and most of the studies added legal empowerment under social empowerment, thus more work is needed to be done on legal empowerment through entrepreneurship. Now we can develop our fourth and final research hypothesis as, “there is a positive and significant relationship between micro-entrepreneurship and legal empowerment of women.”

### **3.7. Women’s Empowerment and Micro-Credit Programs**

Women, who got access to finance in the form of micro credits have started their businesses. They have empowered and upgraded their economic, social, and family life. They have gained the power to make their own decisions and they have got recognition in the family and society (Qazi et al., 2019).

Interest-free loans like Akhuwat in Pakistan helped women to bring positive changes in their social status, household conditions, and family well-being. Women become economically empowered through microfinance and they have started to take part in purchase decisions and decisions related to their children’s education (Rehman et al., 2015). Micro credits strengthen women economically, as a result they can support their families (Fatima et al., 2020). As women are altruistic and when they are economically sound, they spend most of their money on their families.

Benazir Income support program, a small grant from the government of Pakistan is also a source of women’s empowerment and these grants increase self-employment trends. For instance, those women who received this grant, they have started embroidery businesses at home (Waqas & Awan, 2019). On the other hand, NGOs help them to develop different skills set and provide consultancy to develop micro-entrepreneurship (Nandan & Kushwaha, 2017), a source of encouragement to initiate a business.

Investing in women means to improve the health, hygiene, nutrition, and educational standards of their families, thus it is a key to obtain an ideal society (Marcillo, 2017). So, there is a dreadful need to invest for women’s growth with the help of micro-finance, small credits, and self-help groups.

Research on credit borrowers in rural Bangladesh investigated a negative experience in their overall satisfaction as they worry because they have this fear that they will not be successful in the business. On the other hand, some other results showed improvement in life satisfaction because of financial security (Bhuiyan & Ivlevs, 2019). This suggests that there is a need for consultation with those of the credit borrowers, the women, who face difficulties after borrowing money from the bank.

### **3.8. Measuring Women's Empowerment**

Empowerment is context-specific, it has different concepts in different regions. A particular change that shows empowerment in one area, doesn't necessarily need to be the same in another area. So, it is important to understand the socio-cultural, economic, and political context of the region. As we are focusing on a specific area of Pakistan, we will use indicators and instruments accordingly.

Cultural values play an important role in the entrepreneurial behaviours of people just like any other habitual pattern, likewise countries differ in entrepreneurial activity. Different cultures have different motivations to start entrepreneurship (Hayton et al., 2002). The level of education, financial stability, and culture affect decisions making of women entrepreneurs (Ndemo & Wanjiku Maina, 2007).

There are different attributes to measure women's empowerment. Almas et al., indicate that spending on household items, spending on schooling and necessities, and decision making are some of the attributes of women's empowerment. They further indicate some more variables to measure empowerment such as domestic violence and conflicts, depression, work opportunities, and networking. In addition, consumption of private goods such as alcohol consumption for adults and cell phone bills etc are also some of the attributes to measure empowerment (Almås et al., 2018). Control over resources or income, livestock ownership, and family size are some more attributes of empowerment (Yenilmez, 2017).

Empowerment has multiple dimensions, Mayoux has proposed a three-construct model (2006) that is economic, social, and political empowerment, which is used by most of the authors to evaluate women's empowerment. Golla et al. also describe multiple aspects of women's empowerment (2011).

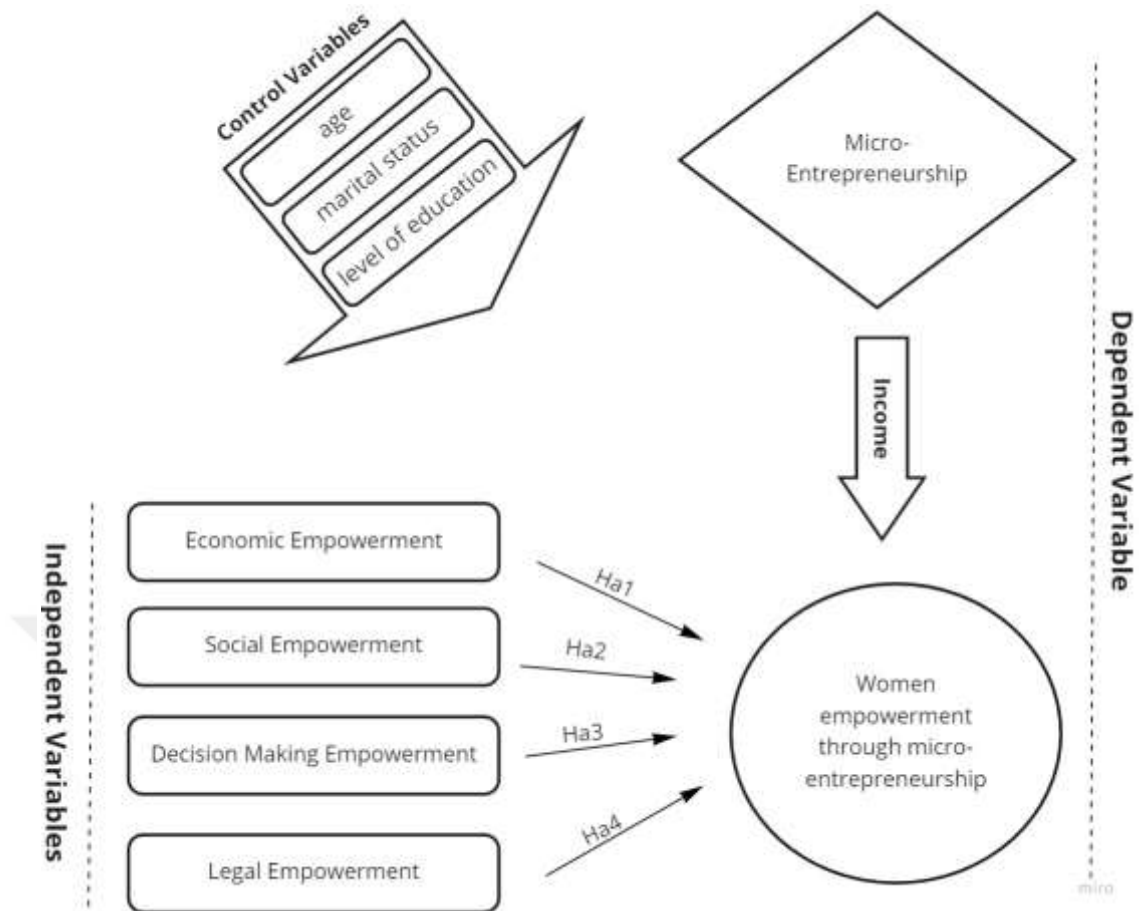
In some other studies, decision making, control over resources, freedom to utilize time, husband and community respect, husband's help in household chores, and acquisition of entrepreneurial skills were used as indicators of women's empowerment (Lyimo, 2011)

Other authors proposed domestic decision making, access or control over resources, freedom of movement, economic contribution for family, division of domestic labour, freedom from violence, knowledge, and sense of self-worth as indicators of women's empowerment (Malhotra et al., 2002). In one study, Kabeer used agency, control over resources, achievements, the status of women in society as the indicators of empowerment (Kabeer, 2005).

A study in rural Bangladesh was carried out to find out factors that influence women to become a part of micro-entrepreneurship development. The results reveal that various personal attributes, freedom of work, desire for higher social status, family hardships, access to credit, access to entrepreneurship training, access to information, and favourable infrastructure influenced to participate in micro-entrepreneurship (Parvin et al., 2012). Some of the other variables like visiting doctor and contribution to household monthly expenses were used to measure women's economic and social empowerment (Makombe, 2006). We will be using some of the afore mentioned variables and will formulate them under the objective of women micro-entrepreneurship to measure women's empowerment in this study.

### **3.9. Conceptual and Analytical Framework for the Study**

Conceptualization of women's empowerment through micro-entrepreneurship from the literature review is illustrated in the figure 3.1 below.



**Figure 3.1. Conceptual Framework of the Study**

Source: Author

## CHAPTER IV

### RESEARCH DESIGN AND METHODOLOGY

#### 4.1. Introduction

This chapter sheds light on the research design and methodology. It covers different subtopics including justification for the area of study, target population and study units, research design, operational design, framework for measuring women's empowerment, research methodology, the sampling methods, and data collection

#### 4.2. Justification for the Area of the Study

The study was conducted in different villages of district Ghizer, some of them are Gahkuch, Singal, Buber, Gitch, Silipi and Japukey The villages were purposively selected based on the large number of micro-entrepreneurs in different sectors.

**Table 4.1 Justification for the Area of the Study**

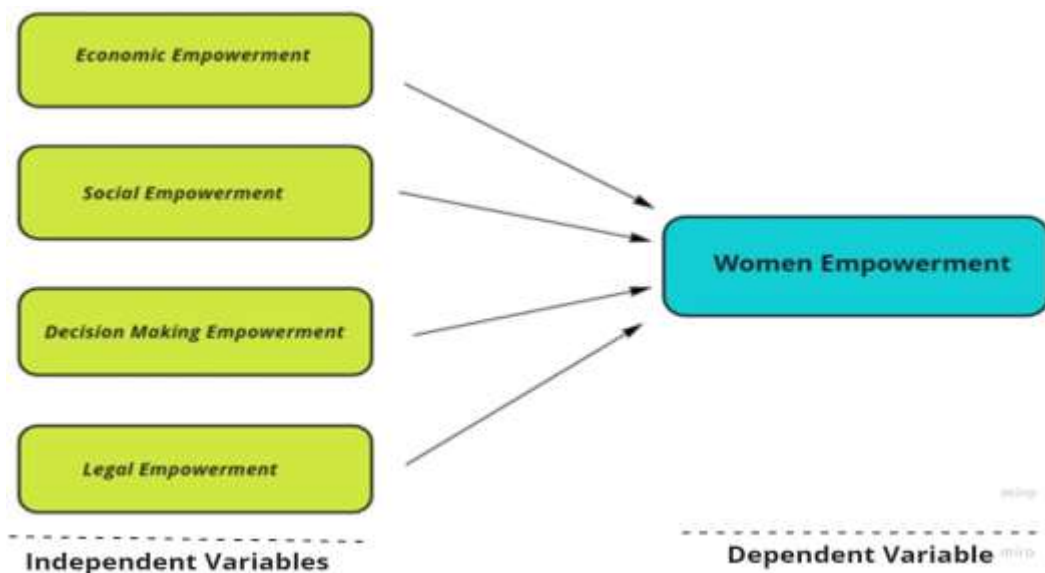
Villages					
		N	Percent	Valid Percent	Cumulative Percent
Valid	Ayeshi	4	2,7	2,7	2,7
	Buber	26	17,3	17,3	20,0
	Chatorkhand	3	2,0	2,0	22,0
	ChatorKhand	1	,7	,7	22,7
	Damas	7	4,7	4,7	27,3
	Gahkuch	21	14,0	14,0	41,3
	Gitch	15	10,0	10,0	51,3
	Goharabad	4	2,7	2,7	54,0
	Golodas	1	,7	,7	54,7
	Gopis	3	2,0	2,0	56,7
	Hatoon	4	2,7	2,7	59,3
	Ishkomen	3	2,0	2,0	61,3
	Japukey	1	,7	,7	62,0
	Phunder	2	1,3	1,3	63,3
	Sherqila	6	4,0	4,0	67,3
	Silpi	5	3,3	3,3	70,7
	Singal	40	26,7	26,7	97,3
	Summal	1	,7	,7	98,0
	Yaseen	3	2,0	2,0	100,0
	Total	150	100,0	100,0	

### 4.3. Target Population and Study Units

All the women microentrepreneurs in different sectors were the target population for the study. Women microentrepreneur of the region was unit of the study.

### 4.4. Research Design

Research design is the blueprint of how research is conducted, and it serves as a bridge between the research question and execution of the research (Blanche et al., 2006). This study is primarily based on primary data collected from women micro-entrepreneurs. The primary data is such kind of information that is collected for a specific problem at hand and according to the problem different procedures are used to collect the data (Hox & Boeije, 2005). The first-hand information was collected to find out the impact of women's micro-entrepreneurship development on the socio-economic, legal, and decision-making empowerment of women. Here we have 4 independent variables that are economic, social, legal, and decision-making empowerment. Women's empowerment through micro-entrepreneurship is a dependent variable. An Independent variable is that variable that a researcher uses to measure any kind of changes in the dependent variable, whereas the dependent variable is being tested in the study (Salkind, 2010).



**Figure 4.1.Independent and Dependent Variable**

The nature of the study is exploratory. We need to find the impact of micro entrepreneurship development on economic, social, legal, and decision-making empowerment. For this purpose, we will be using multiple linear regression analysis because multiple linear regression analysis explains the relationship between one dependent variable and more than one independent variables (Seber & Lee, 2012). The study is cross-sectional (Bax et al., 2006) in nature as the information is gathered from various villages at one point.

#### **4.5. Operational Design**

The following variables were investigated in the research: -

##### **A) Entrepreneur's profile**

- *Age*
- *Marital status*
- *Educational level*

##### **B) Microenterprise profile**

- *Type of business*
- *Age of the microenterprise*
- *Number of employees*
- *Reason to start micro-entrepreneurship*

##### **C) Women empowerment**

- *Freedom of mobility*
- *Freedom of choice*
- *Improved social status*
- *Financial independence*

- *Awareness about rights and privileges*
- *Awareness about asymmetries in home and society*

#### 4.6. Framework for Measuring Women’s Empowerment

The following table 4.2 illustrates the dimension of interest and women’s empowerment was an outcome of following indicators. These indicators were extracted from the literature review. Our customized questionnaire items were based on these variables in the table.

**Table 4.2. Framework for Measuring Women’s Empowerment**

<b>Dimensions</b>	<b>Variables</b>
Economic	Financial independence
Social	Improved social status
Legal	Awareness about rights and privileges Awareness about asymmetries in home and society
Decision making	Freedom of choice Freedom of mobility

Source: Adapted from (Malhotra et al;2002)

#### 4.7. Research Methodology

Research methodology involves those strategies that will be used by a researcher for sampling, data collection, and data analysis to get desired research results (Bos, 2020). As the empowerment is context-based, a customized questionnaire was designed to collect the information from respondents through surveys. Questions were close-ended, and a five-point Likert scale was used, where 1 = strongly disagree, 2=Disagree, 3= neither agree nor disagree, 4=Agree and 5=Strongly agree.

Our instrument contained a total of 30 items: four for women’s empowerment, four for economic empowerment, three for social empowerment, six for decision making, and six for legal empowerment. The rest of the items are related to the profile of a

women entrepreneur and her business profile. For the construction of items, the prior literature review has been done under supervision.

The questionnaire contained 3 sections (A, B, and C), as follows: -

- Section A: This section asked for demographic information such as age group, marital status, and educational level. This section aimed to know the background of our respondents.
- Section B: This section gathers information related to the entrepreneurial activities in terms of the type of micro business the respondent is running, number of employees, reasons to start the business, and how long she is into this entrepreneurial activity.
- Section C: In this section, a total of 23 items were used to find out our basic purpose, which is to measure women's empowerment through micro-entrepreneurship. 5 different types of variables were used to find out women's empowerment, legal empowerment, social empowerment, economic empowerment, and decision making.
- Google forms were used to generate the questionnaire, as it was not possible to collect the responses online, due to the unavailability of the internet and lack of technological knowledge, so we printed the questionnaire on paper.

#### **4.8. The Sampling Methods**

A research method used to select a sample population is called the sampling method (Bryman & Bell, 2016). The purposive sampling technique was used due to the unavailability of statistics on women entrepreneurs in district Ghizer, Gilgit Baltistan Pakistan. This sampling technique gives freedom to the researcher to choose respondents (Bryman & Bell, 2016) and the researcher chooses those respondents who fall in the category. As I was familiar with the locals and area, so it was easy to choose the respondents.

A total sample of 150 women micro-entrepreneurs was surveyed from different villages to collect data. The surveyed women were self-employed in different sectors such as stitching, beauty salons, knitting, agriculture, poultry forms, restaurants, and many more.

#### **4.9. Data Collection**

The questionnaire was in English and most of the respondents were not familiar with English. So, the only possibility to collect data was going to women entrepreneurs one by one and translate the questionnaire into their local languages. Sheena is the most common language spoken in the district, however, for those women who didn't know Sheena, we used Urdu to communicate with them. For some respondents, we used translators to communicate with them as they didn't know Urdu. It took almost one month to collect all the data, as the villages are far from each other, and each respondent took more time than we expected. Once we had responses, we filled the google forms one by one.

One thing which I appreciate here is the welcoming behaviour of the respondents, though we didn't fix any prior meeting time, we went directly to their workplace and asked for a few minutes, and they cooperated very well.

## **CHAPTER V**

### **FINDINGS; ANALYSIS AND DISCUSSION**

#### **5.1. Introduction**

This chapter presents step by step procedure of data analysis and discussion of the findings. The chapter includes data coding and cleaning, validity and reliability test, descriptive statistics, frequency analysis, factor analysis, KMO and Bartlett's test, naming the resulting factors, correlation coefficients, multiple linear regression and coefficients of regression model.

#### **5.2. Data Coding and Cleaning**

Since data was collected using a close-ended questionnaire the next step was to transfer the data from google sheet to excel sheet. We were going to use SPSS as our analysis tool, this tool accepts only numerical data to analyse, so it was necessary to convert the data into numbers. For that purpose, we used a coding method (Bryman & Cramer, 2001). In excel we coded the data which means assigning a number to every single response obtained from the respondent during the survey. After capturing the data, we tried to find the missing values and mistakes. There were few mistakes in coding, and it didn't take much time to correct them.

#### **5.3. Validity and Reliability**

After coding and cleaning the data, the data was used for further analysis. After that instruments' validity and reliability has been checked. If the instrument is reliable then we can go for further analysis otherwise we could not perform any other test. It is very important for the instrument we are using to be reliable. Reliability analysis refers to the internal consistency of the scale (Taherdoost, 2016). Here we will check whether our questions are reliable or not.

## 5.4. Reliability and Validity of Scale

### 5.4.1. Validity

**Table 5.1. Validity of the Instrument**

Case Processing Summary			
		N	%
Cases	Valid	150	100,0
	Excluded <sup>a</sup>	0	,0
	Total	150	100,0

A questionnaire is valid if it gives you valid regression results or some valid conclusion can be concluded using the data on hand (Thanasegaran, 2009). The table 5.1 shows the total number of respondents who filled the questionnaire. Since no value was excluded from the analysis, we expect that no question was left unanswered.

Furthermore, to ensure the validity of the instrument, the researcher should consult experts for advice whether that particular instrument is valid enough to gather data for a specific study, as in this study the instrument is constructed through a deep study of other papers under supervision.

### 5.4.2. Reliability

**Table 5.2. Reliability of the Instrument**

Reliability Statistics	
Cronbach's Alpha	N of Items
,832	30

In this table 5.2, we are checking the reliability of our model before going to the regression analysis of our data. First, we checked the reliability and validity of the whole questionnaire. To check the reliability, we must check the Cronbach's Alpha

value, in our case it is 0.832. The benchmark of Cronbach's Alpha value is 0.7 (Spiliotopoulou, 2009) or greater than 0.7, hence our model is reliable. It indicates that there is a high level of internal consistency of the scale used by the study.

### 5.5. Reliability of Separate Variables

After checking the reliability of all the questionnaire, the reliability of each variable was checked (Chatterjee et al., 2018). We have a total of five variables and for each variable, we had some questions. We separated the questions for each variable and ran the test to find the reliability.

**Table 5.3. Reliability of Each Variable**

Reliability Statistics		
Variables	Cronbach's Alpha	N of Items
Women Empowerment	,760	4
Economic Empowerment	,735	4
Social Empowerment	,739	3
Decision Making	,706	6
Legal Empowerment	,709	6

The table 5.3 shows the value of Cronbach's Alpha for each variable which is above 0.7, thus we can say that our variables are reliable.

### 5.6. Descriptive Statistics

To prove normal distribution, the values for skewness and kurtosis should lie between -2 and +2 (George, 2011). The data is considered normal if the skewness value is in

the range of -2 and +2 whereas the kurtosis value can be acceptable if it is in between -7 and +7(Byrne, 2010).

**Table 5.4. Test of Normality**

	N	Min	Max	Mean	Std. Dev	Skewness		Kurtosis	
	Stat	Stat	Stat	Stat	Stat	Stat	Std. Er	Stat	Std. Er
OwnAssets	150	1	5	1,67	1,240	1,802	,198	1,873	,394
SellsWithoutPermi ssion	150	1	5	2,06	1,382	1,098	,198	-,054	,394
Saving	150	1	5	3,83	1,013	-,759	,198	-,311	,394
SeeksGoodDoctors	150	2	5	4,48	,833	-1,806	,198	2,764	,394
EatMutton	150	2	5	4,55	,738	-1,990	,198	4,196	,394
EidShopping	150	2	5	4,41	,949	-1,518	,198	1,143	,394
HappyLife	150	2	5	4,68	,571	-2,057	,198	5,355	,394
VisitDoctor	150	1	5	3,99	1,096	-1,227	,198	,796	,394
FoodWater	150	1	5	4,79	,605	-3,736	,198	15,989	,394
FamilyHealth	150	2	5	4,44	,737	-1,115	,198	,486	,394
QualityEducation	150	2	5	4,61	,865	-2,182	,198	3,481	,394
FurnishedRooms	150	2	5	4,23	,883	-1,172	,198	,833	,394
TravelWithoutPerm ission	150	1	5	2,35	1,507	,835	,198	-,865	,394
SeeDoctorWheneve rHaveTo	150	1	5	4,25	,759	-1,474	,198	3,515	,394
VisitBank	150	1	5	4,14	1,036	-1,495	,198	1,765	,394
VisitRelatives	150	1	5	2,71	1,481	,581	,198	-1,225	,394
BuyClothes	150	1	5	4,78	,703	-3,883	,198	15,549	,394
RenovateRoom	150	2	5	3,91	1,012	-,440	,198	-,979	,394
TolerateInjustice sFamily	150	1	5	2,79	1,354	,379	,198	-1,217	,394
AsymmetriesSo ciety	150	1	5	3,01	,839	,125	,198	1,114	,394
Awareness	150	1	5	2,43	1,495	,607	,198	-1,174	,394
InheritedLand	150	1	5	1,62	1,230	1,924	,198	2,280	,394
LegalSystemJust ices	150	1	5	3,83	1,079	-,623	,198	-,119	,394
Valid N	150								

As most of our data lie in the afore-mentioned values, proving there is a normal distribution of our data.

## 5.7. Frequency Analysis

### 5.7.1. Demographic Analysis

This section presents the demographic characteristics of women entrepreneurs. It tells about the age group, marital status, and education level where our respondents fall, as these could have an impact on the participants' entrepreneurial activity.

**Table 5.5.Age**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-25 years	52	34,7	34,7	37,3
	26-30 years	4	2,7	2,7	2,7
	31-35 years	31	20,7	20,7	58,0
	36-40 years	44	29,3	29,3	87,3
	Above 40 years	19	12,7	12,7	100,0
	Total	150	100,0	100,0	

The results presented in this table 5.5, show the age of women entrepreneurs ranged from 21 to 40 years. Most of our respondents fall in the age group of 21- 25 years old which is 34.7 percent of total data, it shows that women at a young age are more enthusiastic to start their setup.

This is not that much surprising, as women at this age are young and energetic. They can run their business much better than women at the late years of their age. While performing the survey, I noticed that young entrepreneurs were more determinant in their work and seemed happy. Interestingly, when they got to know that I am a management student, they were asking for advice for better management of their business.

**Table 5.6. Marital Status of Women Entrepreneurs**

		N	Percent	Valid Percent	Cumulative Percent
Valid	Married	98	65,3	65,3	65,3
	Separated	1	,7	,7	66,0
	Single	50	33,3	33,3	99,3
	Widowed	1	,7	,7	100,0
	Total	150	100,0	100,0	

Table 5.6 shows the distribution of respondents according to their marital status and the majority of the entrepreneurs, 98(65.3%) were married; 50 (33.3%) were single; just one (0.7%) separated and one widowed. Thus, we can say that married women dominate in entrepreneurial activities. From the survey and conversations with the respondents, I discovered that those who are married and have children are in need of financial support. They want to assist their husbands in the financial matters, so they choose entrepreneurship to earn some rupees.

**Table 5.7. Level of Education**

		N	percent	Valid Percent	Cumulative Percent
Valid	Not a formal education	17	11,3	11,3	29,3
	Primary	19	12,7	12,7	42,0
	Secondary	56	37,3	37,3	79,3
	College	27	18,0	18,0	18,0
	University	31	20,7	20,7	100,0
	Total	150	100,0	100,0	

The table 5.7 above indicates respondents' level of education, and the findings indicate that majority of the women entrepreneurs had been to school. Majority of the women entrepreneurs which have been interviewed in this study, almost 37.3 % had secondary education. In the second major group, there are 31(20.7%) respondents, who had a degree from university; 18 % of them went to college and 11.3% of them didn't go to school. While talking to respondents, those who have a university degree, they were saying that the lack of job opportunities forced them to choose this entrepreneurship field while others said, as they don't have a good degree, so they choose entrepreneurship to earn some cash. We can see that there is a very low proportion of

women entrepreneurs who don't have a formal education. While knowing the respondents, it was obvious from their responses that they were very worried to start their own business due to a lack of educational background. Thus, illiteracy is one of the obstacles in the way to adopt any kind of entrepreneurial activity.

### 5.8. Business Profile

This section aims to know about the business activities in which women were involved. Other than the nature of the business, this section also gives the information about the age of the business, number of employees, and reason to start the entrepreneurship.

#### Type of Businesses



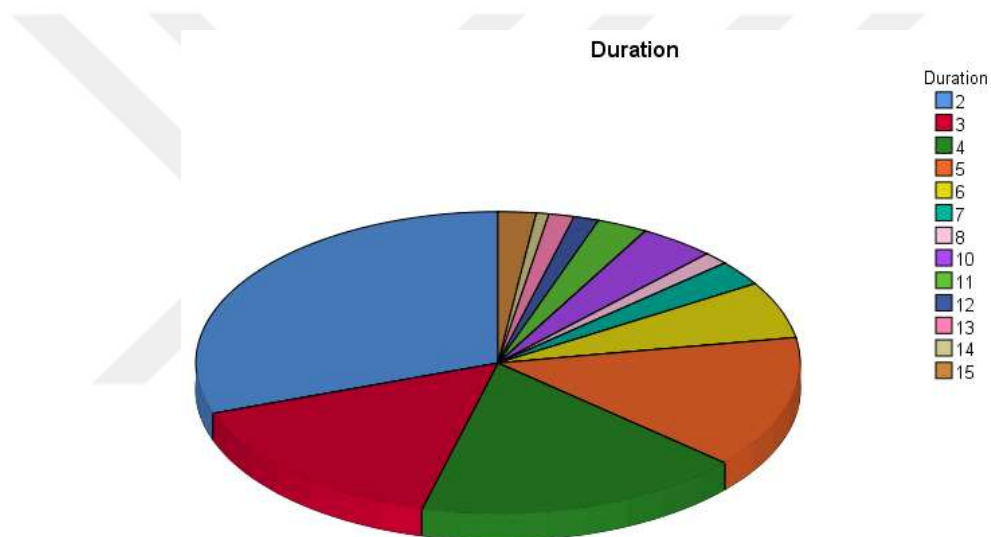
Figure 5.1.Type of Businesses

The findings showed that women entrepreneurs in the district Ghizer were mostly involved in sewing and embroidery business (35 out of 150), and second dominating business was selling garments and cosmetics (31 out of 150), while the rest of the entrepreneurs are engaged in a variety of business. Being dominant in sewing and

embroidery means that this skill is easy to learn and can earn profit. According to the respondents who sell garments and cosmetics, clothes and cosmetics are one of the basic needs of women, and that's why as an entrepreneur they don't struggle much in this business.

#### 5.8.1.1. Age of business

The results in the figure 5.2, show that most of the respondents' businesses are very young. They fall in the existence period of 2 years, and it was one of our limitations to select entrepreneurs who have experience of at least 2 years. This shows that now women are inclined towards entrepreneurship field and the trend is new.

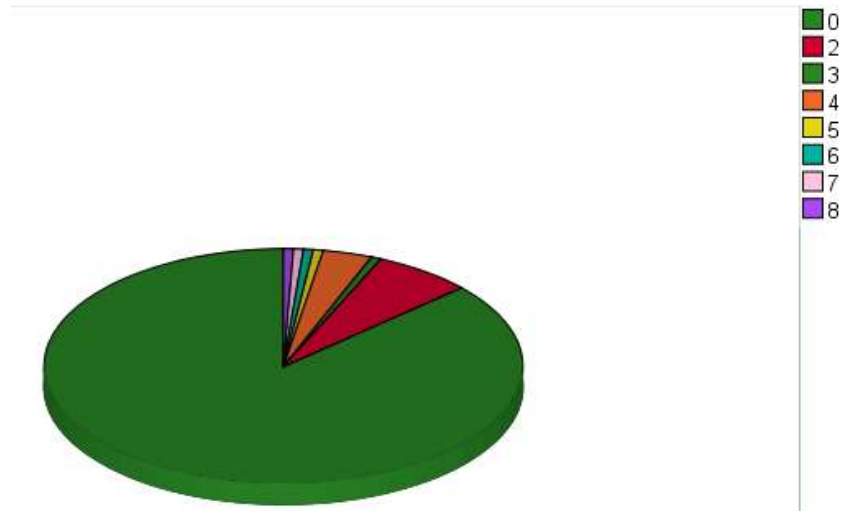


**Figure 5.2. Age of Business**

The above pie graph shows that micro-entrepreneurship is new in the area and people are starting to be part of it, thus it is good news that more women will participate in the coming years.

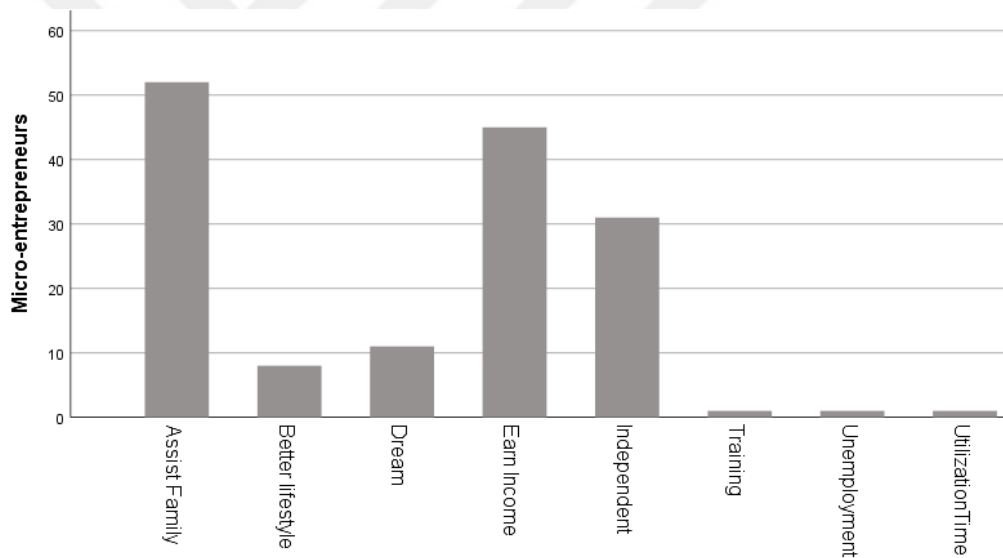
#### 5.8.1.2. Number of employees

We found that almost all the micro-businesses were owned individually and managed by just one person and very few have employees to help. The employees who were working with the employer were learning the skills. They were not getting paid by the entrepreneurs who were employers in this case. In some cases, the employer was taking money to teach them skills, which was another source of income for the entrepreneurs.



**Figure 5.3. Number of employees**

### 5.8.1.3. Reasons to become a micro entrepreneur



**Figure 5.4. Reasons to Become a Micro-Entrepreneur**

This graph highlights the reasons to become a micro-entrepreneur. The majority of the respondents responded as they wanted to assist their family and earn some income. The frequency of those respondents who said that they want to assist their family is 55 (34.7 %) and those who want to earn some income are 45 (30 %). The third category in the majority are those who wanted to become independent 31(20.7%), so they choose entrepreneurship. Interacting personally with the respondents I felt that most married women having children were much into this entrepreneurship field because

they have a family to feed. They want to give their children better education and better life, so they work hard to fulfil their dreams. We found out the other category who wanted to become independent, have a sound family but they want to earn by themselves, so they don't have to ask for money from parents. Very few mentioned that they got into the business because they got skill development training and have skills to utilize.

### 5.9. Principal Component Analysis or Factor Analysis

It is a data reduction technique that creates components or factors that allow a large amount of data in smaller components that can be interpreted easily. The goal of the principal component analysis is to extract important information from the on-hand data and presents it as new variables called principal components and these components display patterns of similarity (Abdi & Williams, 2010). In our study we need just five factors to do our analysis, so we must reduce the number of variables. Secondly in this process, we found that some of our items were decreasing the reliability of our tests, so for high reliability, we excluded those variables from our analysis.

### 5.10. Kaiser-Meyer Olkin (KMO) and Bartlett's Test

Before factor analysis, we need to check the feasibility of our model. Kaiser-Meyer Olkin (KMO) and Bartlett's test is used to find out the reliability of our model for factor analysis (Napitupulu, 2017). In this test we check the value of KMO and the significance value of Bartlett's test of sphericity. Rule of thumb is in order to accept the value of KMO, it should be greater than 0.5 and the significance value should be less than 0.05(Sikka & Verma, 2011).

**Table 5.8.KMO and Bartlett's Test**

<b>KMO and Bartlett's Test</b>		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,782
Bartlett's Test of Sphericity	Approx. Chi-Square	1253,594
	Df	153
	Sig.	,000

The table 5.8 indicates that the calculated KMO value is 0.782 and the significance value is 0.000. This shows that our model is feasible to do factor analysis

**Table 5.9.Total Variance Explained**

<b>Total Variance Explained</b>									
Com pone nt	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5,736	31,865	31,865	5,736	31,865	31,865	3,637	20,206	20,206
2	2,623	14,571	46,436	2,623	14,571	46,436	2,657	14,764	34,970
3	1,580	8,780	55,216	1,580	8,780	55,216	2,234	12,409	47,379
4	1,322	7,345	62,560	1,322	7,345	62,560	1,869	10,384	57,763
5	,979	5,439	67,999	,979	5,439	67,999	1,843	10,236	67,999
6	,781	4,338	72,337						
7	,744	4,134	76,471						
8	,740	4,111	80,582						
9	,667	3,707	84,289						
10	,489	2,718	87,007						
11	,447	2,482	89,489						
12	,367	2,040	91,529						
13	,361	2,004	93,534						
14	,332	1,842	95,376						
15	,259	1,438	96,814						
16	,216	1,201	98,014						
17	,205	1,140	99,155						
18	,152	,845	100,000						
Extraction Method: Principal Component Analysis.									

The table 5.9 above will be used to determine the number of significant factors. There are only four factors eigenvalue greater than 1 and one-factor value is close to one, each factor explains the percentage of the total variance. The extracted and rotated

values will be used for further interpretation and together they account for 67.99% of the variability, any value above 60% is considered as a good value of variability (Napitupulu, 2017). This infers that these five factors explain our purpose which is to measure women's empowerment. In our final model, we will exclude those factors which do not explain much variance. To come up with an optimum number of factors we excluded some of our questions. The first five initial eigenvalues and extraction sums of squared loadings are identical, as the eigenvalue is greater than one. The last column, rotation sums of squared loading, shows eigenvalues after rotation, so we will be using rotated eigenvalues and calculated screen plots to extract significant factors (Yong & Pearce, 2013)

### 5.11. Naming the Resulting Factors

The rotated component matrix is the key output of principal component analysis. It determines what the components represent and makes it easy to name the factors.

**Table 5.10. Rotated Component Matrix**

Rotated Component Matrix <sup>a</sup>					
	Component				
	EE	WE	DME	SE	LE
EatMutton	,834	,246	,113	,121	
EidShopping	,777	,293			
SeeksGoodDoctors	,767	,183	,103	-,128	
HappyLife	,759	,290		,122	
SeeDoctorWheneverHaveTo	,463	,317	,444	-,136	
FamilyHealth	,277	,794	,163		
FoodWater	,222	,751			
FurnishedRooms	,380	,614	,118	-,121	,154
QualityEducation	,548	,548	,117		
BuyClothes	,448	,512	,175	,138	
TravelWithoutPermission			,906	,103	,128
VisitRelatives			,861		,125
RenovateRoom	,161	,310	,527	,294	

**Table 5.10. continue**

OwnAssets				,859	,176
SellsWithoutPermission			,193	,849	
AsymmetriesSociety				,128	,863
TolerateInjusticesFamily		,121	,187		,855
Awareness	,365	-,158		,431	,513
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. <sup>a</sup>					
a. Rotation converged in 6 iterations.					

### 5.12. Inter-item Correlations

The correlation coefficient is used to find the strength and direction between two variables (Taylor, 1990) and we are going to use Pearson's correlation to find the strength of variables.

**Table 5.11. Inter-item Correlation**

Correlations					
		EE	DME	SE	LE
EE	Pearson Correlation	1	,289**	,063	,171*
	Sig. (2-tailed)		,000	,442	,036
	N	150	150	150	150
DME	Pearson Correlation	,289**	1	,250**	,264**
	Sig. (2-tailed)	,000		,002	,001
	N	150	150	150	150
SE	Pearson Correlation	,063	,250**	1	,339**
	Sig. (2-tailed)	,442	,002		,000
	N	150	150	150	150

**Table 5.10. continue**

LE	Pearson Correlation	,171*	,264**	,339**	1
	Sig. (2-tailed)	,036	,001	,000	
	N	150	150	150	150
**. Correlation is significant at the 0.01 level (2-tailed).					
*. Correlation is significant at the 0.05 level (2-tailed).					

This table 5.11 shows the relationship between independent variables, and it was measured by using Pearson's coefficient. The relationship between economic empowerment and decision-making empowerment is positive and significant ( $r=0.289$ ,  $n=150$ ,  $p=0.000$ ). This indicates that economic empowerment and decision-making empowerment complement each other and had a positive impact collectively on dependent variables (women empowerment). Likewise, there is a positive and significant relationship between decision-making empowerment and social empowerment ( $r=0.250$ ,  $n=150$ ,  $p=0.02$ ), this means they complement each other and have a positive impact collectively on women empowerment. Almost all of the variables show positive and significant relationships except a few like social empowerment and economic empowerment do not complement each other, the value of  $p$  is not significant here ( $r=0.063$ ,  $n=150$ ,  $p=0.442$ ). This shows that economic and social empowerment combined don't define empowerment well.

### **5.13. Multiple Linear Regression Analysis**

Multiple linear regression analysis is used when there is one dependent variable and more than one independent variable (Uyanık & Güler, 2013) like in our case as we have one dependent variable that is women empowerment through micro-entrepreneurship and four independent predictors. Before going to multiple regression, we need to fulfil the assumption of multiple linear regression.

### **5.14. Assumptions of Multiple Linear Regression**

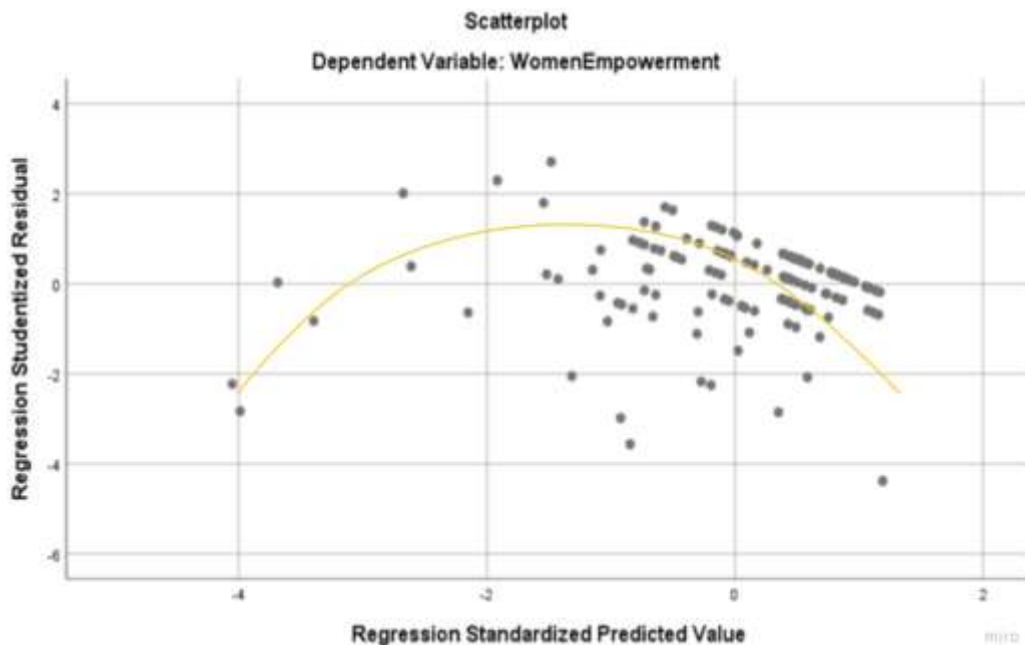
There are several assumptions to check whether we can apply multiple regression on our data (Osborne & Waters, n.d.).

Following are the key assumptions of multiple regression

- Multiple linear regression requires at least two independent variables; in our study we have 4 independent variables.
- The minimum sample size should be 20, we have 150 samples.

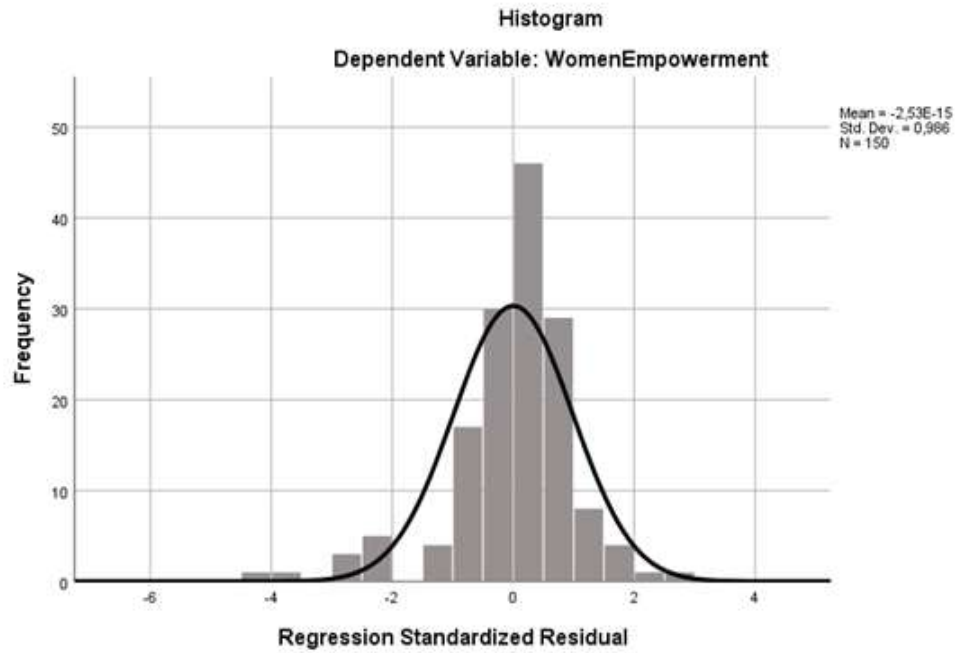
### 5.15. Curvilinear Relationship

- There must be a linear relationship between the outcome variable and the independent variable. So, a scatter plot can show whether there is a curvilinear or linear relationship. In our case, it's more like a curvilinear relationship.



**Figure 5.5.Scatter Plot**

Here our output contains a plot of the studentized residuals against the standardized predicted values. It should be randomly distributed around zero and it should fall roughly between -3 and + 3 (Pituch and Stevens 2016). Our output is randomly distributed but somehow not evenly distributed.



**Figure 5.6. Normal Distribution**

### 5.16. Multivariate Normality

- The data should be normally distributed,

### 5.17. Collinearity Statistics

- The independent variables should not be highly correlated with each other which is called no multicollinearity. Variance Inflation Factor (VIF) value should not be greater than 10 ( $VIF < 10$ ), in our case it is around 1.

**Table 5.12. Collinearity Statistics**

<b>Coefficients<sup>a</sup></b>			
Model		Collinearity Statistics	
		Tolerance	VIF
1	EE	,905	1,105
	DE	,841	1,190
	SE	,856	1,169
	LE	,840	1,190

a. Dependent Variable: WEME

## 5.18. Overall Model Fit Summary

**Table 5.13. Overall Model Fit**

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,738 <sup>a</sup>	,544	,532	,39816
a. Predictors: (Constant), LE, EE, S E, DME				
b. Dependent Variable: WEME				

The overall model fit represents the correlation between the predicted and observed values of women's empowerment, which is 0.738, value of R. The R, is also known as multiple R. It shows the correlation between independent variables and dependent variables (Abdi, n.d.).

The R square also known as coefficient of determination is the proportion of variance in dependent variable (women's empowerment through micro-entrepreneurship) that can be predicted from the independent variables which in this study is socio-economic, legal and decision-making empowerment. The coefficient of determination that reflects the proportion of variation in the dependent variable accounted for by the independent variables (Nagelkerke & Nagelkerke, 2008).

As indicated in the table 5.13 above, the value of R square is 0.544 which shows that in our study 54.4 % variance in women's empowerment through micro-entrepreneurship development can be predicted from independent variables. In simple words, 54.4% of women's empowerment through micro-entrepreneurship is predicted from level of independent variables. These results measure the overall strength of the association but they never reflect the extent to which any independent variable is associated with the dependent variable. In order to understand this we will perform Durbin Watson test.

### 5.19. Durbin- Watson Test

**Table 5.14. Durbin-Watson Test**

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,738 <sup>a</sup>	,544	,532	,39816	1,632
a. Predictors: (Constant), LE, EE, SE, DME					
b. Dependent Variable: WEME					

The independence of observations is checked by examining for independence of errors using the Durbin-Watson test. Durbin-Watson test also tests for autocorrelation in the data set. Autocorrelation can be important for technical analysis which is mostly concerned with the relationships of different data more especially in the marketing environments. The value of Durbin-Watson test ranges in values from 0 to 4. A value from 0 and less than 2 means that there is a positive autocorrelation and values from 2 to 4 indicate a negative autocorrelation. Considering our model, the Durbin-Watson test is lesser than 2 indicating a positive autocorrelation within the sample.

### 5.20. ANOVA

In our regression model, the ANOVA test will provide information related to variability and ANOVA is a way of testing whether our model is significant to predict the results. If the significance value is less than 0.05 (Moder, 2010) then our model is a better predictor of our outcome.

**Table 5.15. Table of ANOVA Test**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27,444	4	6,861	43,278	,000 <sup>b</sup>
	Residual	22,987	145	,159		
	Total	50,431	149			
a. Dependent Variable: WEME						
b. Predictors: (Constant), LE, EE, SE, DME						

In the above table 5.15, the significance value is  $0.000 < 0.05$ , hence our model is feasible to predict outcome.

### 5.21. Coefficient of Regression Model

In the regression table with different independent variables, the value of coefficients of Beta tells how much the dependent variable is expected to increase when the independent variable increases by one (Swamy, 1970), importantly holding all other independent variables constant.

**Table 5.16. Coefficient of Regression Model**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,494	,247		6,059	,000
	SE	-,027	,030	-,055	-,910	,364
	EE	,673	,056	,709	12,028	,000
	DME	,053	,032	,102	1,666	,098
	LE	-,014	,037	-,024	-,394	,694
a. Dependent Variable: WEME						

It can be seen from the table that among all the predictor variable (economic, social, legal and decision- making) only economic empowerment has a positive and significant coefficient. Decision-making empowerment have positive coefficient but not significant, whereas social empowerment and legal empowerment have negative coefficients.

The regression equation for predicting women empowerment through micro entrepreneurship from our independent variables is

$$y = B_0 + B_1X_1 + B_2X_2 + B_3X_3 + B_4X_4 + e$$

*Y = Women empowerment through micro-entrepreneurship development.*

$B_0$ = Value of  $y$  when all the independent value is equal to 0.

$X_1$ = Economic empowerment

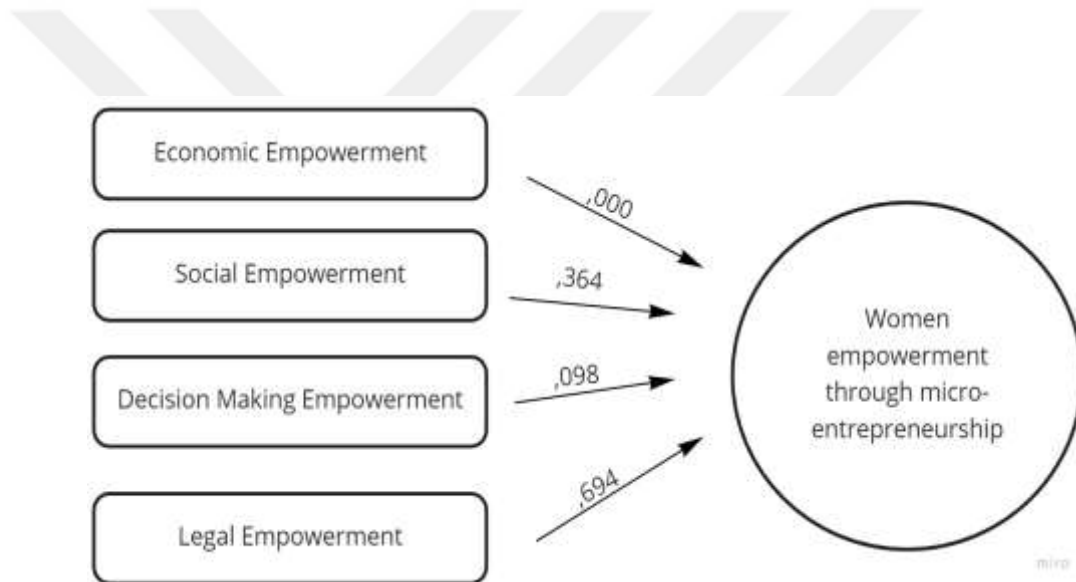
$X_2$ = Social empowerment

$X_3$ = Decision making empowerment

$X_4$ = Legal empowerment

So, our equation is,

$$y = 1.494 + .673 - .027 + .053 - .014 + e$$



**Figure 5.7. Regression Coefficient Analysis Results**

**Table 5.17. Structural Results for Hypothesis**

Dimensions	Significance	Hypothesis
Economic Empowerment	,000	<b>Supported</b>
Social Empowerment	,364	Not Supported
Decision Making	,098	Not Supported
Legal Empowerment	,694	Not Supported

From the table 5.17 above, we conclude that: -

- ✓ H1: The value of coefficients of Beta is significant; hence we reject our null hypothesis, this infers that micro-entrepreneurship has greater role on economic empowerment of women microentrepreneurs.
- ✓ H2: The value of coefficients of Beta is insignificant; hence we do not reject our null hypothesis, this shows that micro-entrepreneurship doesn't impact on social empowerment of women microentrepreneurs.
- ✓ H3: The value of coefficients of Beta is insignificant; hence we do not reject our null hypothesis, this shows that micro-entrepreneurship doesn't impact on decision- making empowerment of women microentrepreneurs.
- ✓ H4: The value of coefficients of Beta is insignificant; hence we do not reject our null hypothesis, this shows that micro-entrepreneurship doesn't impact on legal empowerment of women microentrepreneurs.

## **CHAPTER VI**

### **CONCLUSION AND RECOMMENDATIONS**

#### **6.1. Objective of the Study**

The primary objective of the study was to explore the extent of the impact micro-entrepreneurship has on women's empowerment in terms of economically, socially, legally, and freedom of decision making. It is a case study of women microentrepreneurs of Gilgit Baltistan, a rural area in the north of Pakistan. The objectives also include to identify the profiles of women microentrepreneurs and to investigate the profiles of microenterprises.

#### **6.2. Research Question**

Consistent with the research objectives, the major research question was, to what extent micro-entrepreneurship development impact women's economic, social, decision making and legal empowerment in Gilgit Baltistan, Pakistan.

#### **6.3. Theoretical Perspective and Practice**

From the literature review, it has been observed that the concept of women's empowerment is context-specific. This means that the definition of an empowered woman might not be same as in another region. For example, buying a scarf by your own choice can be considered as being empowered in rural areas of Pakistan but for women in urban areas, it is not a big deal. In this regard, data taken from one country or a region within a specific cultural context cannot be generalized to other regions. With this fact, there is a need to conduct some more similar studies in other areas as there is a lack of studies on this topic. However, some studies have been conducted in India and Bangladesh but very few in Pakistan. Many of the researchers pointed out that entrepreneurs and entrepreneurship are related to male-gendered concepts, and they argued that entrepreneurs have traditionally been men, so women entrepreneurs have been neglected in the studies.

However, the good side is, the number of women entrepreneurs is rising and contributing to the economy despite the paucity of work on women entrepreneurship.

It has been observed that poverty, patriarchy, domestic violence, and cruelties by men are making the life of women miserable in the society. In this regard, there is a dire need for women's empowerment and studies found out that micro-entrepreneurship can uplift their standards of life and make them empower.

Results from previous studies did not focus enough on how micro-entrepreneurship development affects women's empowerment, because most of the studies were comparative and few were conducted in rural areas. Secondly, most of the studies were focusing on socioeconomic development and ignored other aspects. There were research gaps that this study intended to fill, especially within the context of rural areas of Pakistan.

#### **6.4. Research Methodology**

##### **6.4.1. Areas of the Study**

This study focused on some of the big villages of district Ghizer. This district was studied because there is a trend of micro entrepreneurship and women are taking part actively. The villages were selected based on the presence of a large number of women microentrepreneurs involved in different entrepreneurial activities.

##### **6.4.2. Target Population and Study Units**

The target population for the study was women microentrepreneurs working in different sectors in district Ghizer.

##### **6.4.3. Research Design**

The study is cross-sectional and exploratory. The data was collected at a point in time and used a multiple linear regression approach for analysis. The data was collected through a survey and a survey was conducted by reaching out to each micro entrepreneur and filling the questionnaire after asking the questions. Lack of technology usage and language barriers somehow gave a hard time in collecting the data.

#### **6.4.4. The Sample and Procedure for Selecting the Sample**

We had some criteria for respondent selection from the target population. The criteria included the duration in business of not less than 2 years, minimum age of 21 years, being the owner-manager, and having not more than 10 permanent employees.

The study sample consisted of 150 women microentrepreneurs.

#### **6.5. Framework to Measure Women Empowerment**

In this study women's empowerment through micro-entrepreneurship was the dependent variable whereas there were four independent variables including economic, social, legal, and decision-making empowerment. To measure economic empowerment, we used different variables such as freedom to use income, contributing in financial matters, control over assets, quality education and health, and improvement in living standards. To measure social empowerment, we used attributes including freedom of mobility, improved status in society, and equality at home. For decision-making empowerment, we used variables such as the capability of making decisions and courage to take initiatives. Last, to measure legal empowerment we use indicators such as awareness about rights and privileges and trust in government institutions.

#### **6.6. Types of Data and Data Collection**

Quantitative primary data was collected through a structured questionnaire and data was collected through a survey.

#### **6.7. Data Analysis**

At first, the reliability and validity of the whole instrument were done through reliability test and validity tests on SPSS, after data cleaning. Second, quantitative data analysis was done; descriptive statistical procedures that involve frequency distribution tables. Third KMO and Bartlett's test was carried out to check the feasibility of the data for factor analysis. Fourth, Pearson's correlation test was done to check the strength of the variables. Lastly, different assumptions were done before multiple linear regression.

## **6.8. The Findings**

### **6.8.1. Microentrepreneur's Profile**

The results indicate that the majority of women micro-entrepreneurs fall in the age group of 21-25 years, which was 34.7 percent of the total data, which shows women of a young age are more enthusiastic and active in microentrepreneurial activities. The study explored that married women dominate the entrepreneurial field and that 65.3% of women microentrepreneurs were married. The study explored that a majority of the women microentrepreneurs had been to school and have attended school till secondary level, which was 37.3%, however, 11.3% of microentrepreneurs never had been to school.

### **6.8.2. Business Profile**

The aim of exploring the business profile was to know the nature of the business, the number of employees, the age of the business, and the reason to start the business. The study identified that women are involved in a variety of businesses including agriculture-related activities, beauty salons, crochets, designing of cloths, dairy products, gems and cutting, embroidery, and many more. Results of this study revealed that most of the businesses are new and fall in the category of 2 years age of business, shows micro-entrepreneurship is trending in the area. We found most of the businesses were own and managed by entrepreneurs themselves, those who have employees, they are there just to learn skills. Lastly, the majority of the micro-entrepreneurs revealed that they wanted to assist their family and earn money, so they chose micro-entrepreneurship.

### **6.8.3. Factor Analysis**

The KMO and Bartlett's test confirms the feasibility of our data to run factor analysis. The value of KMO was 0.782 and it was significant at 1%. The results of total variance explained showed 67.99% of the variability, which was above 60%, so the model was acceptable. After factor analysis, we formed our variables and ran correlation coefficient tests to figure out the strength and direction between the two variables. Pearson's coefficient was used to find the strength of variables. We explored a positive and significant relationship between economic and decision-making empowerment. This shows a collective impact on the dependent variable. Similarly, decision-making

and social empowerment had a collective positive impact on women's empowerment through micro-entrepreneurship development. On the other side, some independent variables were insignificant, hence they do not define women's empowerment well.

#### **6.8.4. Regression Analysis**

Multiple linear regression was used to find out our results but before that, we checked the feasibility of the model to run multiple regression. First, there must be a linear relationship between independent and dependent variables, which was found through a scatter plot, as in our case it was a curvilinear relationship. Second, a histogram was used to find out the normal distribution. Last, we checked multicollinearity through the VIF value. The results of our coefficient of determination indicated that 54.4% of the variance was explained by our predicted variables. Then ANOVA tests were carried out to check whether our model is significant enough to predict the results. As the significance value was less than 0.05, so the model was feasible to predict the outcome.

Finally, from the outcome of the coefficient of the regression model, we found that just economic empowerment has a positive and significant coefficient this infers that micro entrepreneurship empower women economically, but it doesn't have impact on women's social, legal, and decision-making empowerment. However, we have seen in our literature review that in other parts of the world including Bangladesh, India and Africa, researchers found a positive impact of micro entrepreneurship on all dimensions of women empowerment. This can be understandable because in rural areas of Pakistan there are strong cultural values which is almost impossible to neglect them. That's why women do not dare to act against those strict rules otherwise the society will disown them. Even if they are financially strong enough, they will not step out of the house without seeking permission from male guardian. This male guardian can be their husband, brothers, father, or father-in-law.

Moreover, patriarchy is embedded in our genes in such a way that it pulls down every woman who tries to become independent. While survey I realized that for women to become independent or becoming empower is something against of their morals. I noticed because they were proudly saying "we never go out without husband's permission." It was even shocking for me when I asked, do you go out from home for some work without permission? one replied "who does that? We don't do that. Good

women don't do that". This is what the situation and mentality of the women in the area that's why it is difficult to attain empowerment goals in all dimensions.

### **6.9. Limitations of the Study**

The study focused on only one district of Gilgit Baltistan. Women entrepreneurs below the age of 21 years are not counted in the study and we took only those micro-enterprises, which have existed at least two years. Moreover, this study tries to explore the effect of micro-entrepreneurship on a few of the dimensions as socio-economic, legal, and freedom of decision making.

### **6.10. Contribution of the Study**

The contribution of this study to literature and knowledge is as follows: -

- There is a lack of studies related to women's empowerment through micro-entrepreneurship, this study can be one good addition.
- Many studies have been conducted in India and Bangladesh but very few in Pakistan, this study has increased the coverage in Pakistan regarding women's empowerment through micro-entrepreneurship.
- This study showed the usefulness of micro-entrepreneurship development, especially it helps to alleviate the poverty in rural areas and empower women economically.
- The study explored that formal education is not that important to run a micro-business, it just needs courage and skills, because the study revealed that women having university degrees and women who are illiterate were performing equally in the market.

### **6.11. Areas for Further Research**

The following area for further research is recommended: -

- There is a need for the study to figure out what are the factors which curb women' social, legal, and decision-making empowerment even if they are financially strong.
- There is a need to carry the same study in other rural areas of Pakistan as all the areas have different cultures and different literacy rates of women.

- The quantitative and closed-end questionnaire is not enough to measure women's empowerment through micro-entrepreneurship in the region.
- A study can be conducted to find, what can encourage women to be a part of micro-entrepreneurship development.
- Lastly but very important, a study can be done on how digitization along with micro entrepreneurship impact empowerment of women.

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# APPENDIXES

## APPENDIX A QUESTIONNAIRE

Hey, I am Nilufer Ajaib, student of Ibn Haldun University Istanbul, Turkey. I am conducting this survey for my thesis. It is very important for us to learn your opinions. Your participation in this survey is completely voluntary and if you feel uncomfortable answering any questions, you can withdraw from the survey at any point. However, your information and survey responses will be strictly confidential. If you have any questions at any time about the survey, please feel free to contact on 03440343331 or by email at the email address (xxxxx@ibnhaldun.edu.tr).

Women Empowerment through Micro Entrepreneurship Development; A case study of women micro entrepreneurs of rural areas of Pakistan.

Name..... Phone Number.....

Village.....

### SECTION A

#### 1.How old are you?

- A. 15-20 years
- B. 21-30 years
- C. 31-35 years
- D. 36-40 years
- E. Other.....

#### 2. What is your marital status?

- A. Married
- B. Single
- C. Divorced
- D. Widowed
- E. Separated

#### 3.Please state your education level.

- A. Not a formal education
- B. Primary

- C. Secondary
- D. College
- E. University

## SECTION B

### 4. What type of business do you run?

- A. Garments and Cosmetic
- B. Sewing and Embroidery
- C. Agriculture
- D. Beauty Salon
- E. Bakery
- F. Other.....

### 5. When did you start your business?

- A. 2 years ago
- B. 3 years ago
- C. 4 years ago
- D. 5 years ago
- E. Other.....

### 6. Please state the number of employees you have.

- A. Owned personally
- B. 2 employees
- C. 3 employees
- D. 4 employees
- E. 5 employees
- F. More than 5 employees.....

### 7. Reason to start this business.

- A. To earn some income.
- B. To become less dependent on my husband or family.
- C. To assist my father or husband in supporting the family.
- D. To have a better lifestyle
- E. It was my dream
- F. Other.....
- G.

## SECTION C I

1. I have the right of freedom in economic decision making
  - Strongly disagree
  - Disagree
  - Neither agree nor disagree
  - Agree
  - Strongly agree
2. We visit the doctor regularly.
  - Strongly disagree
  - Disagree
  - Neither agree nor disagree
  - Agree
  - Strongly agree
3. We have access to good food and safe drinking water.
  - Strongly disagree
  - Disagree
  - Neither agree nor disagree
  - Agree
  - Strongly agree
4. My children or my siblings are going to good schools, and they are getting a quality education.
  - Strongly disagree
  - Disagree
  - Neither agree nor disagree
  - Agree
  - Strongly agree
5. I can buy clothes, shoes, or cosmetics of my choice.
  - Strongly disagree
  - Disagree
  - Neither agree nor disagree
  - Agree
  - Strongly agree
6. There is equal treatment of boys and girls at my home.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

7. People respect me and treat me well.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

(II)

8. We eat mutton once a week.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

9. My parents or my children go for Eid shopping every year.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

10. We live a happy life.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

11. I have started saving.

- Strongly disagree
- Disagree
- Neither agree nor disagree

- Agree
- Strongly agree

12. My economic status has improved.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

(III)

13. I have seen improvement in the health of my Family.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

14. We have furnished and a good number of rooms in the house.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

15. My family seeks good doctors in town.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

16. My contribution to the household monthly expenses increased.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

(IV)

17. I can travel without permission from my husband or other family members.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

18. I can see the doctor whenever I have to.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

19. I can sell my assets without permission from my husband or other family members.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

20. I can visit my friends and relatives who live in other villages, without permission from my family or husband.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

21. I can renovate my room and I do not need permission.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

22. I can go to the bank to deposit money.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

(V)

23. I cannot tolerate any kind of violence or injustices in my family.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

24. I cannot tolerate the asymmetries in my surroundings or in my society.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

25. I have awareness about the rights and privileges.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

26. I owned some land, or I got it in inheritance.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

27. I can use the legal system and legal services to protect my rights and I have access to justices.

- Strongly disagree
- Disagree

- Neither agree nor disagree
- Agree
- Strongly agree

28. I own some assets other than my husband.

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

# CURRICULUM VITAE

## Personal Information:

Name - Surname: Nilufer Ajaib

## Education:

2013-2018 Bachelor's in Business and Information Technology, University of the Punjab Lahore, Pakistan.

2019-2021 Master's in Management, Ibn Haldun University, Istanbul, Turkey.

## Experience:

2018-Present Entrepreneur

## Publications:

Nilufer. (2020). Critical assesment on business strategy from aviation to retail industry during COVID-19 Pandemic: A Walmart case. *INTERNATIONAL JOURNAL OF BUSINESS ECOSYSTEM & STRATEGY* 2(2) (2020) 08-14.

Nilufer, & Yeni Erol, Z. (2020). A critical approach to technology-based risks in blockchain system. *INTERNATIONAL JOURNAL OF BUSINESS ECOSYSTEM & STRATEGY* 2(2) (2020) 01-07.

Nilufer, Manyaga, F., & Hajaoui, Z. (2020). A systematic literature review on multi-criteria decision making in disaster management. *INTERNATIONAL JOURNAL OF BUSINESS ECOSYSTEM & STRATEGY* 2(2) (2020) 01-07.