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**ROLE OF SMALL SCALE BUSINESSES OF
WOMEN IN INCOME GENERATION
(A CASE STUDY OF GILGIT BALTISTAN)**



By

ROMANA

Department of Sociology

Quaid-i-Azam University, Islamabad

2015

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**Thesis submitted to the Department of Sociology, Quaid-i-Azam
University, Islamabad, for the partial fulfillment of the degree of Master
of Science in Sociology**

By

ROMANA

QUAID-I-AZAM UNIVERSITY

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Quaid-i-Azam University, Islamabad
(Department of Sociology)

FINAL APPROVAL OF THESIS

This is to certify that we have read the thesis submitted by Ms. Romana, it is our judgment that this thesis is of sufficient standard to warrant its acceptance by the Quaid-i-Azam University, Islamabad for the award of the Degree of "M.Sc in Sociology".

Committee

1. Dr. Sadia Saeed
Supervisor



2. Mr. Akhlaq Ahmed
External Examiner



3. Dr. Muhammad Zaman
In-charge Dept. of Sociology



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Romana

Abstract

This study explores the socio-economic implication of small scale businesses of women in Pakistan and particularly in income generation. Through income generating activities women not only share the financial burden of their family but also stabilize the economy. Income generating businesses/activities increase the social status and decision making power of women. Small scale businesses improve the economic conditions of women e.g. economic empowerment, control over earnings, savings for future, creating assets, participation in community activities etc. The researcher conducted survey in different regions of Gilgit-Baltistan including Oshikhandass, Danyore and Julial. The researcher took sample size of one hundred eighty (180) respondents and collected data through interview schedule. Upon collection of data, Quantitative data analysis is made and chi-square test of significance is carried out to test the relationship between dependent and independent variables. This study explored that how small scale businesses improve the economic conditions and social status of women. This study further explores about the negative impacts of businesses on their personal lives. However, study results concluded that small scale businesses of women play significant role in income generation and fulfilling their family, domestic and personal needs.

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Chapter No. 1
INTRODUCTION

The assumptions that the only place for women is the kitchen, the belief that women are subordinate, and their husband's property have not only impeded their status but also handicapped their contribution to wealth creation and economic development. Underlying the assumption is the lack of recognition that in the household, women have distinct rights and obligation as well as distinct functions with regards to economic activities. Their situation is determined by their multiplicity for the care and wellbeing of their families and communities, household tasks, farm and non-farm income generating activities that cannot readily be monetized (FAO, 2011).

Self-employment in small-scale businesses presents a productive option for income generation. In many developing countries, a high percentage of small-scale businesses that cater to local needs are controlled or owned by women. For example, in Latin America, women own between one-third and one-half of all small rural enterprises/small scale businesses. Small scale business/enterprises tend to be relatively small with informal structures, low capital and educational requirement and executed through local raw material. Mostly the labor force comprises of family member and limited technical and managerial skills. Small scale enterprises in Pakistan are not commonly registered with stock exchanges and have no business records. Credit institutions pay less attention in extended credit to such businesses.

Small scale business consists of income generating activities which are owned, managed and controlled by one or more persons with all decision powers (Osize,1984).Throughout the world, women make a vital contribution to industrial output and small scale businesses as well. Their work not only sustains their families, but also makes a major contribution to socio-economic progress.

Women owned businesses are known for their low start up and working capital (Siwadi etal 2011, Glen 2003) note that under normal circumstances women's enterprises have low growth rate and limited potential partially due to the type of business activities they run.

Women can play a very important role in the income generation for their family. Mostly women in Pakistan were engaged in handicraft related businesses depending upon their cultural art. Before 1985, there were very few income resources/opportunities for women but soon after, different Non-Governmental Organizations (NGOs) played vital role in generating new arenas for female income resources which empowered them socially as well as economically (Martin and Copeland, 1988).

Rural women spend most of their time in agriculture and domestic work as paid and unpaid labor. However, agriculture is the basic source of income generation in rural area and it generates 70% of household income. The remaining 30% of house hold income is generated from non-agriculture activities (Siddique et al, 2009).

High cost of living, economic burden on male and wish of high standard of living is forcing more women to earn and support their families. No nation can rise to the height of glory unless women do not work side by side of men (Qidwai et al. 2008)

Women may have some ideas of profit and loss based on certain assumptions. They use their knowledge and skills to generate income through utilizing them in profitable manner. Based on natural extinct of women, and utilizing natural and learnt skills like handicrafts, painting, knitting, stitching cooking and many other skills, women efficiently participate in income generating activities which are based on their natural or learnt skill (Candida et al, 2010).

Non-governmental organizations (NGOs) in Pakistan work directly for the empowerment of the women by presenting a platform for women to exploit their skills and knowledge. Their main emphasis is on education, maternity and child health care, family planning, skill development, and many other activities for women. By availing full advantage of services provided by these NGOs, women can not only make themselves self-sufficient but also contribute their fair share in families. AKRSP (Aga Khan Rural Supports Program) and BRSPS (Baluchistan Rural Supports Program) are the examples that play vital role in social and economic development of female (in their respective regions) by providing them access to governmental resources to improve their living standards (Jehan, 2000).

Micro finance activities benefit people to generate more income to full fill their domestic needs of their families in the region. During the last ten years, micro finance programs have been providing progressive services by spending money on different activities such as handicrafts, dry fruits, agriculture, and home industries. The micro finance plays a vital role in eradicating poverty, bringing people above the poverty line by increasing the consumption capacity and income level (Khan, 2001).

The basic source of income in Gilgit-Baltistan is agriculture and small scale businesses like handicrafts, fruits & dry fruits, cultivation and honey. Through fruit export people can earn handsome amount of money for their families and region but unfortunately public sector organizations neglect these areas (Iqbal Mirza, 2012)

There are many institutions for women that provide economic empowerment by offering different activities in which women could engage themselves to become useful member of the society. Not only this, such institutions are also very beneficial for the development of economy by encountering low literacy, high inflation, unemployment, low GDP ratio etc. Following are some of the small scale factories in Gilgit-Baltistan that aim to provide more income generation opportunities for women:

- a) North Pole Fruit Traders, Oshikhandass.
- b) Mountain Fruit Pvt Ltd, Danyore, Gilgit.
- c) Hunar Gah, Danyore, Gilgit.

d) Aftab Blanket Center, Jutial, Gilgit.

e) Shining Light Vocational Center, Jutial, Gilgit.

1.1 Statement of the problem

The studies explore the role of the small scale businesses of women on household economy and income generation. This study also examines the extent to which the small scale business helps women to generate income thus empowering them. Small Scale Businesses are competitive and dynamic nature. This makes small scale businesses a fundamental cause for economic growth and development for women through their contribution to income redistribution, and unemployment reduction in developing economies. There is a need to provide more facilities, skills and training to women to enhance economic activities. The reason behind choosing this topic is to find out role of small scale business in income generation.

1.2 Main objectives

The following are the main objectives of this research:

- 1) To analyze the role of small scale businesses of women in family income generation in Gilgit-Baltistan;
- 2) To analyze the economic condition of women after participation in small scale businesses in Gilgit-Baltistan;
- 3) To find out the perception of women regarding small scale businesses in Gilgit-Baltistan.

1.3 Significance of the study

The aim of conducting this research is to analyze the importance of small scale businesses in the lives of women and also to analyze the factors that are related to income generating activities in women. This research will help relevant NGOs, cottage industry and local bases businesses to improve their quality of services, better utilization of available skills, exploring new creative individuals and exploiting nature in the best manner to generate maximum income. The researcher felt dire need to dig out the area of role small scale businesses in the lives of women which unfortunately has not been given due consideration.

Chapter No. 2

LITERATURE REVIEW

The purpose of this chapter is to review the relevant literature related to the present study. During the literature review the researcher found the indicators that helped the researcher in formulization of questionnaire for data collection.

2.1 Dual Role of Women

According to Mahmud (2003), the income of women is important for the survival of low-income families in many third world cities besides their conventional role in households. Women from low class families have few opportunities for formal jobs on distant places; therefore, they utilize their local/domestic resources for income generation. However, women who have managed to urban areas for works have to face many challenges. Foremost, they have to work hard for the survival of themselves in the new environment and then share their part into the family income along with their husbands.

Siddique et al (2009) explained that rural women have to bear social and domestic burden, whereas, urban women are relatively in better position. Agriculture is the basic source of income generation for rural women besides they also have to manage all domestic works. However, conservative social norms do not allow women for having jobs rather they restrict women to their houses.

The other challenge is the responsibility of providing living needs for the extended family and relatives. Most micro-enterprise financial resources are not usually isolated from personal finances and hence these family obligations are met from resources earned in the business. Their demands tend to drain the

savings and income made by the business, since such finances would otherwise have been used in the enterprise for expansion and growth. Though some of them do assist in providing services in the enterprise (or in the family), the financial obligations in supporting them usually exceeds the services they provide.

Ahmad et al (2011) adds that women are overloaded with business and family responsibilities and may not have the time to join these beneficial associations and this automatically limits the women entrepreneurs' wings of exploration. *Comparative* studies show that women start business at an older age than men, when they have had the family and children (Zororo 2011, Green and Cohen 1995), this becomes a great challenge. The rural women appear not to be driven by profits but rather, by the need to provide for their families.

2.2 Economic Empowerment of Women

Prihatinah, Marinova and Stocker (2001) have elaborated the economic empowerment of women and are of the view that women believe that income generation projects are solution for empowering women and such policies could support women position in society and homes. It has been observed that at the household level, women have more capabilities to efficiently manage economic resources but, contrary to that, women are not welcomed in outdoor economic activities.

Hussain, Butt (2011) explained that the economic empowerment is the first step towards women development. The economic empowerment means better access to financial resources inside and outside the household. Economic empowerment also helps women in times of need like famine, draught, food crisis, deaths and accidents in the family.

Irsan (2012) described that women participation in labor work force activities plays a vital role in enhancing the abilities of women empowerment. Commonly it is observed that women play dual roles of paid and un-paid worker in the society. Socio-cultural norms and values mostly restrict women for their employment as paid worker.

Women see enterprises as a means of setting them free from 'begging' from their spouses' money for the basic necessities of their families – food, clothing and health. What they earn is totally spent for the benefit of the entire family.

Another key motivating force for women to become business owners has been identified as interest in helping others through empowerment. Generally women entrepreneurs in small scale business receive substantial family support at start-up and in the course of running their business. Such support is however, based mainly on social rather than economic consideration.

2.3 Patriarchal societies

Rashid and Bibi (2011) viewed that male attitude towards female about economic activities is changing, which will be having positive effects on independence and decision making ability of women. The health condition of

women is now better due to reduction of traditional work load. It is proved that freeing women from domestic work burden can increase their economic contribution which will reduce poverty and increase their living standard.

Samina, Isran (2012) have explained that women is considered to be dependent on men for their economic needs so to make the women independent & empowered, it is essential that all basic facilities and job opportunities, credit and other income generating activities should be offered to women. Eliminating undue restrictions on women regarding income generating activities can be beneficial for the encouragement of better output.

Lahiri-Dutt and PallabiSil (2010) says that woman in third world countries with face many difficulties like ignorant, poor, uneducated tradition-bonds, domestic violence and large families. In order to face these problems effectively, enhancing skills of women is inevitable. By utilizing these skills and abilities in best manner, women can face these problems and could manage best alternatives for themselves. In India, women from lower casts/class participate in economic activities but trend is shifting towards women of upper class due to Urbanization

2.4 Gender inequality

Begum (1989) says that participation of women in economic activities is increasing manifold. The economic abilities of women are yet not fulfilled due to gender inequality. Rural development and productivity increase in agriculture sector could not be realized without women participation; mainly

families of rural areas mostly depend upon the income of women, who contribute in a major portion of income for the subsistence of threshold financial requirement.

Eguavoen, Odiagbe and Obetoh (2007) say that increasing women employment and empowerment programs lead to gender equality in the society decreasing/eliminating violence against women. In most societies women are consider as a dependent member on men. Such customs and norms are being enforced that dominates the role of men over women.

As Mason and Smith (2003) described that the community norms and values deeply influenced on gender related relations. Social and individual traits are the indicators to predict women empowerment in different domains of life. It is said that gender equality is important for the economic growth of society that eliminates poverty from the society.

2.5 Micro credit programs

Credit can help alleviate poverty when loans are used to finance workable ideas with cash-flow prospects, allowing for profit and margins for loan repayment and income generation.

Alhassan and Akudugu (2012) have explained that the micro credit is small scale loan which is given by the government for poor people to generate employments and decrease poverty. The main purpose of such programs is self-empowerment of the people in the region by providing loans to local based economic activities. Agro based income generative activities includes

small scale farming, food processing, groundnut oil extraction, poultry and livestock rearing while occupational handicraft based income generative activities includes fabric, cloth tie and die, leather work, stoneware, jewelry making etc. These small scale businesses could be made functional with the help of these micro-credit programs.

Mead and Liedholm (1998) are the view that in third world countries, Micro Scale Small Enterprises (MSEs) are the major source of income generation. In United States, some pro MSEs have argued that eight out of ten new jobs are generated from small business.

Biswalo, Baartjies (2001) viewed that women contribute greatly to the economies of many developing countries through food and crop production. Agriculture and cottage industry mainly include women workforce. They need credit to increase their productivity and income. Rural development schemes and other micro credit programs are the main source of finances to strengthen and develop their business ideas.

2.6 Traditional and non-traditional societies

Dangol (2010) said that the poor women are main target group of income generating programs, yet many women could not efficiently utilize these finances in best manner. Credits are being extended to male members of the house, which due to patriarchal culture remain in the hands of males; therefore, most often women need to depend on male members for repayment

funds or financing their ideas. This kind of dependency creates tension between relationships.

Siddique et al (2009) explained that rural women have to manage all her domestic and social tasks on the same time. However, urban women are in better position than rural women. Traditional and religious restrictions do not allow women to stay out for the purpose of paid jobs.

According to Anna et al (1999), the report of National Foundation of Women Business says that the number of women in non-traditional industries is increasing, two out of three women-owns marketing job and service sectors. Since the recent past, the number of working women is increasing besides this they also are managing their households. Traditionally women were not allowed to work but to look after their households and family.

2.7 Lack of female education

According to Irsan, due to the lack of education and proper training there is low participation of women in employment. Education for women is important for her status, empowerment and rights. The literacy rate in Pakistan is very low, especially among women. This is the main reason why women are being deprived of their due empowerment. Many programs and project are planned for promoting women education, health, or employment but due to unfair utilization of funds and proper planning the output of these programs is not mentionable.

Anwar, Shoaib and Javed (2013) explained that education amongst women conscious them about their rights and access towards resources. Education in women brings empowerment and independency. Increase in the level of education also leads to modernization and industrialization which influence women to engage them in more economic activities.

There are various experimental confirmations which have proven in developing countries that improvement in women's education leads to health, employment opportunities and many more socio-economic progresses. Investment in women education could not only benefit them but also has great social and economic returns.

Lower education levels puts women entrepreneurs at a disadvantage compared to men. While gender gap in primary education has decreased in recent years, the gap remains high at secondary and tertiary education levels. Lower education does not emphasize entrepreneurship skills. It decreases the chances that women will have the knowledge needed to excel in business, and thereby contribute to the country's overall economic growth (Women entrepreneurs in Kenya, 2008).

Namusonge (2006) noted that entrepreneurial education and training play a key role in stimulating entrepreneurship and self-employment. Despite the presence of Business Development services in Kenya not many women entrepreneurs use it because of cost, access, necessity, or availability (Steven et al 2005).

2.8 Religious & Political factors

Marshall and Pattor (2009) said that Islam never restricts women to work unless she is needy. If women attain the education to serve the society then she must extend her services in the best interest of the society.

The founder of Pakistan Quaid-i-Azam Muhammad Ali Jinnah himself was a great supporter of women empowerment. In his various addresses to the Nation, he repeatedly highlighted the education for all, gender equality and women empowerment. Many national and international organizations started to put their interest in women empowerment through promoting small scale enterprises and introducing women empowerment policies.

2.9 Assumptions

1. Women economic empowerment and social status
2. Patriarchal societies and rigid attitude towards working women
3. Gender inequality
4. Micro credit programs
5. Traditional and non-traditional societies
6. Lack of female education
7. Religious factors
8. Dual working burden (home & work) on women

Chapter No. 3
THEORETICAL FRAME WORK

Theoretical framework is the process of identifying the sets of connectors within a topic and analyzing how they are interlinked. On the basis of theory, assumptions are made and on the basis of assumptions, hypothesis is produced for statistically testing. It tells the process of research and significance of thoughts or theories that are being referred in research work.

3.1 Value chain theory (1985)

Michael Porter used the term 'value chain' in his book "Competitive Advantage Creating and Sustaining Superior Performance". It is the idea of seeing firm as a set of systems and subsystems of activities. Every set of system has its own inputs, transformation process and end product. Large organizations engage in lot of activities for converting inputs to outputs. How value chain activities are carried out determines costs and affects profits.

These activities can be classified generally as either primary or support activities that all businesses must undertake in some form. Primary activities are those activities which has direct effect on the product/output. They can be grouped in five main areas: inbound logistic, operation, outbound logistics, marketing and sales, and services. There are four main areas of supportive activities: procurement, technology development, human resource management, and infrastructure (Planning, finance, quality, information management etc). These primary activities maintain supportive activities to increase effectiveness or efficiency. Porter argues that the ability to perform specific activities and to manage the linkages between these activities is a

source of economic advantages. To achieve and sustain a competitive advantage, and to support that advantage with information technologies, a firm must understand every component of this value system.

The term margin indicates the profit that depends on the ability to manage the linkages between all activities in the value chain. The linkages are flow of information, goods and services as well as systems and processes for adjustment activities.

In most industries, a single entity performs all activities from product design, production of component, and final assembly to deliver to the final user by itself. Sometimes, organizations are composed of elements of value system or supply chain. Hence value chain analysis should cover the whole value system in which the organization is working. Within the whole value system, there is only a certain value of profit margin available; however, the customer pays all the costs. It depends on the structure of the value system that how this margin spreads across the suppliers, distribution, customer and other elements of the value system. Members of value system can co-operate to improve their efficiency and reduce cost to achieve a better total margin to benefit all.

3.2 Application of Theory

The value chain provides systematic way to increase the economic activities of small scale firm to generate more income. This is possible by introducing modern technologies and resources to small scale firms. Access of women to small scale businesses enhances their capabilities and gives them right to

participate in developing activities. This will promote the economic development in the society which is the first step to women empowerment. Synchronizing primary and supportive activities in the small scale business can increase their efficiency and productivity level. This will increase the profit margin of the small firms and women as well who are engaged in small firms.



Figure No. 1 Primary Activities

Primary activities relate directly to the physical creation, sale, maintenance and support of a product or service. Above figure illustrates five primary activities of value chain theory. What your supplier is supplying you is the basic inbound logistics of the firm. It includes receiving, rationing and

distributing inputs into the firm's systems. Firms must have sound relationships with its suppliers in this regard. Operational activities basically deal with the transformation process of inputs to outputs. Operations play critical part in creating value for the firm. The third activity is outbound logistics, which include delivering your product to market / customers / distribution system. Then it comes to marketing and sales, this activity fetches the value for the firm in which clients are being persuaded to buy the product. Good communication is of prime importance in this regard. In the end, maintaining the value of your end product or service falls in the purview of services activities. Once all these activities have been managed at their optimum level, then value/margin of the firm increases. Once the value of the firm is increasing, the firm may increase salaries and bonuses for its employees thus empowering them. Similarly, women engaged in small enterprises may apply this theory for their best interest.



Figure No. 2 Secondary Activities

The main purpose of the secondary activities is to support the primary activities. Taking an example of procurement process, it not only support operations with certain activities but could also support marketing and sales. As per above diagram, infrastructure are firm's support systems to maintain daily operations. Infrastructure includes accounting; administration and legality are most common examples. Human Resource Management is a whole field relates to all relevant matters of employees. Good human resource management creates a good value. How efficiently the labor work force is working depends upon human resource policies. The technological advancements mean how efficiently the firm is processing and managing the information. Staying with current information technological advancement at its minimum cost creates a value in the firm. If a firm is efficiently executing

these support systems in connection with primary functions then a firms' margin increments along with stability in its operations.

3.3 Propositions

- Small scale businesses enhance capabilities of women to become empowered against world challenges;
- Small scale businesses improve the social status of women;
- Small scale businesses of women generate more profit which positively affect the house hold economy;
- Small scale businesses enhance the skills of individual.

3.4 Assumption

This study is based on different assumption;

- Small scale businesses empower the women economically and socially.
- It increases the social status of women.
- Women participate in economic activities which fulfill domestic and social needs.
- Women involve in businesses activities creates burden on them due to the responsibilities of dual roles.
- Women feel confident and independent
- Controls her income and assets due to her economic independency

- Participation in outdoor economic activities may create health and gender difference problems.

3.5 Hypothesis

3.5.1 Alternate Hypothesis (H1)

The Small scale businesses of women are more likely helpful in income generation.

3.5.2 Hypothesis (H⁰)

The small scale businesses of women are less likely helpful in income generation.

Chapter No. 4

CONCEPTUALIZATION AND OPERATIONALIZATION

4.1 Conceptualization

In this chapter ideas and concepts which are used in the research work are being clarified and explained from already existing definitions. The study explores about the economic activities related to their small scale businesses in income generation of women. This study explains domestic conditions, level of empowerment, economic contributions in the family, and impacts of their economic activities on personal lives etc. in result to their small scale businesses. The data was collected through interview schedule.

4.1.1 Small scale

Cambridge Business English Dictionary defines small scale as "Not involving a lot of people, things, or activity, or happening over a small area.

According to freedictionary.com small scale means "Limited in scope or extent; a small scale plane"

4.1.2 Business

As per freedictionary.com, business is the activity of buying and selling commodities, products, or services

Stephenson defines business as, "The regular production or purchase and sale of goods undertaken with an objective of earning profit and acquiring wealth through the satisfaction of human wants."

According to Dicksee, "Business refers to a form of activity conducted with an objective of earning profits for the benefit of those on whose behalf the activity is conducted."

Lewis Henry defines business as, "Human activity directed towards producing or acquiring wealth through buying and selling of goods."

4.1.3 Income

According to yourdictionary.com, the definition of income is the amount of money received by a person, group or company during a certain period of time.

Webster's New World College Dictionary says the money or other gain received, esp. in a given period, by an individual, corporation, etc. for labor or services or from property, investments, and operations.

As defined in The American Heritage Dictionary, the amount of money or its equivalent received during a period of time in exchange for labor or services, from the sale of goods or property, or as profit from financial investments.

Business Dictionary defines income as the flow of cash –equivalents received from work (wage or salary), capital (interest or profit), or land (rent)

Income is defined by dictionary.com as the monetary payment received for goods or services, or from other sources, as rental or investments.

4.1.4 Generation

According to "Your Dictionary" generate means produce, create or cause to be.

Generation as described by Cambridge Business English Dictionary is to produce or create something such as a profit, sales or job.

4.2 Operationalization

4.2.1 Small scale

In this study small scale means businesses executed with short time plans, resources and inputs. The basic functions of such enterprises are limited in their scope. They have set of define procedures, financial and human resources to execute the program.

World Bank and the International Finance Corporations(2002), defines Small Scale Businesses as those that require small amounts of capital to establish, small number of employees or in most cases personally handled by the owner, and referred to as micro businesses hence to them they are "mini businesses" or "Bop businesses"

Women of Gilgit-Baltistan are engaged in such small scale plans/businesses like farming, embroidery work, dry fruits, handicrafts etc. The main purpose to performing such plans is to generate income for their family needs. Collectively, it strengthens the economy of the region and self-empowerment. All such factors lead to development and increasing life standards of the people.

4.2.2 Businesses

In this study business means income generating activities of women of Gilgit-Baltistan which include handicrafts, knitting, bee keeping, fruit and vegetable sellers, dry fruits, shopkeepers, tailoring, cottage industries etc. All these small scale enterprises are meant to generate income for their household and contribute their part into the family income. Small scale enterprises are officially considered together. Small enterprises are defined as business units that employ a labor force of not more than 9 persons (Mensah et al, 2007, Kwasi Bruks et el, 2005; OECD, 2005)

4.2.3 Income Generation

In the context of this research study, income is the money earned by individual in return of labor or it is the money given to individual for their labor work based on specific time period. Income is the motivational tool for every labor/worker in return of the efforts he/she puts into work.

While generation refers to manufacture, produce, make or create something. All the activities perform with intentions to earn money are called income generating activities. Income generation simply means gaining or increasing income or money that an individual or business receives in exchange for providing goods or services after investing capital.

The notion of income generation can relatively be used to cover a term for a wide variety of activities such as small and medium enterprise development,

local economic development, micro-credit, skills and vocational or competency based training, business training, business training, cash or food for work (asset creation) schemes.

Chapter No. 5
RESEARCH METHODOLOGY

This chapter consists of two sections i.e. descriptive and inferential data analysis. . Descriptive analysis comprises frequency distributions and percentages to describe the data, whereas, inferential analysis aimed at testing specific hypothesis to test the relationship between dependent and independent variable.

6.1 Descriptive analysis

Descriptive analysis includes the findings of the research which are presented in the form of table containing percentages and frequencies.

Table No. 6.1. 1 Age of the respondents

Categories	Frequency	percentage
20-29	48	26.7
30-39	47	26.1
40-49	61	33.9
50-59	24	13.3
Total	180	100.0

Table 6.1.1 shows the age distribution of the respondents. Out of the total respondents, 26.7% respondents were in the age group of 20-29 years, 26.1% of the respondents belong to the age group 30-39 years, 33.9% of women were in the category of 40-49 years of age and 13.3% were falling the age brackets of 50-59 years. From the above table it is shown that majority of

women were belonging to the age cohort of 40-49 years who are engaged in economic activities.

Table No. 6.1.2 Family type of the respondents

Categories	Frequency	Percentage
Nuclear	113	62.8
Joint	57	31.7
Extended	10	5.6
Total	180	100.0

Table 6.1.2 explains the family type of respondents. The above table shows that 62.8% respondents belong from nuclear families, 31.7% women belong from joint families, and whereas, remaining 5.6 % respondents belong to extended families.

Table No. 6.1.3 Marital status of the respondents

Categories	Frequency	Percentage
Single	50	27.8
Married	114	63.3
Widow	9	5.0
Divorced	7	3.9
Total	180	100.0

Table No. 6.1.3 reveals the overall frequency distribution of marital status of respondents. Out of the total respondent 27.8% women were single, 63.3% respondents were married, 5.0% respondents were widower and 3.9% respondents were divorced. It is concluded from the above results, 63.35% of the respondents were married. Once the women get married their family, domestic and personal needs increased due to which they have to participate in small scale businesses.

Table No. 6.1.4 Number of children of the respondents

Categories	Frequency	Percentage
0	65	36.1
1-2	28	15.6
3-4	59	32.8
Above 5	28	15.6
Total	180	100.0

Table No. 6.1.4 explains the number of children of the respondents. According to this table 36.1% respondents had no children, 15.6 % respondents had 1 - 2 children, 32.8% respondents have 3-4 children and 15.6 is the percentage of those respondents who have more than 5 children. Most respondents (36.1%) had no children and for this they could easily manage time for their domestic and household works.

Table No. 6.1.5 Academic qualification of the respondents

Categories	Frequency	Percentage
Illiterate	29	16.1
Primary	53	29.4
Secondary	41	22.8
Intermediate	32	17.8
Bachelor	12	6.7
Masters and above	13	7.2
Total	180	100.0

Table No. 6.1.5 shows the academic qualification of respondents. 29.4% respondents fall in primary level. They don't have enough facilities/resources due to their qualification so they participate in economic activities to fulfill their needs. 22.8% respondents were having secondary level education, 17.8% respondents were intermediate and 16.1% of the respondents were illiterate. Furthermore, 7.2% respondents were masters qualified or even higher but they were engage in small scale businesses because of their personal interest and 6.7% respondents were bachelor qualified. From the above result the researcher concluded that 30% respondents didn't not have high level of education which make it hard to get a reasonable job; therefore, they participate in small scale business activities to full fill their economic needs.

Table No. 6.1.6 Occupation/Work type of respondents

Categories	Frequency	Percentage
Bee keeper	14	7.8
Handicraft	61	33.9
Fruit dryer	45	25.0
others	60	33.3
Total	180	100.0

Table No. 6.1.6 illustrates the work type or occupation of the respondents. According to this table, 7.8% of respondents were bee keepers. 33.9% respondents were having handicraft business, 25.0% women were engaged in dry fruit activities in small dry fruit factories while 33.3% respondents were engaged in other small scale businesses including shopkeepers, beauty parlors, fruit and vegetable sellers. Most of the respondents were engaged in handicraft business due to high demand and cultural importance.

Table No. 6.1.7 Monthly income of the respondents

Categories	Frequency	Percentage
5,001-10,000	86	47.8
10,001-15,000	48	26.7
15,001-20-000	22	12.2
20,0001 and above	24	13.3
Total	180	100.0

Table No. 6.1.7 shows the frequency distribution of monthly income of respondents. Out of the total respondents, 47.8% respondents were in the category of Rs. 5,001-10,000, 26.7% were having income of Rs. 10,001-15,000, 12.2% respondents were getting Rs. 15,000-20,000 and 13.3% respondents were earning more than Rs. 20,000. It is revealed from the results that 47.8% of the respondents were earning Rs. 5,001-10,000 monthly which is handsome amount to deal household expenses of the research located area.

Table No. 6.1.8 Monthly Family income of the respondents

Categories	Frequency	Percentage
10,001-20,000	34	18.9
20,001-30,000	43	23.9
30,001-40-000	50	27.8
40,001 and above	53	29.4
Total	180	100.0

Table No. 6.1.8 describes the monthly income of the family of respondents. Out of the total respondents, 18.9% respondents have the family income of Rs. 10,000-20,000, 23.9% respondents have Rs. 20,001-30,000, 27.8% respondents have Rs. 30,000-40,000 and 29.4 % respondents have more than Rs. 40,000. From the results it is concluded that women belonging to economically stable households also participate in small scale business.

Table No. 6.1.9 Number of working hours of the respondents

Categories	Frequency	Percentage
1-2	11	6.1
3-4	87	48.3
5-6	38	21.1
7 and above	44	24.4
Total	180	100.0

The above table shows number of working hours of the respondents. Out of the total respondents, 6.1% respondents work for 1-2 hours, 48.3% respondents work for 3-4 hours, 21.1% respondents have 5-6 working hours while 24.4% respondents work for more than 7 hours. From the above table, it is evident that 48.3% respondents spend 3-4 hours at their work due to which they have ample time to perform their dual roles at home and work. Most women prefer to adopt such economic activities that spare them time for their household tasks too.

Table No. 6.1.10 Spending of respondents

Categories	Frequency	Percentage
Personal needs	40	22.2
family needs	138	76.6
Others	2	1.1
Total	180	100.0

Table No. 6.1.10 explains about the spending of the respondents. Out of the total respondents, 22.2% respondents were spending their income on their personal needs while 76.6 % respondents were spending their income to fulfill their family needs and 1.1 % respondents on other activities. The researcher concluded from the above result that 76.6% women were doing small scale businesses due to family needs like food, health, education, clothing, housing and livestock

Table No. 6.1.11 Monthly spending on personal needs

Categories	Frequency	percentage
1,001-1,500	72	40.0
1,501-2000	27	15.0
2,001-2,500	23	12.8
2,501-3000	24	13.3
3,001 and above	34	18.9
Total	180	100.0

Table No. 6.1.11 shows the frequency distribution of the income which respondents spend on their personal needs. 40.0% respondents spend Rs. 1,000-1,500 on their personal needs, 15.0% respondents spend Rs. 1,501-2,000, 12.8% respondents spend Rs. 2,001-2,500 on their personal needs, 13.3% respondents spend Rs. 2,501-3000 and 18.9% respondents spend above Rs. 3,000 on their personal needs. Most of the respondents spend meager amount on their personal needs. Their priority is to spend their income on family needs rather personal.

Table No 6.1.12 Use of transport by respondents

Categories	Frequency	Percentage
Yes	55	30.6
No	125	69.4
Total	180	100.0

Table 6.1.12 explains that out of total respondents, 30.6% respondents use transport for their work while 69.4% do not use transport. It is concluded that 69.4% respondents didn't use transport for their working place because most respondents work in the vicinity or they have small setup of work in their homes.

Table No. 6.1.13 Respondents' spending on transport

Categories	Frequency	Percentage
500-1000	23	12.8
1,001-1,500	8	4.4
1,501-2000	14	7.8
2001 and above	10	5.6
Nil	125	69.4
Total	180	100.0

Table No. 6.1.13 shows the frequency distribution of respondents according to their spending on transportation to reach their working place. Out of the total respondents, 12.8% respondents spend Rs. 500-1000, 4.4% respondents expend Rs. 1,001-15,000, 7.8% respondents spend Rs. 1,501-2,000 on transport while 5.6% respondents spend more than Rs. 2,001 on transport per month and 69.9% never use transport. The researcher concluded that 69.9% respondents did not use transport nor they spend any money on it, this means that most of the women has their work place in neighborhood or at home.

Table No. 6.1.14 Monthly savings of the respondents

Categories	Frequency	Percentage
2,000	52	28.9
3,000	17	9.4
4,000	20	11.1
4,001 and above	50	27.8
No saving	41	22.8
Total	180	100.0

Table No. 6.1.14 tells about the monthly savings of the respondents. Out of the total respondents, 28.9% respondents save Rs. 2,000 per month, 9.4% respondents save Rs. 3,000 from their monthly income. 11.1% respondents save more than Rs. 4,001 per month, 27.8% respondents save Rs. 4,001 and above and 22.8% respondents have no personal saving. On average most women/respondents save Rs. 2,000 per month.

Table No. 6.1.15 Respondents opinion regarding small scale business and 'the women's social status

Categories	Frequency	percentage
Strongly agree	134	74.4
agree	44	24.4
Don't know	1	.6
Disagree	1	.6
Total	180	100.0

Table No. 6.1.15 reveals the overall frequency distribution of respondents on their responses regarding small scale businesses improve the social status of women. Therefore, 74.4% respondents strongly agreed and 24.4% agreed that small scale businesses improve the social status of women. On the other hand, .6 % respondents have no idea about the statement and .6 % respondents disagreed with the statement. It is concluded from the above results that 98.8% of the respondents agree that small scale businesses improve social status of women.

Table No. 6.1.17 shows that 71% of respondents strongly agreed that they work on their own choice, 26.1% of respondents also agreed but 2.8% of respondents disagreed while 0.6% of respondents strongly disagreed. Thus most respondents agreed that they work on their own choice because of gender equality and independence in personal decisions.

Table No. 6.1.18 Respondents opinion regarding work satisfaction

Categories	Frequency	Percentage
Strongly agree	136	75.6
Disagree	43	23.9
Don't know	1	.6
Total	180	100.0

Table No. 6.1.18 shows that 75.6% respondents strongly agreed that they are satisfied from their work and 23.9% respondents expressed dissatisfaction and .6% respondents had no idea. In summary 75.6% respondents were satisfied from their work it is because of family encouragement, timely return/income and work of personal choice.

Table No. 6.1.19 Respondents opinion regarding satisfaction from their work place

Categories	Frequency	Percentage
Strongly agree	141	78.3
agree	38	21.1
Don't know	1	.6
Total	180	100.0

Table No. 6.1.19 tells that 78.3% respondents strongly agreed and 21.1% respondents agreed that they are satisfied from their workplace while .6% respondent none to the statement. Therefore, almost all the respondents were satisfied from their work place because of the working environment.

Table No. 6.1.20 Respondents opinion regarding family's permission to work

Categories	Frequency	percentage
Strongly agree	118	65.6
agree	48	26.7
Don't know	3	1.7
disagree	10	5.6
Strongly disagree	1	.6
Total	180	100.0

The above table shows the frequency distribution of respondents based on family's permission to work. 65.6 % respondents strongly agreed and 26.7% agreed that their families have allowed them to work while 1.7% respondents respondent that they do not know about it. Contrary to that 5.6% respondents disagreed and 0.6% respondents strongly disagreed regarding permission of the family to work.

Table No. 6.1.21 Respondents opinion regarding problems they face at work place due to their gender

Categories	Frequency	Percentage
Strongly agree	19	10.6
Agree	14	7.8
Don't know	5	2.8
Disagree	52	28.9
Strongly disagree	90	50.0
Total	180	100.0

Table 6.1.21 shows that 10.6% respondents strongly agreed that they face problems at work due to their gender, similarly, 7.8% women agreed to it. 2.8% respondents didn't know anything about it while 28.9% disagreed and 50% strongly disagreed in this regard. As per the results most women did not face any problem to their gender. This shows the gender equality in the workplace/research located area.

Table No. 6.1.22 Respondents opinion regarding participation in decision making of the family

Categories	Frequency	Percentage
Strongly agree	106	58.9
agree	61	33.9
Don't know	3	1.7
disagree	10	5.6
Total	180	100.0

Table No. 6.1.22 shows result about the respondents' involvement in decisions making of their family. 58.9 % of the respondents strongly agreed and 33.9% agreed that they participate in decision making of their family. 1.7% respondents did not clearly described their views while 5.6 % respondents disagreed to it. It has been established that 92.8% respondents participated in decision making of their family because they share their part in family income therefore, their decision in family matters are paid due importance.

Table No. 6.1.23 Respondents opinion regarding appreciation of community and relatives about their work

Categories	Frequency	Percentage
Strongly agree	94	52.2
Agree	53	29.4
Don't know	30	16.7
Disagree	1	.6
Strongly disagree	2	1.1
Total	180	100.0

Table No. 6.1.23 depicts the opinion of the respondents about appreciation of community and relatives on their work. 52.2% respondents strongly agreed and 29.4% of the respondents agreed that their community and relatives appreciate their work and 6.7 % respondents are of no opinion. .6 % and 1.1% respondents disagree and strongly disagreed respectively to the statement. Thus, most respondents (81.6%) respondents said that their relatives and community members value their work because they not only support their families but also their community and relatives.

Table No. 6.1.24 Respondents opinion regarding their wages

Categories	Frequency	Percentage
Strongly agree	98	54.4
Agree	69	38.3
Disagree	9	5.0
Strongly disagree	4	2.2
Total	180	100.0

Table No 6.1.24 shows the overall percentage of respondents' opinion regarding their wages. Out of the total respondents, 54.4% respondents strongly agreed that they get their wage at time while 38.3 % agreed. On the other side, 5% respondents disagreed and 2.2 % respondents strongly disagree in this regard. Most of the respondents get their wage on time.

Table No. 6.1.25 Respondents opinion regarding negative impact of business on their personal life

Categories	Frequency	Percentage
Strongly agree	16	8.9
Don't know	2	1.1
Disagree	73	40.6
Strongly disagree	58	32.2
Total	180	100.0

Table No 6.1.25 explains the opinion of the respondents regarding the negative impact of business on their personal lives. 8.9% respondents strongly agreed and 1.1 % respondents responded none. 40.6% respondents disagreed while 32.2% respondents strongly disagreed in this regard. Most of the respondents were of the view that they do not think business have any impact on their personal lives.

Table No. 6.1.26 Respondents opinion regarding the positive impact of Small scale business on others

Categories	Frequency	Percentage
Strongly agree	86	47.8
Agree	68	37.8
Don't know	22	12.2
Disagree	2	1.1
Strongly disagree	2	1.1
Total	180	100.0

The above table shows that 47.8% respondents/women strongly agreed and 37.8% respondents agreed that their business have positive impact on others, while 1.1 & 1.1% respondents disagreed and strongly disagreed respectively to the statement while 12.2% respondents expressed no opinion.

Table No. 6.1.27 Respondents opinion regarding the economic changes in family life after becoming entrepreneur

Categories	Frequency	Percentage
Strongly agree	138	76.7
Agree	37	20.6
Disagree	5	2.8
Total	180	100.0

Table No 6.1.27 shows the respondents' opinion regarding economic changes in their lives after becoming entrepreneur. Out of the total respondents, 76.7% respondents strongly agreed, 20.6 % respondents agreed while 2.8% respondents disagreed that there was any economic change in their live. It is clear that after participation in income generating activities, their economic conditions become more stable.

Table No. 6.1.28 Respondents opinion regarding family preference due to their job/work

Categories	Frequency	Percentage
Strongly agree	106	58.9
agree	61	33.9
Don't know	9	5.0
disagree	4	2.2
Total	180	100.0

Table No. 6.1.28 elaborates that 58.9% respondents strongly agreed that their family started to give them more respect/importance due to involvement in economic activities, 33.9% respondents agreed to it and 2.2% respondents disagreed to it. 5% respondents did not show any opinion in this regard. The researcher thus concluded that 92.8% of the respondents got more respect due to their income generating activities as they financially support their families.

Table No. 6.1.29 Respondents opinion regarding their financial contribution for household expenses

Categories	Frequency	Percentage
Strongly agree	112	62.2
agree	55	30.6
disagree	12	6.7
Strongly disagree	1	.6
Total	180	100.0

Table No. 6.1.29 describes about financial contribution of women for household expenses. Out of the total respondents, 62.2% respondents strongly agreed and 30.6 % women agreed that they contribute for house hold expenses. Contrary to that, 6.7% respondents disagreed while .6 %

respondents strongly disagreed. It is clear most women spend their income in their households.

Table No. 6.1.30 Respondents opinion regarding health issues

Categories	Frequency	Percentage
Strongly agree	35	19.4
Agree	57	31.7
Disagree	67	37.2
Strongly disagree	21	11.7
Total	180	100.0

Table No. 6.1.30 explain the views of respondents regarding health issues due to work overload. 19.4% respondents strongly agreed and 31.7% respondents agreed, 37.2% respondents disagreed while 11.7% respondents strongly disagreed in this regard. From the above results it is concluded that about 51.1% of the respondents said that their health was not effected due to burden of work. Small scale business mostly comprises of formula work, flexible times and less burden.

Table No. 6.1.31 Respondents opinion regarding small scale businesses are helpful for health facilities

Categories	Frequency	Percentage
Strongly agree	68	37.8
Agree	80	44.4
Don't know	13	7.2
Disagree	15	8.3
Strongly disagree	4	2.2
Total	180	100.0

Table No 6.31 revealed that 37.8% respondents strongly agreed that the small scale businesses help to meet modern health facilities while 44.4% agreed to it. 7.2% respondents did not know about it while 8.3% respondents disagreed and 2.2% strongly disagreed that small scale businesses are helpful for better health facilities. From the results it is clear that small scale businesses are helpful to get modern health facilities because women are independent in decision and finances. They could consult and afford better health facilities.

Table No. 6.1.32 Respondents opinion regarding financial contribution for community

Categories	Frequency	Percentage
Strongly agree	45	25.0
Agree	64	35.6
Disagreed	42	23.3
Strongly disagree	29	16.1
Total	180	100.0

Table No. 6.1.32 shows the financial contribution of respondents to their community. Out of the total respondents, 25% respondents strongly agreed and 35.6% respondents agreed that they financially contribute in the community. Opposite to that, 23.3% respondents disagreed and 16.1% respondents strongly disagreed in this regard. The results revealed that 60% respondents financially support their community which shows economic empowerment of the respondents.

Table No. 6.1.33 Respondents opinion regarding small scale businesses assist for education

Categories	Frequency	Percentage
Strongly agree	80	44.4
Agree	59	32.8
Don't know	5	2.8
Disagree	20	11.1
Strongly disagree	16	8.9
Total	180	100.0

Table No. 6.1.33 demonstrates the frequency distribution of the statement that small scale businesses assist for education, 44.4% of the total respondents strongly agreed, 32.8% respondents agreed, 2.8% don't know, 11.8% disagreed and 8.9% of the respondents strongly disagreed that small scale businesses assist in the education. It is clear that 77% respondents agreed that small scale businesses generate enough income to meet the education expenses of their children besides households and other expenses.

Table No. 6.1.34 Respondents opinion regarding savings

Categories	Frequency	Percentage
Strongly agree	72	40.0
Agree	71	39.4
Disagree	12	6.7
Strongly disagree	25	13.9
Total	180	100.0

Table No. 6.1.34 gives detail about monthly savings of the respondents. 40% respondents strongly agreed and 39.4% respondents agreed that income through small scales businesses let them to save money while 6.7% disagreed and rest of 14% strongly disagreed to it. Majority of the respondents were able to save money from their income.

Table No. 6.1.35 Respondents opinion regarding financial support to relatives

Categories	Frequency	Percentage
Strongly agree	29	16.1
Agree	77	42.8
Don't know	5	2.8
Disagree	39	21.7
Strongly disagree	30	16.7
Total	180	100.0

Table No. 6.1.35 tells about the responses of respondents on asking if they are able to financially support their relatives. 16.1% respondents strongly agreed and 42.8% respondents agreed that they are able to financially support their relatives while 2.8% respondents did not share their views. 21.7% respondents disagreed with statement and 16.7 % strongly disagreed to it.

Table No. 6.1.36 Respondents opinion regarding satisfaction from their earning of small scale businesses

Categories	Frequency	Percent
Strongly agree	75	41.7
Agree	79	43.9
Don't know	2	1.1
Disagree	20	11.1
Strongly disagree	4	2.2
Total	180	100.0

Table No. 6.1.36 shows the frequency distribution of respondents regarding their satisfaction from their monthly income. 41.7% respondents strongly agreed and showed satisfaction and 44% respondents agreed to it. 1.1% respondents were unaware of it while 11.1% respondents disagreed and 2.2% strongly disagreed with the statement. Therefore, the researcher concluded that 85.6% respondents were satisfied from their monthly small scale businesses' turnout.

Table No. 6.1.37 Respondents opinion regarding assets for future

Categories	Frequency	Percentage
Strongly agree	41	22.8
Agree	68	37.8
Don't know	3	1.7
Disagree	40	22.2
Strongly disagree	28	15.6
Total	180	100.0

Table No. 6.1.37 shows the frequency distribution of respondents' opinion regarding future assets. 22.8% respondents strongly agreed and said they have some assets for future, while 37.8% respondents agreed to it. 1.7% of the respondents did not know about it while 22.2% respondents disagreed and rest of 15.6% strongly disagreed with the statement. Financial empowerment is clearly shown from the results, i.e. most of the respondents are able to create some assets for future.

Table No. 6.1.38 Respondents opinion regarding small scale businesses generate reasonable income for family

Categories	Frequency	Percentage
Strongly agree	71	39.4
Agree	78	43.3
Don't know	5	2.8
Disagree	19	10.6
Strongly disagree	7	3.9
Total	180	100.0

Table No. 6.1.38 shows that for 39.4% respondents strongly agreed that small scale businesses generate enough money to support their family, similarly, 43.3% respondents agreed to it. 2.8% respondents did not share any views while 10.6% respondents disagreed and 3.9% respondents strongly disagreed with the statement. From the above results it is concluded that small scale businesses generate income to support wellbeing of their family, children, relatives and community. Beside these, it also has social advantages for the women.

Table No. 6.1.39 Respondents opinion regarding expansion of business through more profit

Categories	Frequency	Percentage
Strongly agree	80	44.4
Agree	64	35.6
Don't know	4	2.2
Disagree	18	10.0
Strongly disagree	14	7.8
Total	180	100.0

Table No 6.1.39 illustrate about the opinion of respondents regarding expansion of business. 44.4% respondents strongly agreed with the statement, 35.6% respondents agreed to it and 2.2% respondents did not give proper response. However, 10.0% respondents disagreed with the statement and 7.8% strongly disagreed to it. Most of the respondents are committed to their work and they hope/agree to expand their businesses from profits.

Table No. 6.1.40 Respondents opinion regarding small scale business change living standards of respondents

Categories	Frequency	percentage
Strongly agree	118	65.6
Agree	54	30.0
Don't know	1	.6
Disagree	6	3.3
Strongly disagree	1	.6
Total	180	100.0

As per table No. 6.1.40, 118 out of 180 respondents which makes 65.6% strongly agreed with the statement while 30% respondents agreed to it. 0.6% respondents replied none. 3.3% respondents disagreed and .6% strongly disagreed with statement small scale business has improved their standards of living.

6.2 Inferential statistics

The second part of this chapter consists of inferential statistic in which the chi-square test is applied to check the hypothesis.

Table No. 6.2.1 Association between Small scale businesses improves the social status of women and bring economic/financial changes in their lives

H¹ Small scale businesses more likely to improve the social status of women and bring economic changes in their lives.

H⁰ Small scale businesses less likely to improve the social status of women and bring economic changes in their lives

Cross Tabulation

		Economic changes in family life after becoming Entrepreneur /financially independent			Total
		Strongly agree	Agree	Disagree	
Small scale businesses improve the social status of women	Strongly agree	111	20	3	134
	Agree	25	17	2	44
	Don't know	1	0	0	1
	Disagree	1	0	0	1
Total		138	37	5	180

The above table shows the responses of respondents to the hypothetical statement that small scale businesses improve the social status of women and bring economic changes in family life. Out of the total respondents, 134 strongly agreed and 44 respondents strongly agreed while 1 respondent disagreed that small scale businesses bring change in the social status of women and 1 respondent did not know about it. Moreover, 138 respondents agreed that economic change happened in their life while 37 respondents also agreed to it. On the other hand 5 respondents did not agree to it. The

researcher concludes that small scale businesses improve the social status of female besides economical independency.

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.234a	6	.039
Likelihood Ratio	12.593	6	.050

a. cells (66.7%) has expected count less than 5. The minimum expected is 03.

The above table shows that value of Pearson Chi-square test is 13.234, degree of freedom is 6 and Asymp.Sig is .039. Significant level is higher than 0.05 therefore, the null hypothesis is accepted.

Table No 6.2.2 Association between small scale business have a positive impact on others and women can also economically support their relatives.

H^1 Small scale business have more likely to have positive impacts on other people so they can support their relatives.

H^0 Small scale businesses have less likely to have positive impact on the people so they can support their relatives.

Cross Tabulation

		Economically support to relatives					Total
		Strongly agree	Agree	Don't know	Disagree	Strongly disagree	
Positive impact of business on other people	strongly agree	16	42	4	15	9	86
	Agree	12	33	1	17	5	68
	Don't know	1	2	0	5	14	22
	disagree	0	0	0	2	0	2
	Strongly disagree	0	0	0	0	2	2
Total		29	77	5	39	30	180

The above table shows that the responses of respondents to the hypothetical statement that small scale businesses have positive impact on other people and economically support their relatives. 86 respondents strongly agreed while 68 only agreed that it has positive impact on others. On the other hand, 2 respondents disagreed and 2 respondents strongly disagreed to it while 22 respondents replied none. Furthermore, out of these respondents, 29 respondents also support their relatives financial and strongly agreed to it and similarly 77 respondents agreed to it. On the other hand 39 and 30 respondents disagreed and strongly disagreed to the statement respectively. 5 respondents replied none in this regard. On the whole it is clear that small scale businesses have positive impact on others and by becoming financial independent they also support their relatives.

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	64.418a	16	.000
Likelihood Ratio	53.445	16	.000

a16 cells (64.0%) have expected count less than 5. The minimum expected count is .06.

The above table explains that the value of Pearson Chi-square is 64.418a, degree of freedom is 16 and Asymp.Sig is .000. the significant level is less than 0.05 so the null hypothesis is accepted i.e. small scale business have more likely positive impacts on other people so they can support their relatives.

Table No.6.2.3 Association between appreciation of community for working women of their work and financial contributing to community

H¹The neighbor and community more likely to appreciate for their work so they also financially support their community.

H⁰ The neighbor and community less likely to appreciate for their work so they also financially support their community.

Cross Tabulation

		Financially contributing for community				Total
		Strongly agree	Agree	Disagree	Strongly disagree	
Appreciation of work by neighbor and other members of community	Strongly agree	29	39	20	6	94
	Agree	12	18	16	7	53
	Don't know	4	6	6	14	30
	Disagree	0	1	0	0	1
	Strongly disagree	0	0	0	2	2
Total		45	64	42	29	180

The above table shows that 94 and 53 respondents strongly agreed and agreed respectively that their community support and appreciate their work while 12 and 64 respondents also contribute financially to their community. On the other hand 1 respondent disagreed and 2 respondents strongly disagreed that their community support work yet 42 and 29 respondents disagreed and strongly disagreed respectively that they financially support their community. Furthermore, 1 respondent replied none about the appreciation of community regarding their work. The above table concluded that community members and neighbor appreciate the work of respondents because they economically support them.

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	42.840a	12	.000
Likelihood Ratio	36.232	12	.000

a. 9 cells (45.0%) have expected count less than 5. The minimum expected count is .16.

Table show that the value of Pearson Chi-square test is 42.840a, degree of freedom is 12 and the significance level is .000, which is less than 0.05 so the alternative hypothesis is accepted.

Table No 6.2.4 Association between satisfaction of women from their work and their business that generates a reasonable income for their family

H₁ Women are more likely to satisfy from their work because their businesses generate reasonable income for their family.

H⁰ Women are less likely to satisfy from their work because their businesses generate reasonable income for their family

Cross Tabulation

		Small scale business generate reasonable income for family					Total
		Strongly agree	Agree	Don't know	Disagree	Strongly disagree	
Satisfaction of work	Strongly agree	65	53	2	13	3	136
	Agree	6	25	3	5	4	43
	Don't know	0	0	0	1	0	1
Total		71	78	5	19	7	180

The above table shows the responses of respondents about their satisfaction from work and income that is being generated from their business. Out of the total respondents, 136 respondents were strongly satisfied from their work while 43 respondents were satisfied while 1 respondent did not know. Moreover, 71 and 78 respondents strongly agreed and agreed respectively that their businesses generate reasonable income for their families while 17 and 7 disagreed and strongly disagreed to it respectively, 5 respondents did not know about it. The researcher concluded that women were satisfied from their work because their work was generating a reasonable income for their families.

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	28.705a	8	.000
Likelihood Ratio	25.382	8	.001

9 cells (60.0%) have expected count less than 5. The minimum expected count is .03.

The table shows that the value of Pearson Chi-square test is 28.705a, degree of freedom is 8 while significant level is .000 which is less than 0.05 therefore, the alternative hypothesis is accepted and null hypothesis is rejected.

Chapter No. 7

DISCUSSION AND CONCLUSION

7.1 Discussion

The role of women in income generating activities is of paramount importance to economic development. The economic potentials of women are often hidden, silent, neglected and not appreciated. Women represent probably the world's most powerful untapped natural resources. Traditionally the role of women in Gilgit-Baltistan was only restricted to domestic and agriculture. She was expected to give births, do households work and assist in agro-based tasks. It was believed that women are subordinate to men. Much of women work is also under valued because it is typically under remunerated and often restricted to the domestic or household realm.

With the intervention of government and NGOs in the research located area, women were brought forward to participate in different professions and income generating activities including small scale businesses.

Literature review of other studies also indicated that women entrepreneurship lead them to social and economic empowerment. Statistical results of the study show that there is a significant relationship between small scale business of women and income generation. This implies that small scale businesses play a very important role in the domestic economy. The women who participate in economic activities spend their income on domestic, personal and family needs after participating in income activities. Besides this they are given more respect because of their support in community and society. Income generating activities increase the standard of living of women living

in Gilgit-Baltistan. They have better access to health facilities and education.

Economic activities promote the self-conscious in the respondents.

Women in the region of Gilgit-Baltistan are also participating in other small scale businesses like bee keeping, dry fruit processing, handicraft making and vegetable and fruit production. However, among these small scale businesses, handicraft making is on the top. They generate a reasonable income to meet basic necessities of like food, health, shelter and education of their family.

Through this research it's concluded that 40% women were at the age of 40-49 who participate in economic activities because at this age their domestic and family needs become high. 63.3 % women were married. Once the women get married their family, domestic and personal needs increased due to which they have to participate in small scale businesses. 30% respondents didn't not have high level of education which makes it hard to get a reasonable job; therefore, they participate in small scale business activities to full fill their economic needs. About 40% of the respondents were engaged in handicraft business due to high demand and cultural importance. It is revealed from the results that 47.8% of the respondents were earning Rs. 5,001-10,000 monthly which is handsome amount to deal household expenses of the research located area. 29.4 % respondents have more that Rs. 40,000 family income it's show that women belonging to economically stable households also participate in small scale business. It's also concluded that the respondents save some income from their income.

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ANNEX

THE ROLE OF SMALL SCALE BUSINESSES OF WOMEN IN INCOME GENERATION (A CASE STUDY OF GILGIT-BALTISTAN)

Romana

This questionnaire is related to an academic research on the topic “The role of small scale businesses of women in income generation, a case study of Gilgit-Baltistan” and focused group would be workers in small scale firms of age 20 to 60 years. I am student of Quaid-i-Azam University, Department of Sociology, the purpose of this research is purely academic and will not use to cause any harm to any person. Personal information will not be disclosed to any one and it will be kept confidential.

Demographic information of the respondent:

1) Age of Respondent

- a) 20-29 b) 30-39 c) 40-49 d) 50-59

2) Family Type

- a) Single b) Joint c) Extended

3) Marital Status

- a) Single b) Married c) Widow d) Divorced e) Separated

4) Number of children

- a) 0 b) 1-2 c) 3-4 d) above 5

5) Academic Qualification

- a) Illiterate b) Primary c) Secondary d) Intermediate e) Bachelor

f) Masters and above

6) Occupation/Work type

a) Bee keeper b) Handicrafts c)fruit dryer d) Others

7) Monthly income of Respondent

a)5,001 - 10,000 b) 10,001 - 15,000 c) 15,001 - 20,000 d)20,001
and above

8) Family monthly income

a)10, 001 - 20,000 b)20,001 - 30,000 c)30,001 - 40,000 d) 40,001
and above

9) How much time do you devote at your business daily?

a) 1 -2 hours b) 3-4 hours c) 5-6 hours d) 7 and above

10) Where do you spend your money?

a) Personal needs b) family needs c) Others

11) How much income you monthly spend on your personal needs?

a) 1,001 -1,500 b) 1,501-2000 c) 2,001- 2,500 d) 2,501-3000 e) 3,001
and above

12) Do you use transport to reach for work?

- a) Yes b) No

13) How much amount you pay monthly for transport?

- a) 500-1000 b) 100,1-1500 c) 1500,1-2000 d) 2001 and above e) Nil

14) How much money do you save from your monthly income?

- a) 2,000 b) 3,000 c) 4,000 d) 4,001 and above e) No saving

Note: Choose the appropriate option for each statement:

1=strongly agree 2= agree 3=don't know 4=disagree

5=strongly disagree

Small Scale business;

S. No	Statement	Response				
		1	2	3	4	5
15	Do small scale businesses improve the social status of women?					
16	Can you easily manage your time for domestic and outside work?					
17	Do you work on your own choice?					
18	Are you satisfied from your work?					
19	Are you satisfied from your work place?					
20	Does your family allow you to work out side?					
21	Do you face any problem at factory/ working place due to your gender?					
22	Do your families involve you in family matters or in decision making?					
23	Do your neighbor and other members of community appreciate your work?					
24	Do you get your wage at the time?					
25	Do you feel any negative impact of your business on your personal life?					
26	Does your business have some positive impacts on other people?					

Income generation

S. No.	Statements	Responses				
		1	2	3	4	5
27	Do you feel any economic changes in your family life after becoming Entrepreneur /financially independent?					
28	Do you feel that your family started to give you more respect due to your involvement in business/work?					
39	Do you financially contribute for house hold expenses?					
30	Do you face health problems due to work overload?					
31	Does your business help you to meet modern health facilities?					
32	Are you financially contributing for your community?					
33	Does your business assist for the education of family?					
34	Can you save money while doing small scale business?					