

**Women Entrepreneurship and Economic
Empowerment in Hunza, Gilgit Baltistan**



**DEPARTMENT OF SOCIOLOGY
QUAID-I-AZAM UNIVERSITY, ISLAMABAD**

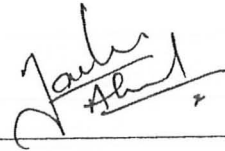
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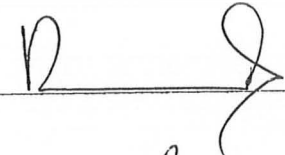
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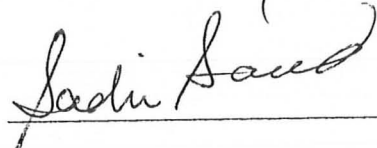
This is to certify that we have read the thesis submitted by Ms. Bibi Nazeer, it is our judgment that this thesis is of sufficient standard to warrant its acceptance by the Quaid-i-Azam University, Islamabad for the award of the Degree of "M.Sc in Sociology".

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DEDICATION

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Abstract

Women entrepreneurship is a universal phenomenon which provides economic empowerment to the rural women by providing financial support to them. The study measured pre and post income of the women entrepreneurs, apart from describing their family, housing and educational patterns. The study further explored the required labor, skills and training deemed essential for the establishment of enterprise. It also investigated the social impacts of enterprise development. Lastly, the study examined the relationship if any between unemployment and enterprise development. In this research, theory of 'Marxist Feminism' has been used, that tell about inequality, economic empowerment, and division of labor in society is outcome of women entrepreneurship. Both Qualitative and Quantitative research designs have been used. Tool of data collection was an in-depth interview and questionnaires. Respondents were rural women who had worked as women entrepreneurs. In this research researcher explored women role in house hold and as an entrepreneur. Researcher also saw overall effects of women entrepreneurship and economic empowerment on rural women.

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Chapter No. 1

INTRODUCTION



Schumpeter (1942:431) assumed that agent empowers the methodology of change in an economy he to moreover says that businessman is the individual who is innovative, inventive and has a feeling according to him a business visionary exhibits another thing, introduces another age system, opens up another market, find outs another wellspring of rough material supply and displays new relationship in any industry.

While, women enterprise alludes to women business which implies that women contribute her cash to offer merchandise and ventures. women business person assumes an extremely critical part in the general public. The ladies essentially utilize information and abilities to produce wage in various ways.

women business enterprise makes women effective financially and socially which prompts the monetary strengthening of women that brings thriving for them comprehensively. women accomplish their financial strengthening as well as lift up the monetary development of the nation. At the point when women take an interest in the work compel there is diminishment of neediness. Business enterprise makes new employments for themselves and the general population around them.

The dominant ideology of entrepreneurship development thinking is materialistic. As a result, some entrepreneur observes artefacts and objective realities in the physical world and views them as reality. Entrepreneurship plays a central role in economic development. Entrepreneurship is more than a creation of new ventures, the way they seek opportunities and capitalize them taking risks for furthering interest not only for the social perspective that permeate entrepreneurs, defined Weber (1956) contended that financial history has different cases of how, in sharp differentiation, it was practice and conviction that propelled monetary conduct. The Protestantism clearing crosswise over the vast majority of northern Europe, inside its praising of goodness emerging from business achievement and benefit boost, legitimated free enterprise. Also,

it prompted an intriguing split in European societies today still invades numerous territories of religious, social and financial life.

1.2 Determinants for the Establishment of Enterprise

Before setting up a little scale undertaking that needs an abnormal state of teach, commitment, determination and inventiveness and a considerable measure of work. The smaller scale business person must be equipped for basic leadership and can oversee worker (assuming any) and accounts moreover, little scale venture improvement for people with incapacities includes a huge number of extra difficulties, which require particular consideration and procedures before building up an endeavour. The pre-determinants of setting up big business.

If there should be an occurrence of people with incapacities, their physical and mental abilities must be assessed for reasonableness to their venture which develops around identifying the:

1. Strengths of entrepreneurs
2. Compensate entrepreneurs weakness
3. Current personal needs of entrepreneurs
4. Persons who will be working with entrepreneurs

1.3 Choosing the Right Business

Before setting up a little scale undertaking that needs an unusual condition of educate, duty, assurance and imagination and an impressive measure of work. The littler scale specialist must be prepared for fundamental initiative and can regulate labour (expecting any) and accounts in addition, little scale wander change for individuals with insufficiencies incorporates an enormous number of additional challenges, which require specific thought and methods before working up an undertaking. The pre-determinants of setting up huge business include:

- Make a list of what the entrepreneurs would like to do



- Also make a list of what entrepreneurs are good at doing

One needs to experience the accompanying strides to control the decision of business:

1. Start with what business people like
2. Investigate the market and its needs
3. Review the opposition
4. Avoid immersed advertise
5. Make beyond any doubt business visionaries need to do at your own particular self

The purposes behind the uniqueness are convoluted and changed: trouble in getting to capital, settled in social standards, and contrasts in the enterprises male-and female-claimed organizations tend to bunch are a couple of the explanations for the unevenness. So in the event that I were starting a new business today, what might I pick? I would begin with one start and some hot enterprises. The introduce is, you don't profit searching for gold, you profit offering dish. Hinder a purchasing free for all, and you'll be a win. The quickest method to make an eatery productive isn't by having an incredible gourmet specialist and awesome stylistic theme - it's by drawing in a starving group with cash. When you comprehend this, the inquiry is, which businesses are expeditions for unheard of wealth at the present time? With a maturing populace, wellbeing and relaxation are developing industry fragments. What's more, proficient counsel is at an unsurpassed high in many fields. Or on the other hand as an option, you might need to take a gander at my old top choice - staple items and administrations, figure paper or pipes, you can convey only somewhat superior to the opposition

1.4 Hurdles in the Establishment of Enterprise

Problems and barriers faced by entrepreneurs

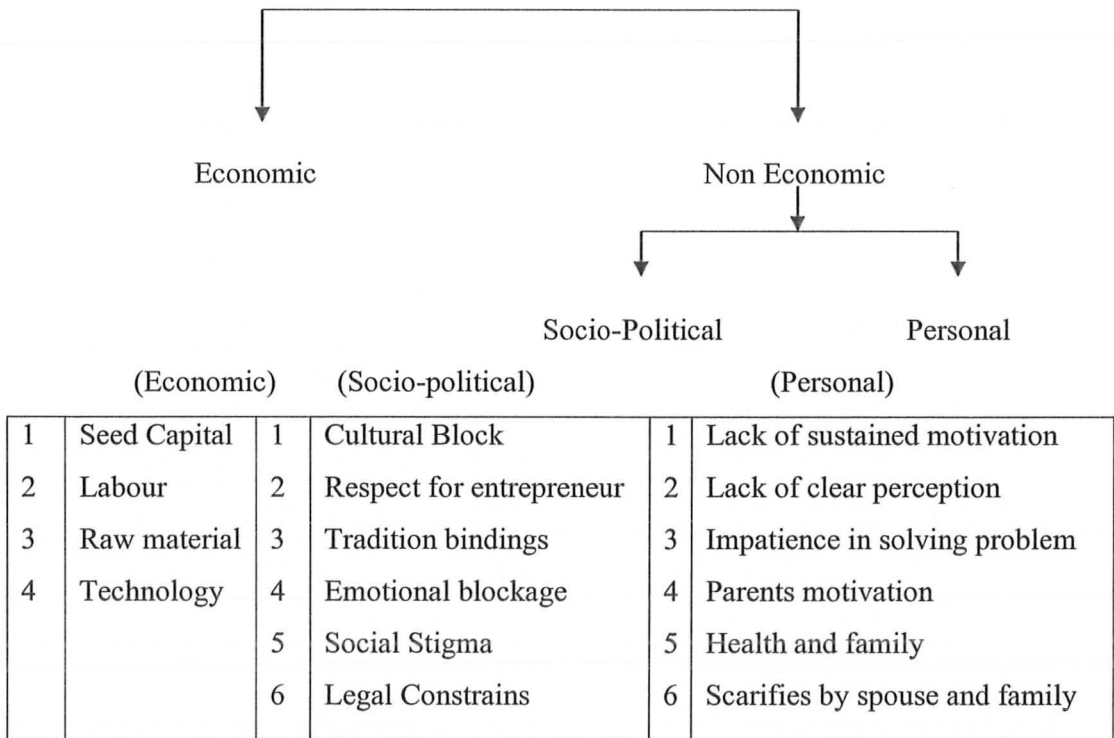


Figure No 1.4

1.4.1 Economic Problems

A number of economic hurdles may act as major setback in promoting interracial activity within a country

i. Lack of seed capital

Acquirement of beginning financing which is vital to give a kick-begin to a business is a noteworthy obstacle. It is likewise called beginning period financing, possess subsidizing and swarm subsidizing. Seed capital is required to help various business exercises including statistical surveying. Item innovative work and strategy for success improvement it is similarly little measure of cash anticipated that would be contributed by loan specialists or

institutional speculators. In any case, in creating countries these financial specialists are reluctant in giving seed capital since start up is viewed as the least secure stage in a company's life cycle with the most astounding possibility of disappointment.

ii. *Lack of skilled and productive labour*

The real problem concerning labour is its poor quality rather than inadequate quantity. In developing countries, a comparatively cheaper labour though appears as a major advantage, the fact is that cheap labour is often unproductive or has a very low productivity. This unskilled and less productive labour acts as important problem in the success of an enterprise.

iii. *Shortage and delay in raw material supply*

Entrepreneurs can emerge and succeed only in those economies that provide for sufficient and timely supply of raw materials. Many times great entrepreneur ideas and attempts fail due to uncertainties regarding raw and semi-finished materials.

iv. *Non availability of modern technology*

In developing nations, access to world class technology is a common problem. Use of old and out dated technology by entrepreneur not only limits the scope of growth but also causes environmental pollutions and accidents at work.

1.4.2 Non-Economic Problems and Barriers

A large number of sociological and psychological factors act as non-economic road blocks in the growth of entrepreneurial activity. Many societies and regions endowed with skilled labour and natural resources have remained entrepreneurially backward because of these factors.

1.4.2.1 Social Barriers to Entrepreneurship

Some of the important social barriers are as follows

i. *Cultural block*

People by nature wish to like their peers and confirm to be accepted cultural norms and behaviours. However, an entrepreneur is innovative, investigative and curious person ready to challenge things as they are. He does not hesitate in exploring or breaking a status quo

ii. *Respect for entrepreneurs*

Society is a major factor that determines the degree of approval or disapproval of the entrepreneurial activities. The social status accorded to an entrepreneur in society has a direct bearing on emergence of entrepreneurs in the society

iii. *Tradition bindings*

Clinging fast to old ways and patterns represent a substantial block to change and progress. A society and its ways are bound to change rapidly. However, people, by nature preface to live in good old days. Some cultures place a great emphasis on the preservation of traditional ways of life at the expense of any change.

iv. *Emotional block*

A fear of being and above this declared a failure by society may kill his innovativeness and creativity. He is afraid of not only making mistakes but more so appearing foolish because of such mistakes. In Hunza if a business fails the experience of entrepreneur is considered invaluable and he goes on to another stat up again with case or gets employed at good firms who pay premium to get such employees.

v. *Social stigma*

People often don't consider entrepreneurship to be a job. So in many societies it's largely believed that unworthy people who are not offered a job at first place become entrepreneurs. In such societies entrepreneurship is regarded a matter of compulsion and not choice.

1.4.2.2 Personal Barriers to Entrepreneurship

Even in societies which are considered as entrepreneur friendly only selected few ventures to set up their own enterprise. This fact indicates that personal barriers prevent people from launching businesses. Making a business situation conducive to enterprise creation requires a wide scope of fortifying and steady arrangements these incorporates financial and money related strategies, which are fundamental to give a premise to a stable macroeconomic condition. They additionally incorporate basic arrangements that decide the general monetary casing work in which the business segment works, for example, those influencing work markets, charge plan, rivalry, money related markets and chapter 11 laws argued Martin (2004).

1.5 Women Entrepreneurship

Women entrepreneurship means women business. Women entrepreneurs refer to a female who invest her money to sell some goods and services. Women entrepreneur plays a very important role in a society and they are also the contributors to many other activities. The female has no any idea of loss and profit.

Cohen and Winn (2007:29-49) they did in there study that women are better physically (brain structure). They are very good to social skills they are more creative to creating opportunities. they also found that women have capacity and can easily deal with the problems.

Women are facing many problems in our society and they take a step forward to a business to support their families. This is exercised in the whole world.

Women entrepreneurship is an important for women to remove the unemployment and also for the economic empowerment and they also improve the economic conditions of their family.

Women entrepreneurship leads to the economic empowerment of the women that change for them. Economically women do not increase their economic empowerment but also boots up the economic growth of the

country. When women participate in the labour force there is reduction of poverty. Women create new jobs for themselves and for the other people. It also provides different solution to management, organization and problems. They represent all minorities of entrepreneur.

1.6 Women Entrepreneurship in Hunza, Gilgit Baltistan

With sheer quality of psyche and diligent work there are women in Gilgit Baltistan who have striking achievement in different fields (Mountain tv.net, 2015)

Shamir ara and Gulzadi has a place in Karimabad, Hunza are one of them who are presently an effective business person of Hunza.

They both ladies are the example for the young ages. Shamim Ara and Gulzadi started their business of making 'Arzuq' Basically this item was introduced by the Balti folks who moved to Hunza. The ingredients which are used in making arzuq are of flour, eggs, butter and milk, Arzuq is cooked in oil due to the rich ingredients and taste people more prefer to have arzuq in breakfast.

Now shamim and gulzadi have given name to their business 'Deep Shop' and this shop is now one of the famous shops of Arzuq bread supplying within the vicinity of Karimabad Hunza. They hope the sale of their product is increasingly day by day on average these females were not earring that much money on monthly basis with having better quality Arzuq supplying at reasonable price.

(Express, Tribune, 2013, Nisar, Ahmed) carpentry workshop of two slick workshops, spread more than two and half channels of land. This is where Rubina swung to subsequent to finishing her twelfth year of training and finding an extreme absence of openings for work. On her sister-in-law's recommendation, she joined the 58 ladies that cosmetics a carpentry assemble on that has just created orders worth Rs5 million amid the most recent a half year.

"On account of my work, I now have an awareness of other's expectations", says the youthful Rubina. "I am upbeat"

1.6.1 Carving out Productive Spaces

It was in 2003 that a pilot venture known as Social Enterprise (WSE) was propelled in Hunza. Under Aga Khan Development Network (AKDN) it meant to give poor families pay openings by professionally captivating young ladies with the progression of time, the WSE has extended significantly and now utilizes more than 110 ladies, in the vicinity of 19 and 35 years old.

In the carpentry area, propelled in 2008, most ladies procure around 8,000 every month, while the six ace coaches get 20,000. The pay is notwithstanding the free pick and drop office gave by the association.

"Today, we are seeing numerous ladies from G-B developing as pioneers in their particular fields" Salman Beg

The bigger of the two carpentry workshops has three rooms and a few sheds, while the other one has six rooms, one being utilized as a 'plan lab' with completely practical workstations. "Whenever, every one of the 58 ladies are grinding away in the shops", says Saifullah, a senior administrator who heads Aga Khan Cultural Services Pakistan (AKCSP) Hunza office. "We are abundantly composed. We have a decent participation framework set up."

1.6.2 Investing in Women and Sustainability

As indicated by Salman Beg, the nation head of Aga Khan Culture Services Pakistan (AKCSP) ladies improvement has for quite some time been an institutional need for the AKDN..

"Today, we are seeing numerous women from G-B developing as a pioneer in their separate fields," comments Beg. "The WSE is an interesting endeavor at furnishing minimized ladies with what is considered non-conventional exchanges." WSE was later named Ciqam, a word that means green in the nearby dialect and signifies 'prosperity' crosswise over Hunza. The accomplices who have helped with the usage of the task incorporate the government offices

of Norway, Finland and New Zealand in Islamabad, the World Bank and Jubilee General Insurance. For young ladies like Rubina, this task has been evolving.

In spite of the fact that Rubina is as yet an assistant and not winning much up 'til now, she is more than happy with the open door.

“I am sure I can earn more money soon,” she says. “Right now, the experience and exposure is invaluable.”

1.7 Women Entrepreneurship and Economic Empowerment

Promoting women entrepreneurship and economic empowerment is the most important driving forces to the reduction of poverty and aiding economic growth. A range of studies have established that investing in women has higher return, both economic and non-economic (UN Women, 2015) male possessed organizations are still altogether ahead as far as development and money related return

Starting at 2008, normal incomes of lion's share ladies business were just 27% of the normal of lion's share men possessed business. This is impacted by components, for example, more moderate's proficient objectives and less access to capital, markets and systems ladies' interest in science and innovation, building and arithmetic (STEM) enterprises area vital to advancement and improvement is of equivalent concern all inclusive just 12% of designing work drive is female while less than one is three science scientists are ladies.

As indicated by Unwoven 128 nations have at any rate legitimate contrast confining ladies' monetary open doors this incorporates economies where women are not afforded equal pay with men for work of comparable worth. Which is really not good for the women economic empowerment if there are not equal rights to the capital distribution and also control on the wealth?

1.9 Objectives of the Study

1. To investigate Socio-Economic profile of the respondents in regards to the accompanying factors:
2. To have the bench mark survey of the women involved in entrepreneurship / business regarding their labour, entrepreneur skills and training as well as experience
3. To see the relationship if any between un employment (poverty, inflation) and enterprise development (engaging women in economic activities)
4. To see social impacts of enterprise development
5. To explore the hurdles / problems faced by women during enterprise establishment.
6. To explore the role of rural women in entrepreneurship.

1.10 Significance of The Study

The present examination entitled 'women business and financial strengthening' manages contemplating and understanding a specimen of ladies business visionaries from Hunza, Gojal who are occupied with making diverse things. The discoveries and concisions of the examination will be extraordinary help in assortment of ways.

The present examination will toss light on a particular segment of the common labours the women occupied with various divisions. Women's have been taking up assortment of professions and sources to procure salary. Days have gone when they were restricted to four dividers doing just house hold errands. Women's, notwithstanding the stereotyped once, have promptly acknowledged nowadays difficult professions. One such work is carpentry and stone cutting. Numerous ladies have been found to utilize their aptitudes and information about carpentry and workmanship in gainful courses by participating in these ways. These ventures have been observed to be extraordinary achievement whether joined with home or

not they have acquired an incredible acknowledgment among the general wrecks. The majority of the women have parallel family unit obligations. In this way, they embrace extraordinary approach and state of mind towards their work. The present examination will comprehend this approach and will toss light on their insight, state of mind and practices and issue. It will be of incredible significance as a commitment to database on working women's. The database will be valuable in defining strategies and projects for working ladies. It will demonstrate what they need and along these lines make a base for program getting ready for government and non-government offices working in the region of women's welfare.

The investigation of women's business people occupied with carpentry and craftsmanship is of incredible hugeness to the subject of home science. Home science expects to general women improvement of women's. This can be to a great extent accomplished by financial freedom. Beginning and building up a venture might be connected carpentry or not is an extraordinary in itself. In this manner, an examination on women who have attempted such errands will be awesome inspirations to others. It will guide others how to utilize one's aptitudes and skill in innovative way. Notwithstanding these perspectives, it likewise ends up noticeably vital to know how they deal with their function and home at the same time. These administration hones resemble establishments of researchers and beam of light for others.

Since time immemorial women's have been bolted upon as homemakers in charge of house hold work and youngster raising. The possibility of women undertaking business and gaining without anyone else, is hard to acknowledge for most of the bit of the general public. Hence, examines on women business visionaries will progress toward becoming cases of what women can do, what they are doing and how. It will have the capacity to beat the generalization misguided judgments about women's. This applied clearness will enable the ladies to acquire better acknowledgment, to regard and support in the public eye. It will give inspiration to start to amateurs and to exhaust for those as of now in it.

Chapter No. 2

REVIEW OF THE RELEVANT LITERATURE

2.1 Socio Economic Profile of Entrepreneurs

Khan and Bibi (2011:133-148) In the examination on "Women Socio-Economic Empowerment" influences the Government improvement venture on the social and financial strengthening of ladies and its suggestions for destitution. The venture's belongings regarding strengthening of ladies and its suggestions for neediness. The task's belongings in term of strengthening emerge because of the recognition as projects. Venture affects ladies' advancement because of institutional and social components. To test the legitimacy of this Pat Feeder Command Area Development venture which is group based improvement task of government has been taken for examination. The undertaking gives the issue of ladies' strengthening. The discoveries demonstrate quantitative changes in the limit structures, access to smaller scale credit, contribution in monetary exercises and lessening in the work stack. The outcomes affirm the circumstance looking to association in financial action and spending wage. They at last infer that the beneficial outcomes of venture are not economical because of poor usefulness of Women Development gatherings.

Sathar and Kazi (2000:89-110) investigate the components that constitute women's opportunity in provincial Pakistan. Their exploration on women's status in Pakistan has limited to measures of women status for the most part or to the urban territories. Group or locale has impacted regarding this matter. They contended that the Northern Punjabi women's have bring down monetary independence however more noteworthy portability and basic leadership specialist and women in Southern Punjab. In the town level sex framework are likewise essential of women self-rule. Financial class has not an incredible impact on women' self-rule in Punjab. Training and work of women have impacts to strengthening in country settings. For the most part women rustic regions contribute financially. women don't have any extra self-rule. There are work confinements on poor women Instruction impacts female self-rule in the rustic Punjabi setting.

The above findings were that the women there were no empowerment of women. Women lived in those societies where women were restricted by their family in different ways. There was no autonomy for women. Many projects were failed due to the lack of economic empowerment of women. If there was economic empowerment for women than prosperity of the country was attainable.

2.2 Women Entrepreneurship

Boyd. (2000:647-670) contended in labour advertise burden and survivalist enterprise that dark ladies in urban north amid the immense wretchedness dark ladies less occupation. They faced more unemployment. Women start the domestic work because of unemployment. Women start the survivalist entrepreneurship. They employee black women employed themselves. During the great depression black working class in the north were involved in boarding house. That was an attractive option who was economically distressed. It was very difficult. In addition to low pay and demand long hour. They provided little independence in work. The local hireling was as a rule available to come back to work day and night.

Valencia (1990:03-04) argued in “The female entrepreneurship women business exercises were increment amid a decade ago. women assume a critical part in economy. The nature of women who owned business surrounding environment is helpful in it. Valencia focused on individual dimension. There is no distinction amongst male and female. So the female run up the business in very good management.

Anwar and Rashid (2007:01-30) argued that female enterprise has been connected with thoughts, for instance, female reinforcing. It has also been publicized regarding growing the individual fulfillment of women in the making countries. It has been urged to change the status of in the Muslim world. It likewise readdresses the adjust of vitality inside the family. The upsides of female business undertaking are many varied and have been researched in great detail. Female business is expanding in the creating

nations. In internationally female business visionary are confronted numerous issue access to fund. Money related foundations assume a critical part in advancing the development of intracranial exercises.

Verheul, Venstel and Thurik (2006:01-22) argued in entrepreneurship and regional development that female and male entrepreneurship at country level. Women entrepreneur is very important for economic development. Men are more active than women. The family importance has influence on female entrepreneurship.

Scaramuzzi (2004:01-06) contended in "world bank report" many creating nations have explored different avenues regarding many projects and plans supporting little and medium endeavors. Business brooding projects have emerged particularly finished the most recent decade. From creating locales, there is confirm hatchery activities help promising business visionaries their business.

Amanda et al. (2009: 20-23) find in research that social entrepreneurship provides solution on scope it is necessary to address long social issues. Social entrepreneurship is helpful to solve many problems. Social entrepreneurship is most recent organization playing role in social sector. There are uses of resources to explore and exploit opportunities.

Mat and Razak (2011:125-126) contended that the ecological elements have a ton of difficulties to business. They are outside control of the entrepreneur such natural which are here and there unpredictable including the monetary, money related, legitimate, political and socio social components. These elements assume a part in entrepreneurial exercises. The ownership of the imperative individual entrepreneurial attributes, for example, instruction, right state of mind to rank, inspiration and working background by and large influence business enterprise. Business condition factors appear to be more critical to the achievement of women entrepreneurial movement. Credit is extremely vital for business enterprise. women will probably watch that they were not given. They didn't think their sum directors were anything but difficult to converse with they announced.

Women entrepreneurship was very important for women. There was less opportunities of jobs for women. It provided the women to get empowerment. But there was lack of entrepreneurial women because of classes, casts and societies restriction. If the female entrepreneurship was encouraging than many problems of women were solved like unemployment, poverty, economic empowerment and unpaid labour.

2.3 Enterprise Development

Shah and Shubhistan (2012:14-15) find in research” Social entrepreneurship in Pakistan analysing innovation through enterprise incubation” education training change mind-set, strong enabling environment can have fostered to proper intergenerational wealth and knowledge.

Boyed (2000:647-670) argued in time of competition of women and ethnic minorities choose entrepreneur to find the independent means of livelihood. Women entrepreneurship is helpful in difficulties of jobs. It is very difficult to coordinate with family. This is demand long hour in job and pay low salary. This is little independence in work routine. Domestic servant usually called at any time. Black women participate in great depression and get job opportunities. They positively involve her entrepreneurship. They were underrepresented in this field.

Zahra and Mehmood. (2008:112-114) find in global world create the self-employment bring potential to under privilege women. Entrepreneurship provides autonomy about their decisions in personal life. It also provides in business indirectly. Women are 51% in the population of Pakistan. Women plays important role in country economic. Self-employment of women is also increase. The result of female self-employment is that more women owned small and medium business. Women do not require the special training, skills and less labour intensive. Women start their business related product like stitch garments, beauty care, home decoration and embroidery. Married women are more entrepreneurial then unmarried

women. Entrepreneurship is considered as a domain associated with the males of any society. Women entrepreneurs in developing countries have not been brought. The entrepreneur's world has embedded gender disparity. Gender gap is wider in developing countries that are socially and culturally back ward with social imbalance. The potential of women is marginalized in such countries. Women age, marital status, education and income profound. It comes to decisional autonomy of women in entrepreneurship.

Rocha (2004:363-400) argued that entrepreneurship is creation of new organization which increases of economic growth. It is change environment resulting increase in employment. Entrepreneurship is the creation of new activities. Entrepreneurship includes human capital, technological innovation and various variables that increase economic growth. Economic growth is not only increase in capital but also increase the standard of population. Entrepreneurship play role in economic development. It also effects of demand of supply. Entrepreneurship environment is promotion of economic development.

Sorio and Doban (2009:233-239) argued the globalization of entrepreneurship in small organization on "work flexibility the labour force towards participation of female worker. They are more conductive smaller than larger enterprises. Improve the organization performance small firm should make efforts to increase the information technological applications.

Women entrepreneurship was very important for economic development. It creates opportunities for the women. They become paid labour in this way, but women entrepreneurship was less. There was lack of information technology about women entrepreneurship. If there were provides information technological application than it was betterment for the women entrepreneurship, in this method, it was increased the economy growth.

2.4 Impacts of Entrepreneurship

Khan (2007:01-32) led an aggregate research on "The ladies' Empowerment South Asia". She investigated the connection of ladies and paid work. She distinguished where changes around there that may assume a part in prompting even handed sex relations in Pakistan. This dialog depends on looking into on which turns originates from an assortment of controls. Ladies live in a general public that is very stratified by class, position, provincial and social. They all have suggestions for their lives and openings. Analysts have contended the approach creators to assess the worries of ladies' involvement of sex structure. She gives some data about patterns in ladies' work drive support rate in the past and what it implies for changes in the paid work constrain. Ladies' work has been challenged lately. There has been some work done and the effect of work for ladies' lives. She contended that administration approaches and programs have been eased back to welcome the way that ladies work, however now they are attempting to empower their monetary profitability. She said that expanding neediness as of late have put a twofold weight on the poorest working ladies.

2.5 Hurdles Faced by Women Entrepreneurs

Ahmad et al. (2005:41-42) examine on the "Impacts of Socio-Economic Factors on the Female Education in Rural Areas" They contended that financial variables of family life impact straightforwardly and by implication on the instruction of its individuals. They said that we can't dismiss any viewpoint as are specifically and unequivocally interrelated with each other. Absence of instructive offices is one of the fundamental variables for inadmissible states of females. The vast majority of our young ladies stay uneducated because of the absence of fundamental instruction and preparing offices. The reason for the instructive status of female is in age, old customs and social estimations of Pakistan. Females are not urged by their

folks to get training. They are thought of them as just for house hold exercises. Sex additionally separates at labor, tutoring, legacy of property, family linkage. It is normal perceptions in both the rustic and urban territories of Pakistan. There are numerous sure factors influencing instruction of provincial families. These elements are father's instructive level, pay, social class, family size and occupation. Old traditions, conventions, standing framework, provincial group and need religious learning have impacts the female training. This investigation was attempted to decide the financial factors on the demeanor towards female training.

Jalal and Khan (2006: 485-493) directed an investigation on "Financial state of women in Pakistan". They clarify that financial status of women was exceptionally poor on account of low proficiency rate, absence of instructive, ignorance, poor monetary condition. Absence of aptitudes and uncertain condition of the general public for working women. Men have more choice power than the women in regards to family and house hold consumption. In various territory just elderly women were counseled for sentiment in basic leadership. Socially it was thinking about for women stay at home and look after their youngsters. Individuals were in the support of training yet just few of them could take autonomously choices about family compose had no huge impact on their expectation for everyday comforts. The training of a house hold's had no noteworthy impact on the education. In the wake of contemplating and breaking down the financial and social status of the women, it is to recommend that female instruction is basic for the monetary advancement. Better instructive offices ought to be accommodated women. Work openings ought to be accommodated women.

Socio-Economic condition of women was not good in Pakistan. Rural women have faced many problems and difficulties. There was lack of education. Family education also affects the women socio-economic condition. If family support the female to get education, it improved the socio-economic condition of the women.

2.6 Women Involvement in Earning Activities

Isran and Isran (2012:453-468) contemplated the "low female work cooperation in Pakistan: causes and successions that support of women work advertise is a critical system for strengthening. Notwithstanding, a support of women in Pakistan is compelled by their absence of ability, instruction, and preparing. women additionally worry about twofold concern of unpaid house hold's work and the paid work stack. It is additionally trusted that women appreciated a feeling of autonomy and self-assurance by working for a wage. Investment of Pakistani women in labour showcase decreases imbalances in control relations. The dominant part of women in Pakistan are confronting numerous issues. There are out-dated socio-social standards inside the house hold and society. They limit ladies access to beneficial work and other profitable exercises. So their profitable potential has undiscovered and unutilized. The female is exceptionally gigantic populace of the nation. In any case, its support in financial exercises is negligible. Female work cooperation isn't empowering. Indeed, even in the recorded point of view, the circumstance of with the female interest has not enhanced in particular.

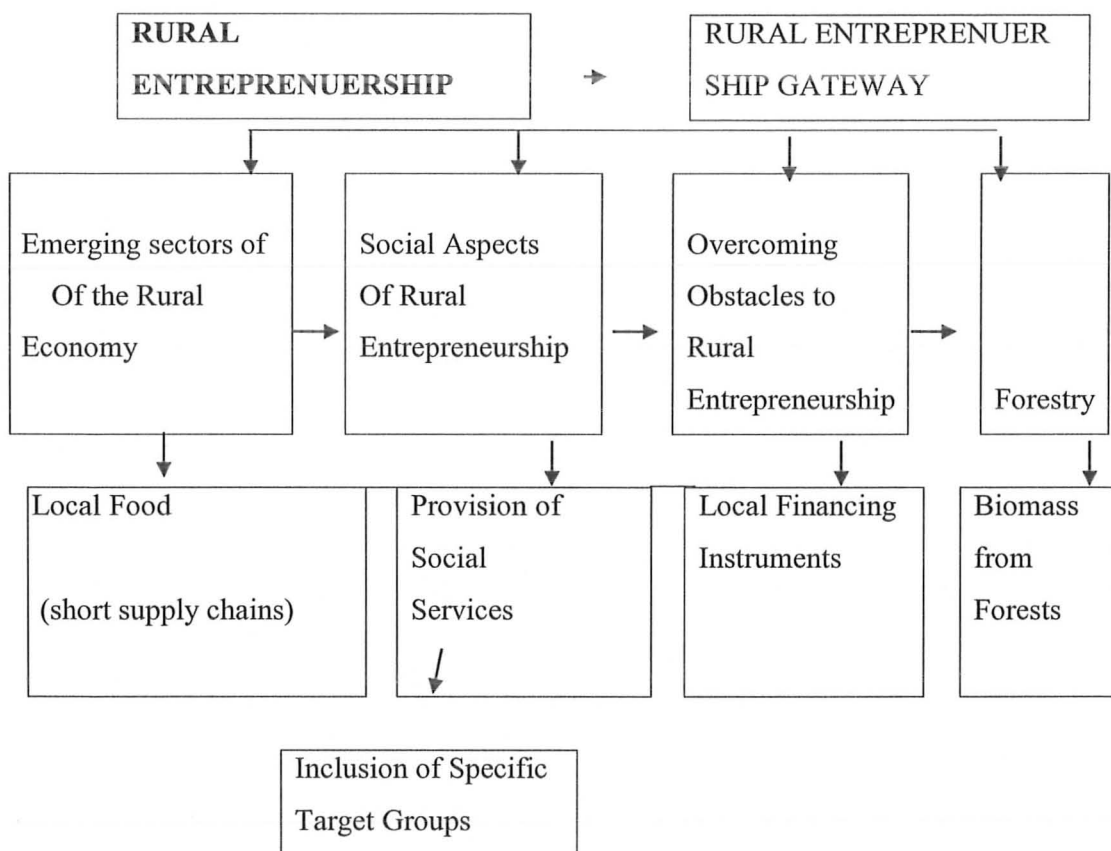
Gondal (1998-1999:123-136) research about on "Women' contribution in acquiring exercises in view of the Pakistan incorporated Household overview (PIHS) the paper features that the choice of wedded women influences in their support of monetary exercises in provincial Pakistan. It is discovered that wedded ladies are probably going to take part in financial exercises. Women's age family size and working in farming have beneficial outcome on the inclusion of provincial women's in financial exercises. House hold salary, family framework, number of kids, proficiency level and age has consequences for their lives. Ladies in Pakistan make critical commitments in farming, family and other rustic exercises straightforwardly or in a roundabout way. Hitched ladies have more work at home. They need to care for their youngsters and perform family unit obligations. Generally women's are ignored in social, financial

and political roads albeit some advance has been in upgrade of ladies in all regions.

According to the above findings, women contribute in household and other rural activities. Women were neglect in social, economic and political. Married women were engaged in economic activities. If there was more progress for the enhancement of women it was helpful for the women to increase their participation in earning activities. It was concluded that female participation in labour force was low than the male because they had double burden of unpaid work. Female participation was very important for empowerment. Women were facing many problems of socio-culture norms in household level. If the society paid the women, they feel empowerment and work freedom in their occupation.

2.7 Role of Rural Women in Entrepreneurship

Provincial ladies constitute the family that prompts society and Nation. General improvement of ladies is essential for the advancement of society and country the development of women business visionaries and their commitment to the national economy is very obvious in Pakistan. Women business enterprise has been perceived amid the most recent decade as an imperative undiscovered wellspring of financial development. Extent of female fundamental labours to add up to populace in rate is 16.65 in rustic zones and 9.42 in urban zones this shows general less commitment of women in work yet more level of women specialists in provincial territories. women in business has been to a great extent dismissed both in the public arena when all is said in done and in the sociologies. Enterprise improvement among rustic women upgrades their own abilities and increment basic leadership status in the family and society all in all, (Sharma, et al., 2012: 03-15)



Source: Self- made table

Figure No.2.7

2.8 Women Entrepreneurship and Empowerment

Sathar and Kazi (2000:89-110) investigate the components that constitute women' flexibility in provincial Pakistan. Their exploration on women' status in Pakistan has limited to measures of women' status for the most part or to the urban territories. Group or area has impact regarding this matter. They contended that the Northern Punjabi women have bring down financial self-governance yet more noteworthy versatility and basic leadership expert than women in southern Punjab. In the town level sexual orientation framework are additionally critical of women' self-rule. Financial class has not an incredible impact on women' self-rule in rustic

Punjab. Training and work of women have impacts to strengthening in provincial settings. For the most part women in provincial zones contribute financially. Women don't have extra self-rule. There are business confinements on poor women.

The above findings were that the women there were no empowerment of women. Women lived in those societies where women were restricted by their family in different ways. There was no autonomy for women. Many projects were failed due to the lack of economic empowerment of women if there was economic empowerment for the women prosperity of the country was attainable.

Assumptions

Socio economic condition of women is not good due to lack of education facilities and family behaviour. They effect directly and indirectly on female life.

Women involvement in earning activities is very high but married women were more engaged than the other female. They play significant role in the house hold affairs. Country women assume an imperative part in business enterprise and also agribusiness division like yield generation, domesticated animals creation, and developing vegetation. They are the foundation of the agribusiness advancement in Pakistan. Women begin local work to beat the joblessness rates. They gave little freedom in work and assume a critical part in monetary advancement in the nation.

Women entrepreneurship is helpful in the difficulties of jobs. Women start their business related product like stitched garments, beauty care, home decoration and embroidery. Married women are more entrepreneurial than unmarried women.

Chapter No. 3

THEORETICAL FRAMEWORK

The hypothetical structure helped the analyst in understanding the connection of the factors that had been vital for social issue. A hypothetical structure is an accumulation of ideas. A hypothetical system controls the scientist to decided measure and factual relationship in look into

3.1 Unpaid Labour Theory by Karl Marx

Marx demonstrated that the regular workers is abused by industrialists. Women specialists are abused at a more elevated amount than guys. Women are a wellspring of unpaid local work. Engels depicts women end up noticeably frail household work. Engels portray women in light of the fact that feeble residential slaves. In the capital framework two sorts of work division is worried by Marxist women's activists. The first is profitable, in which the work brings about products or administrations that as a paid wage. The second type of work is gainful, which is related with the private circle and it is unpaid wages like cleaning, cooking, having youngsters. The two types of work are important. Individuals have distinctive access to these types of work. Women are allocated to the local circle. Where the work of conceptive is think about uncompensated and perceived in an industrialist framework. Women work is abuses in the both open and private foundations. This is higher benefit. Local work is solely to be finished by the lady of the family unit. Marxist women's activists contend that the avoidance of women from beneficial work prompts male control in both private and open circle.

As per Marxist women's activists that ladies' freedom must be accomplished through a radical rebuilding of the entrepreneur economy in which quite a bit of women' work is uncompensated. Engels says that private responsibility for has hugy affected the status of women. He contended that a women' subordination isn't an aftereffect of her organic demeanor yet of social relations. The connection amongst men and women in the public eye is like the relations amongst low class and bourgeoisie.

On this record ladies' subordination is a component of class mistreatment and kept up. It serves the interests of capital and decision class.

Marxist women's activists see the industrialist drive for benefits as in charge of women' below average status and different types of mistreatment. Marx and Engels saw women' entrance into paid work compel as the initial move toward freeing. Women rely upon men. It doesn't free them from the class mistreatment they share with male specialists. To accomplish the full freedom of ladies and common labours of all countries, global communism is essential hypothetical level headed discussions about women, class and work is in the crossing point with Marxism and woman's rights. It molded were by scholastic asks as well as about the connection between women' abuse and freedom. They said that women' work and family unit exercises are not under any class. Their work isn't thinking about a method for knowing. The connection of women as a social gathering to the examination of monetary class has a political level headed discussion. The recorded relations between human work and nature, and the relations of people to each other in the generation and circulation of products are unique. He dissected the women circumstance in the history. Where were diverse monetary methods of creation? Women lose control when private property seeks creation. Men control on private property. They change the family shape to a man centric where women and slaves turn into the property of the father and spouse. Liberal women's activists study house work since it is unpaid. This makes women reliant on men. Their work is the significant circle of open monetary creation of products. Marxist women's activists contend that women' housework is a piece of the social propagation of free enterprise. It is the division of work in profitable and regenerative work that makes women unequal to men.

3.2 Application of Theory

In the wake of utilizing the Marxist women's liberation hypothesis, the analyst dissected the circumstances and end results of private enterprise on human life. As per Karl Marx that there are two sorts of classes one is industrialist and the second is preliterate. Women's were likewise common in the inferior. They were misusing from the men since they were predominant in the general public. They didn't pay the women's like women's work at home however they didn't get any money from their family. Women's in Hunza were poor and there procuring were bad. They were work at better places to support up their economy. They worked at home however in the meantime they likewise worked somewhere else like sewing, domesticated animals, vegetation and cultivating. They took a shot at the field and develop many products. It was expanded their by and by pay as well as in this technique they additionally help up the monetary improvement.

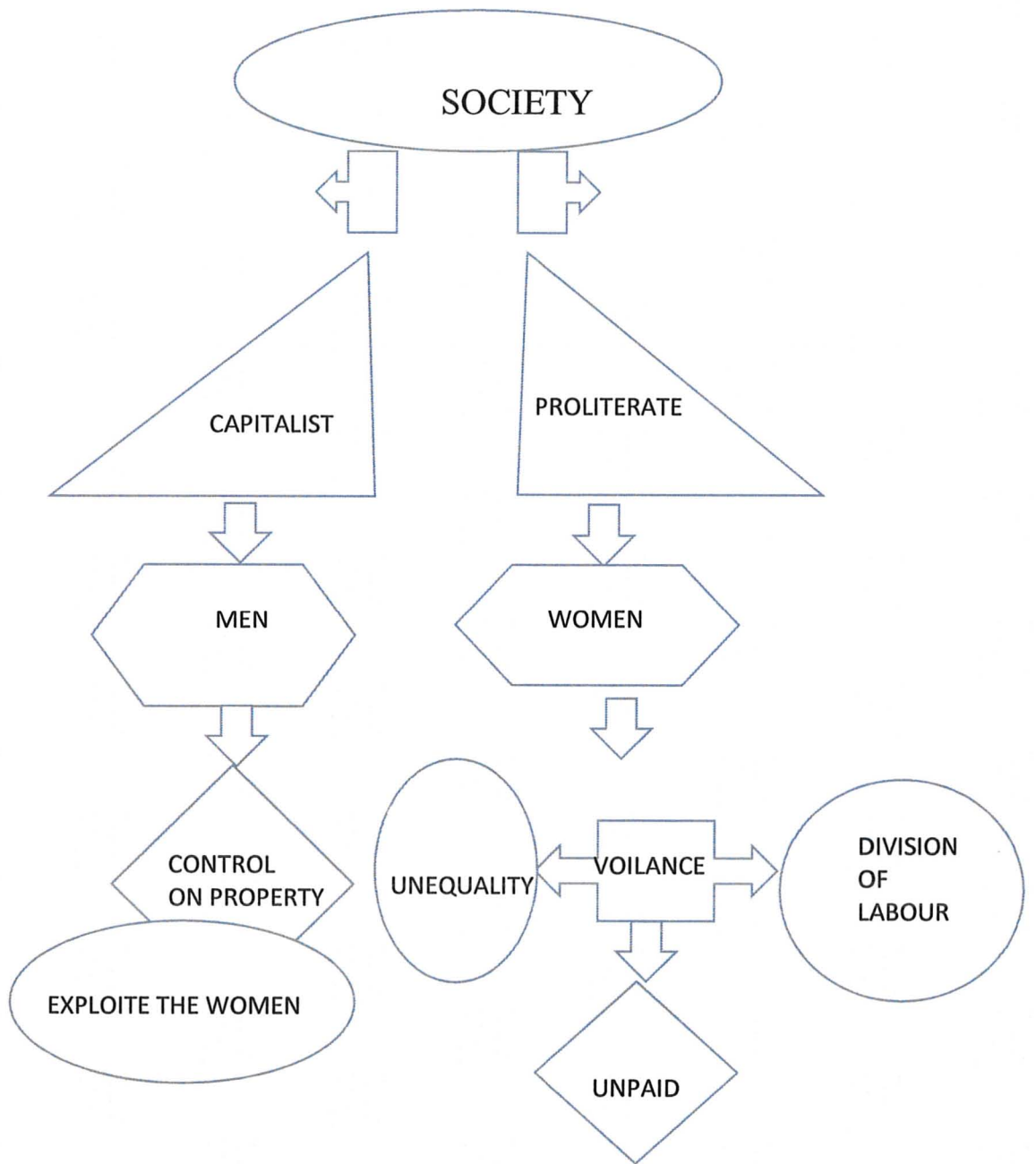
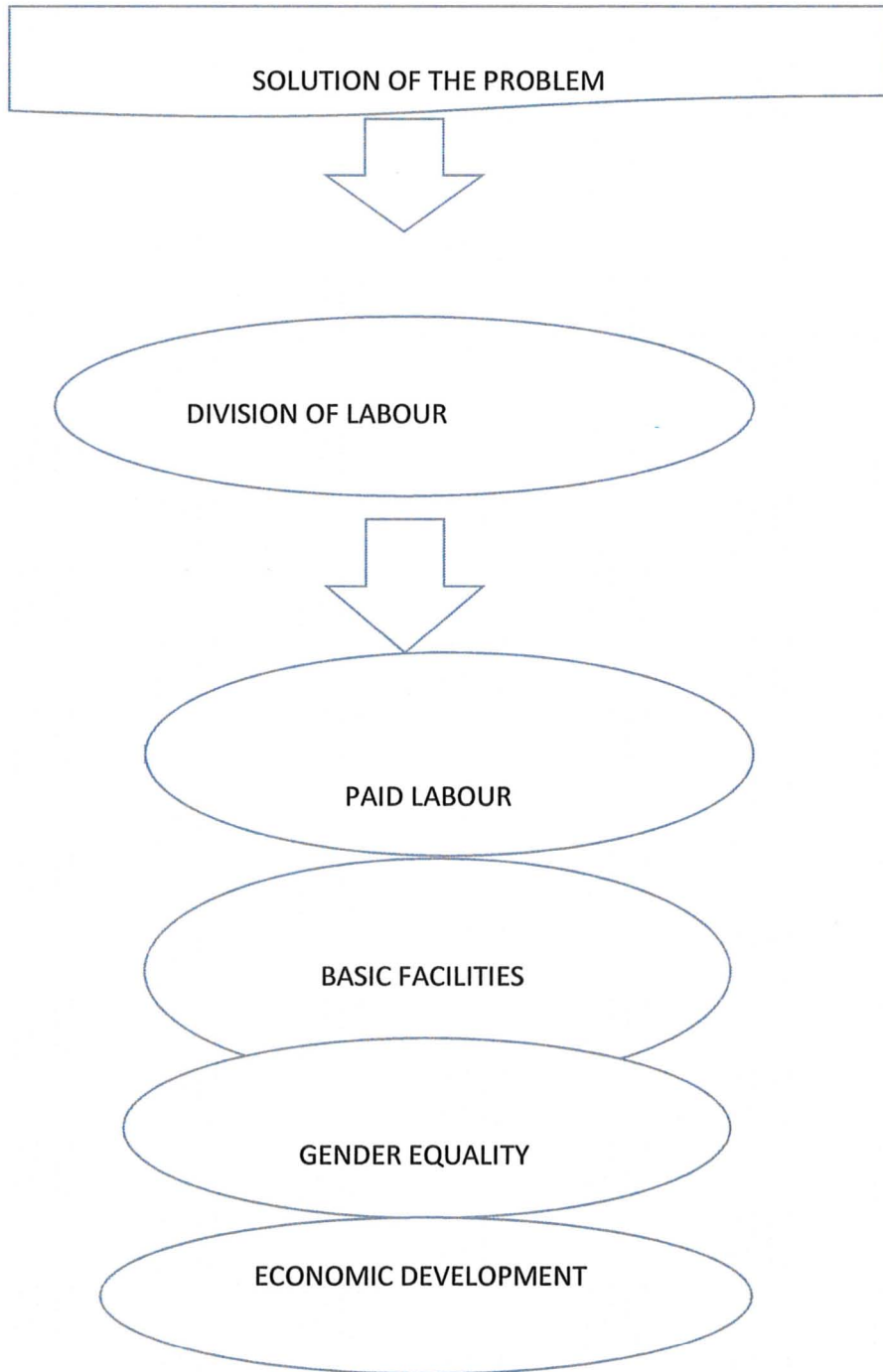


Figure No 3.1



Self-made table

Figure No 3.2

3.3 Propositions

1. In society on economic base there are two classes, one is capitalist and the second is proletariat class.
2. Capitalist class is male and the proletariat class is female.
3. Men control over the property so they exploit the women.
4. Women work as unpaid labour.
5. Women lose their power due to unpaid labour.
6. Proletariat class gets autonomy with the help of basic facilities.

3.4 Alternate hypothesis

1. Satisfaction from the occupation affects the economic empowerment of women.
2. Age distribution affect the educational level of women.

3.4.1 Null hypothesis

1. Satisfaction from the occupation did not affect the economic empowerment of women.
2. Age distribution did not affect the educational level of women.

Chapter No. 4

CONCEPTUALIZATION AND OPERATIONALIZATION

This chapter entails the definitions of variables. Conceptualization is the process where concepts give theoretical meaning. Conceptualization demands operational definition of general concept of variable with their components used in the research. Some important concept used in this research. Operationalization moves the examination from the dynamic level to experimental level. Where as opposed to idea is engaged. It alludes to operations where expected to quantify the idea. Some variable which were used in research were economic, poverty, education, women entrepreneurship and empowerment.

4.1 Conceptualization

4.1.1 Economic

According to Tony (2001: 204-205), "Economic, as the studies of study of how a person or society meets its ultimate needs and want through the effective allocation of resources. Adam (1930: 336-337) added to the work of Tony and defined the phrase 'economic' as the social science that studies economic activities". Smith (1776: 105-109), summed up the definition as it is the sociology that reviews the creation, circulation and utilization of products and enterprises".

4.1.2 Poverty

Cambridge Dictionary (2013:17) "Neediness is that where individuals' essential requirements for nourishment, attire, and safe house are not being met" while Business Dictionary (2013:05) "Poverty is the state or condition of having little or no money, goods, or means of support; condition of being poor". Economic survey (2013: 01-04) "Poverty is about denial of opportunities and fulfilment of human potent cell".

4.1.3 Education

As showed by Ban (2000:01-03), "The guideline is the route toward instructing and adjusting, generally at school, school or school".

According to International Labour Organization (2003:08-19), "The direction is efficient course, mentoring, or getting ready in preparation everlastingly or some particular instructive rule; raising". As showed by Anoosh (1999:112-113), "Direction is raising or getting ready e.g. of a youth; rule at school or school; fortifying of the powers of body or mind; culture". As demonstrated by Mary (1990: 150-164), "Direction comprehends not only the rule got at school or school, however the whole course of getting ready; moral, religious, proficient, insightful and physical".

4.1.4 Women Entrepreneurship

Mariam- Webster's Dictionary (2013:03-30) "women business enterprise is any women who arranges and deals with any undertaking, particularly a business". Cambridge Dictionary (2013:20) "Women enterprise is aptitude in beginning new business new organizations, particularly when this includes seeing new open doors." Oxford University (2013:18-21) "women business visionaries are those women (entrepreneurs) who look to create esteem, by distinguishing and abusing new items, procedures or markets".

4.1.5 Empowerment

Oxford Dictionary (2013:33) "Empowerment is to give official authority or legal power to someone". Business Dictionary (2013: 05-08) "Strengthening depends on the possibility that giving representatives abilities, assets, expert, open door, inspiration, also considering them answerable and responsible for results of their activities, will adds to their capability and fulfillment". Mariam-Webster (2013:03-30) "Strengthening is an administration routine with regards to sharing data, reward, and

power with representatives so they can step up and settle on choices to take care of issues and enhance administration and execution".

4.2 Operationalization

It is a procedure of characterizing the estimation of marvel that is straightforwardly quantifiable. It is the way toward characterizing an idea in order to make hypothetical idea plainly recognizable or estimation and to comprehend it as far as perception. It alludes to the way toward determining the expansion of an idea depicting.

4.2.1 Economic

All above definition of the economic that the word economic in the social science studies the production, distribution and consumption of goods and services and all studies of economic activities. It also studies of how a person meets their needs and wants through the effective allocation of resources. In the present research economic variable has been measured in Q.no 7,16,17 and 25

4.2.2 Poverty

All above definition of Poverty is that where people do not meet their basic needs of life. Where lack of opportunities and fulfilment for the people and the condition of having little money. In the present research poverty has been measured in Q.no 5,6,12,13,14,27,28,30,31,32 and 33

4.2.3 Education

All above definition of the world education is the process of learning from an institution. It is not the instruction received at school or college, but the training of any kind of knowledge from an institution is called education. It is the process of learning and teaching. In the present research education has been measured in Q.no 2, 9,10 and 11

4.2.4 Women Entrepreneurship

Women entrepreneurship is a very important for any women who organizes and manages business. Women entrepreneurs are those women who generate products for the country by using their skills. They create new opportunities for the women. In the present research women entrepreneurship has been measured in Q.no 15,16,17,19,20,22,23,25 and 29

4.2.5 Empowerment

In the meaning of strengthening is to give expert or energy to somebody. It is an administration routine with regards to sharing data, reward and power with workers so they can take choices to tackle issues and enhance administration and execution. Strengthening depends on the possibility that giving workers of satisfaction. In the present research empowerment has been measured in Q.no 4,14,18,21,24 and 25



Chapter No.5

RESEARCH METHODOLOGY

Methodology in research is a process and techniques for getting enough knowledge about the topic that a researcher wants to convey. In order to understand the concept of domestic economy, quantitative research method was used for this research. Quantitative research was the most suitable design which helped the researcher to investigate the importance of domestic economy for women.

5.2 Universe

The universe of the study was village 'Gulmit' in tehsil and district Hunza. Gulmit is a village which is located in district Hunza. It is a very famous village in Gojal region. The most female population is educated and the education rate is 99.9 percent there. The female entrepreneur has created different business for themselves and they are very hard worker but male is still dominant there. The researcher chose Gulmit, Hunza for study because phenomena of entrepreneurship has developed much in Gulmit village within a short span of one and a half decade, Hunza has become a nest to the various types of enterprises. However, in that village very large population of women are entrepreneurs who themselves generate income. These women work independently and are generating revenue at an unprecedented pace.

5.3 Target Population

The targeted population for the study was the female entrepreneur. The researcher divided the female into different categories as such:

- i. women Carpenters,
- ii. food distributors,
- iii. women running Carpet centre,
- iv. women running Handicrafts,
- v. women running Beauty salon and

vi. women running boutique.

The researcher selected working female only for study because women who belong to poor family were making tireless efforts to economically survive in the society. In the village the income of people is very small so the women work in different fields to generate more income for the family and contribute house hold affairs.

5.4 Sample Size

As a sample size 120 women entrepreneurs were chosen for the collection of data. The said women were increasing their income on house hold and business level. The researcher did not use any personal interest. The researcher collected all the data without use any biasness.

5.5 Sampling Technique

Due to the peculiar nature of the social problem it was hard to have the exact number of women entrepreneurs (non availability of the sampling frame); therefore, only non-probability sampling technique would have been used. As each one of entrepreneur was well connected to the rest of the entrepreneurs, therefore snow ball sampling was most appropriate technique. The researcher identified few women entrepreneurs and they further provided information regarding the rest.

5.6 Tool for Data Collection

Semi-organized poll was utilized as an instrument for information accumulation with both close-finished and few open-finished inquiries.

5.7 Technique for Data Collection

Questionnaires were distributed to the women entrepreneurs of target area Gulmit, Gojal, Hunza. The researcher personally distributed the questionnaires but stuck around to respond to any query.

5.7 Pre- Testing

Pre – testing is the test that was made to realize that how the poll of Pre – testing is the test that was made to understand that how the survey of expert is working, either the associated decisions or the scale can bring hypothesis authentic or false. Researcher coordinated data aggregation from 10 respondents through apportionment of survey that was adequate to understand that target of overview is proficient.

5.8 Data Analysis

Afterward conducting research, data was codified and then analysed by the help of SPSS version 14. Statistical inferences were drawn and chi- square test was applied.

5.9 Opportunity and Limitation of the study

Conducting research on women entrepreneurship was interesting for researcher. That was new topic for researcher. The researcher did not found hurdle during field work. It was an impediment to find inclination and meaningful relationship among variables. The time was narrow and short to demeanour the study. As it was first time of researcher in field and not properly trained.

5.10 Ethical Concerns

Analyst is careful to keep all data of respondents mystery. Expert is in like manner to ensure the respondents that assembled data will use for investigate reason and all the rough material concerning explore data and filled overviews will overlap after the last underwriting and settlement of the examination proposition. Investigator should get the reference letter by able authority for particular research work. Since a couple of respondents are faltering to give the require information as indicated by investigate survey. Expert should ensure that assembled information is clear and reasonable. In the midst of data gathering from respondents, if a couple of respondents are not taking an interest and acting splendidly then researcher should bear on well with them by exhibiting their most prominent aura Adaptabilities for compelling satisfaction of data gathering from those individuals. At the complete of the data gathering, investigator should be appreciative to all respondents as for plan of required data and information and helping me to make this examination valuable.

Chapter No. 6

RESULTS

6.1 Demographic Tables

The first part of the chapter demonstrates the demographic characteristics of the respondents regarding their age, housing patterns, marital status, age at the time of marriage, nature of marriage, pattern of marital residence, no. of family members and family structure.

6.1.1 Respondents' Age Distribution

Age Distribution			
Sr. No.	Age	Frequency	Percentage %
1	≤ 20	05	6.6
2	21-30	10	13.3
3	31-40	14	18.67
4	41-50	25	33.3
5	≥ 51	21	28
Total		75	100

The above table denotes the important demographic indicator i-e age distribution of the respondents. Regarding the age composition, it was revealed that the youngsters were less inclined towards establishing enterprise as compared to the aged people. As the respondents moved forward in their age brackets, their inclination towards entrepreneurship also grew. Majority of the respondents (sixty) had crossed the age of forty years.

6.1.2 Respondents' Housing Pattern Distribution

Sr. No.	Housing Pattern		
	Category	Frequency	Percentage
1	Kacha	32	42.67
2	Pakka	14	18.67
3	Mix	29	38.67
Total		75	100

Generally the respondents were living in 'Kacha' houses (forty-one), while only twenty-two respondents were living in 'Pakka' houses. Housing pattern is also depended on the income and the tradition of the region of area where respondent is living. For cities, "Pakka" housing pattern is frequently observed but since it requires more financial resources. In rural areas, due to less income and few financial resources, "kacha" housing pattern is commonly observed.

6.1.3 Respondents' Marital Status

Marital Status			
Sr. No.	Category	Frequency	Percentage
1	Unmarried	15	20
3	Married	53	70.67
4	Divorced	4	5.3
5	Widow	3	4
Total		75	100

In above table, inclination towards entrepreneurship based on marital status is shown. Respondents who were single or engaged (25 percent), reflected less concern towards entrepreneurship. Almost same situation was of divorced and widow (17 in total), as they all were least interested in entrepreneurship, mainly because of relatively less responsibilities, they have low interest level towards entrepreneurship. But as married people have more family responsibilities, and hence were socially, psychologically as well as economically composed, married respondents (58) show highest interest towards entrepreneurship.

6.1.4 Respondents' Age at the time of Marriage

Sr. No.	Age at the time of Marriage		
	Category	Frequency	Percentage
1	≤ 20	5	6.67
2	21-30	47	62.67
3	31-40	22	29.33
4	≥ 41	1	1.33
Total		75	100

Among married respondents, age at the time of marriage also play critical role. Respondents who got married within age of 20 (16 percent), were least interest. However, those who married at age bracket of 21 to 30 years (70 percent) were most interested and motivated. After this age bracket, interest level decreased significantly.

6.1.5 Respondents' Nature of Marriage

Nature of Marriage			
Sr. No.	Category	Frequency	Percentage
1	Endogamous	32	42%
2	Exogamous	68	90%
Total		75	100

Above table shows more trend towards entrepreneurship when marriages were exogamous (90 percent, overwhelming majority). This may be due to the factor which involves interaction and relationships with different group of people which offers new possibilities and ideas for entrepreneurship.

6.1.6 Respondents' Pattern of Marital Residence

Sr. No.	Pattern of Marital Residence		
1	Category	Frequency	Percentage
2	Patrilocal	47	62
3	Matri local	37	49
4	Neo local	12	16
5	Avunco Local	4	5
Total		75	100

Respondent's pattern of marital residence is shown in the table. Majority of respondent were following patrilocal pattern (62 percent). Because of this fact, need of entrepreneurship is also significant. While, matrilocal residence was also common (49 percent). Neo local pattern was not

common in the area (16 percent). Lastly, avunco local pattern of marital residence was very rare (only 5 percent) and respondents belonging to these brackets have least interest towards entrepreneurship.

6.1.7 Respondents' Family Structure

Family Structure			
Sr. No.	Category	Frequency	Percentage
1	Nuclear	18	24
2	Joint	49	65.33
3	Extended	8	10.67
Total		75	100

Respondents who living in joint family system are more interested in entrepreneurship rather those who living in nuclear or extended family structure. Table shows significant frequency for the respondent belonging to joint family structure (57).

6.1.8 Respondents' No. of Family Members

Sr. No.	No. of Family Members		
	Category	Frequency	Percentage
1	≤ 2	2	2.67
2	3-5	28	37.33
3	6-8	30	40
4	≥ 9	15	20
Total		75	100

Also as the number of family member's increases, respondent incline more towards entrepreneurship. Especially respondent having family members within bracket of 3 to 8(73), were very much in need of entrepreneurship as financial burden increases. But as number of family member increases above 9, there is significant decrease.

6.2 SOCIO-ECONOMIC TABLE

This section discuss about the monthly income of the respondents along with monthly saving, there occupational distribution, earning hands in the family. The information is presented in tabular form and analysis is also presented based on the information provided by the respondent.

6.2.1 Respondents' Monthly Income

Income			
Sr. No.	Category	Frequency	Percentage
1	≤ 5000	1	1.33
2	5001-9000	23	30.67
3	9001-13000	26	34.67
4	13001-17000	10	13.33
5	17001-21000	9	12
6	≥ 21001	6	8
Total		75	100

This table shows information about monthly income of respondents. Mostly respondents were earning between 5001-9000 and 9001- 13000 brackets. As this income is not sufficient to get basic needs for the family, these groups of respondents require additional sources of income. The frequency of respondent monthly income almost remains same for categories 133001-17000, 17001-21000 and above 21001. Only few have monthly income below 5000.

6.2.2 Respondents' Saving from Monthly Income

Saving from Monthly Income		
Category	Frequency	Percentage
≤ 5000	41	54.67
5001-9000	24	32
9001-13000	2	2.67
13001-17000	1	1.33
17001-21000	3	4
≥ 21001	4	5.33
	75	100

When it comes to save from monthly income, table 6.2.2 gives valuable information. Most of the respondents only able to save less than or equal to 5000 from monthly income. However, frequency of saving for category 5001-9000 is also common. But only few can manage to save above 9000 from monthly income.

6.2.3 Respondents' Occupational Distribution

Occupational Distribution			
Sr. No.	Category	Frequency	Percentage
1	Entrepreneur only (full time)	12	16
2	Self-employed	31	41.33
3	Farmer	26	34.67
4	Govt. servant	6	8
		75	100

This table shows information about respondent occupational distribution. Mostly respondents were self-employed and doing farming. These groups are also well motivated for entrepreneurship. However only some of respondents were entrepreneur.

6.2.4 Respondents' Earning Hands in the Family

Earning Hands in the Family			
Sr. No.	Category	Frequency	Percentage
1	1	53	70.67
2	2	17	22.67
3	3	3	4
4	4	2	2.67
		75	100

Trend of having single earning hand in the family was very common among respondents. As in table, as number of earning hands increases, frequency of respondents decreases. Only few have earning hands of four in the family.

6.2.5 Respondents' Educational Distribution

Educational Distribution of Respondents			
Sr. No.	Category	Frequency	Percentage
1	Illiterate	9	12
4	Matriculation	48	64
5	Intermediate	9	12
6	Graduation	5	6.67
7	Post-graduation	4	5.33
Total		75	100

This table shows respondents educational qualification. Here, most of the respondents were having qualification of matriculation and middle. Frequencies for the qualifications primary, intermediate are almost same. Few of them were illiterate or having graduation qualification.

6.2.6 Respondents' Spouse Education

Educational Distribution of Spouse		
Category	Frequency	Percentage
Illiterate	52	69.33
Matriculation	18	24
Intermediate	3	4
Graduation	1	1.33
Post-graduation	1	1.33
Total	75	100

While considering educational qualification of respondents' spouse, table 6.2.6 provide information. Most of the spouses were either illiterate or having primary qualification. Middle and matriculation has same frequency. it's very rare to have spouse having educational qualification of graduation or post-graduation.

6.2.7 Respondents' Political Affiliation

Political Affiliation			
Sr. No.	Category	Frequency	Percentage
1	PML (N)	6	8
2	PPP	9	12
3	PTI	60	80
Total		75	100

Above table shows information related to political affiliation of respondents. Majority of respondents were supporter of PTI while frequencies of respondents supporting PMLN and PPP are almost same.

6.2.8 Respondents' Social Class Status

Social Class		
Category	Frequency	Percentage
Upper	1	1.33
Middle	62	82.67
Lower	12	16
Total	75	100

Table above show information about social class of respondents. Significant majority of respondents belong to middle class. Remaining respondent's majority belongs to lower class.

6.2.9 Respondents' Religious Affiliation

Religious Affiliation			
Sr. No.	Category	Frequency	Percentage
1	Religious	66	88
2	Non-religious	9	12
Total		75	100

This table provide information about religious affiliation of respondents. Majority of respondents have religious affiliation. However, few of them were have non-religious affiliation.

6.2.10 Respondents' Sect Affiliation

Sect Affiliation		
Category	Frequency	Percentage
Sunni	55	73.33
Shia	20	26.67
Total	75	100

Similarly, second table show information about sect affiliation of respondents. Respondents belonging to sect Sunni were in majority than Shia.

6.2.11 Respondents' Inheritance of Agricultural Land

Inheritance of Agricultural Land			
Sr. No.	Category	Frequency	Percentage
1	Nil	66	88
2	< 2 kanal	6	8
3	< 10 kanal	3	4
4	>10 kanal	0	0
Total		75	100

Above table shows majority of respondents don't have any inheritance of agricultural land. Only few have agricultural land less than 2 kanals.

6.2.12 Respondents' Inheritance of Commercial Property

Inheritance of Commercial Property		
Category	Frequency	Percentage
Nil	66	88
Urban	4	5.3
Rural	5	6.67
Total	75	100

Similarly, inheritance of commercial property is also rare among respondents. Some of respondent's inherited commercial property.

6.2.13 Respondents' Inheritance of Bank Balance

Inheritance of Bank Balance		
Category	Frequency	Percentage
< 100,000	61	81.33
< 1,000,000	12	16
>1,000,000	2	2.67
Total	75	100

Inheritance of bank balance of less 100,000 is very common among respondents. Some respondents have inheritance bank balance less than 1,000,000. Only few inherited bank balance greater than 1,000,000.

6.3 WOMEN INTERPRENUERSHIP TABLES

In this information related to women entrepreneurship is discussed. It discus various important parameters regarding women entrepreneurship and information is also provided in tabular form along with analysis.

6.3.1 Distribution Regarding Types of Women Entrepreneurship

Types of Women Entrepreneurship			
Sr. No.	Category	Frequency	Percentage
1	Local	61	81.33
2	National	12	16
3	International	2	2.66
Total		100	100

This table shows type of Women Entrepreneurship. Majority of women entrepreneurship have local scope. Some of them having scope extended to national level. It's rare to have women entrepreneurship having scope of international level

6.3.2 Support in the form of Family Legacy in establishing Enterprise

Family Legacy			
Sr. No.	Category	Frequency	Percentage
1	Yes	21	28
2	No	54	72
Total		75	100

This table shows, women get less support in the form of family legacy in establishing enterprise. However, sibling provides much support in establishing enterprise. Getting support in the form of social capital in establishing enterprise is very less.

6.3.3 Support in the form of Siblings Support in establishing Enterprise

Sibling Support		
Category	Frequency	Percentage
Yes	56	74.67
No	19	25.33
Total	75	100

This Table providing information about the support in the form of Siblings Support in establishing Enterprise. Mostly women around 69%, get

support from the sibling. While 31% women get no support from the sibling.

6.3.4 Support in the form of Social Capital in establishing Enterprise

Social Capital		
Category	Frequency	Percentage
Yes	10	13.33
No	65	86.67
Total	75	100

This table provides information about support in the form of Social Capital in establishing Enterprise. Only 23% of women get support in the form of social capital. While 77% women get no support.

6.3.5 Respondents' Training in Establishing Enterprise

Training in Establishing Enterprise			
Sr. No.	Category	Frequency	Percentage
1	Yes	7	9.33
2	NO	68	90.67
Total		75	100

These tables tell us information about respondents training in establishing enterprise. Mostly there is no training for respondent to establish

enterprise. Similarly, it's very rare among respondents to have any diploma in establishing enterprise.

6.3.6 Respondents' Diploma holding in Establishing Enterprise

Diploma holding in Establishing Enterprise		
Category	Frequency	Percentage
Yes	2	2.67
No	73	97.33
Total	75	100

This table provides information about the respondents' diploma holding in Establishing Enterprise. Only 6% of the respondents hold the diploma. While 94% respondents have no diploma in establishing enterprise.

6.3.7 Distribution Regarding Access to Resources in Establishing Enterprise

Access to Resources			
Sr. No.	Category	Frequency	Percentage
1	To a great extent	2	2.67
2	To some an extent	12	16
3	Not at all	61	81.33
Total		75	100

Above table provides information about respondent's access to resources in establishing enterprise. Only few have access to the resources to a

greater extend. However, some of respondents have some extend of access to the resources. Majority of respondents have no access to the resources for the establishments of enterprise.

6.3.8 Distribution Regarding Process of Establishing Enterprise

Process of Establishing Enterprise			
Sr. No.	Category	Frequency	Percentage
1	Seed money	5	6.67
2	Licence/registration	25	33.33
3	Support from semda	8	10.67
4	United nations	34	45.33
5	Embassies	3	4
Total		75	100

This table provides information about process of establishing enterprise. Most of the respondents were in the process getting support from United Nations and registration. Some of them were also in process of seed money and support from semda.

6.3.9 Respondents' Access to KADO (Training Organization)

Sr. No.	Category	Frequency	Percentage
1	Theoretical Training	41	54.67
2	Capital (finance)	14	18.67
3	Awareness	13	17.33
4	Practical Training (Capacity building)	7	9.33
Total		75	100

This table give information about respondent's access to KADO. Most of respondents have access to theoretical training. Access to capital (finance) is relatively less. Access to awareness and practical training has almost same frequency.

6.3.10 Distribution of Some Successful Stories

Successful Stories		
Category	Frequency	Percentage
Factory establishment	9	12
Food distributor	66	88
Total	75	100

Successful stories among respondents are related to food distribution. As table shows, success stories related to factory establishment are small.



6.4 Impacts of Women Entrepreneurship Tables

This section discusses the impact of women entrepreneurship on business, services, resources and natural environment. Information is presented in tabular form and results are well discussed.

6.4.1 Distribution Regarding Impacts of Women Entrepreneurship on Business

Impacts on Regional Business			
Sr. No.	Category	Frequency	Percentage
1	No	8	10.67
2	Low	14	18.67
3	Medium	45	60
4	High	8	10.67
Total		75	100

This table shows impact of women entrepreneur on regional business. It has medium impact on regional business. Because of its limited scale, significant impact is not observed. AS we increase scope of women entrepreneur, the impact on national and international business is negligible.

Impacts on National Business		
Category	Frequency	Percentage
No	29	38.67
Low	22	29.33
Medium	20	26.67
High	4	5.33
Total	75	100

This table shows impact of women entrepreneur on national business. It has no significant impact on national business which is 36%. Because of its limited scale, significant impact is not observed.

Impacts on International Business		
Category	Frequency	Percentage
No	29	38.67
Low	24	32
Medium	18	24
High	4	5.33
Total	75	100

This table shows impact of women entrepreneur on international business. It has low impact on international business which is 38%. Because of its

limited scale, significant impact is not observed which results in no impact percentage of 36.

6.4.2 Distribution Regarding Impacts of Women Entrepreneurship on Services

Impacts on Regional Services			
Sr. No.	Category	Frequency	Percentage
1	No	3	4
2	Low	6	8
3	medium	22	29.33
4	High	44	58.67
Total		75	100

Above table indicate impact of women entrepreneur on services. In regional scope, it has high impact. Especially services which are gender specifics, its impact are significant at regional level. However, as the scope of services increases from national to international, impact is not effective

Impacts on National Services		
Category	Frequency	Percentage
No	2	2.667
Low	30	40
Medium	34	45.33
High	9	12
Total	75	100

This table indicate impact of women entrepreneur on services. In national scope, it has medium impact having 42%. Low impact also observe at 36% at national level.

Impacts on International Services		
Category	Frequency	Percentage
No	16	21.33
Low	40	53.33
medium	9	12
high	10	13.33
Total	75	100

This table indicate impact of women entrepreneur on services. In international scope, it has low impact having 46%. No impact also observe at 23% at national level.

6.4.3 Distribution Regarding Impacts of Women Entrepreneurship on Resources

Impacts on Regional Resources			
Sr. No.	Category	Frequency	Percentage
1	No	26	34.67
2	Low	27	36
3	Medium	19	25.33
4	High	3	4
Total		75	100

This table indicates impact of women entrepreneur on resources. From respondent's feedback, it is clear that women entrepreneur has fewer impacts on resources. However, internationally, impact has low category.

Impacts on National Resources		
Category	Frequency	Percentage
No	33	44
Low	29	38.67
Medium	12	16
High	1	1.33
Total	75	100

This table indicates impact of women entrepreneur on resources. From respondent's feedback, it is clear that women entrepreneur has no significant impacts on resources at national level. Low impact is also observe which have 35%.

Impacts on International Resources		
Category	Frequency	Percentage
No	31	41.33
Low	34	45.33
medium	4	5.33
high	6	8
Total	75	100

This table indicates impact of women entrepreneur on resources. From respondent's feedback, it is clear that women entrepreneur has low impacts on resources at national level which is 41%. No impact is also observe which have 38%.

6.4.4 Distribution Regarding Impacts of Women Entrepreneurship on Natural Environment

Impacts on Regional Environment			
Sr. No.	Category	Frequency	Percentage
1	No	56	74.67
2	Low	14	18.67
3	Medium	2	2.67
4	High	3	4
Total		75	100

This table is about impact of women entrepreneur on environment. Almost every respondent has same opinions and indicate no or very rare impact of women entrepreneur on environment. As the scope increases, more it become insignificant

Impacts on National Environment		
Category	Frequency	Percentage
No	61	81.33
Low	7	9.33
Medium	5	6.67
High	2	2.67
Total	75	100

This table is about impact of women entrepreneur on environment. At national level, it has no impact which has 85%. Very low impact is also observe which shows 13%.

Impacts on International Environment		
Category	Frequency	Percentage
No	58	77.33
Low	10	13.33
medium	5	6.67
high	2	2.67
Total	75	100

This table is about impact of women entrepreneur on environment. Similar to national level, at international level, it has no impact which has 86%. Very low impact is also observe which shows 12%.

6.4.5 Impacts of Entrepreneurship on Women Empowerment

Impacts of Entrepreneurship on Women Empowerment			
Sr. No.	Category	Frequency	Percentage
1	To a great extent	71	94.67
2	To some an extent	3	4
3	Not at all	1	1.33
Total		75	100

This table provide valuable information about impacts of entrepreneurship on women empowerment, increase of women business and eliminating the feminization of poverty. As it is clear from table information, entrepreneurship has great impact on women empowerment, increase of women business and eliminating the feminization of poverty.

6.4.6 Impacts of Entrepreneurship on Increase of Women in Business

Impacts of Entrepreneurship on Increase of Women in Business		
Category	Frequency	Percentage
To a great extent	71	94.67
To some extent	3	4
Not at all	1	1.33
Total	75	100

This table provide valuable information about impacts of entrepreneurship on increase of women in business. It shows great extent increase in business having 91% which is very significant.

6.4.7 Impacts of Entrepreneurship on Eliminating the Feminization of Poverty

Impacts of Entrepreneurship on Eliminating the Feminization of Poverty		
Category	Frequency	Percentage
To a great extent	70	93.33
To some extent	4	5.33
Not at all	1	1.33
Total	75	100

This table provide valuable information about impacts of entrepreneurship on eliminating the feminization of poverty. It shows great extent increase in eliminating the feminization of poverty having 90% which is very significant.

6.4.8 Linkages and Liaison building within the local, national and international market regarding Skill Development

Liaison building with the local market			
Sr. No.	Category	Frequency	Percentage
1	No	51	68
2	Low	17	22.67
3	Medium	5	6.67
4	High	2	2.67
Total	--	75	100

This table is providing information regarding linkages and liaison building within the local, national and international market regarding Skill Development. According to frequency indicators, there is almost no or very small linkages and liaison building within the local, national and international market regarding Skill Development

Liaison building with the national market		
Category	Frequency	Percentage
No	52	69.33
Low	19	25.33
Medium	3	4
High	1	1.33
Total	75	100

This table is providing information regarding linkages and liaison building within national market regarding Skill Development. According to frequency indicators, there is almost no or very small linkages and liaison building within the national market regarding Skill Development with 65%.

Liaison building with the International market		
Category	Frequency	Percentage
No	63	84
Low	6	8
medium	4	5.33
High	2	2.67
Total	75	100

This table is providing information regarding linkages and liaison building within international market regarding Skill Development. According to frequency indicators, there is almost no or very small linkages and liaison building within the international market regarding Skill Development with 77%. However low frequency is also observed which having 18%.

6.4.9 Linkages and Liaison building within the local, national and international market regarding Professional Training

Liaison building with the local market			
Sr. No.	Category	Frequency	Percentage
1	No	63	84
2	Low	5	6.67
3	Medium	4	5.33
4	High	3	4
Total		75	100

This table is providing information regarding linkages and liaison building within the local, national and international market regarding Professional Training. According to frequency indicators, there is almost no or very small linkages and liaison building within the local, national and international market regarding Professional Training

Liaison building with the national market		
Category	Frequency	Percentage
No	69	92
Low	3	4
Medium	2	2.667
High	1	1.33
Total	75	100

This table is providing information regarding linkages and liaison building within the national market regarding Professional Training. According to frequency indicators, there is almost no or very small linkages and liaison building within the national market regarding Professional Training with 88%.

Liaison building with the International market		
Category	Frequency	Percentage
No	63	84
Low	10	13.33
medium	1	1.33
High	1	1.33
Total	75	100

This table is providing information regarding linkages and liaison building within the international market regarding Professional Training. According to frequency indicators, there is almost no or very small linkages and liaison building within the international market regarding Professional Training with 94%.

6.4.10 Linkages and Liaison building within the local, national and international market regarding Production

Liaison building with the local market			
Sr. No.	Category	Frequency	Percentage
1	No	58	77.33
2	Low	15	20
3	Medium	1	1.33
4	High	1	1.33
Total		75	100

This table is providing information regarding linkages and liaison building within the local, national and international market regarding Production. According to frequency indicators, there is almost no or very small linkages and liaison building within the local, national and international market regarding Production.

Liaison building with the national market		
Category	Frequency	Percentage
No	58	77.33
Low	12	16
Medium	4	5.33
High	1	1.33
Total	75	100

This table is providing information regarding linkages and liaison building within the national market regarding Production. According to frequency indicators, there is almost no or very small linkages and liaison building within the national market regarding Production showing 93%.

Liaison building with the International market		
Category	Frequency	Percentage
No	53	70.67
Low	17	22.67
medium	4	5.33
High	1	1.33
Total	75	100

This table is providing information regarding linkages and liaison building within the international market regarding Production. According to frequency indicators, there is almost no or very small linkages and liaison building within the international market regarding Production showing 89%.

6.4.11 Linkages and Liaison building within the local, national and international market regarding Marketing Linkages

Liaison building with the local market			
Sr. No.	Category	Frequency	Percentage
1	No	58	77.33
2	Low	8	10.66
3	medium	5	6.667
4	high	4	5.33
Total		75	100

This table is providing information regarding linkages and liaison building within the local, national and international market regarding Marketing Linkages. According to frequency indicators, there is almost no or very small linkages and liaison building within the local, national and international market regarding Marketing Linkages.

Liaison building with the national market		
Category	Frequency	Percentage
No	71	94.67
Low	1	1.33
Medium	2	2.667
High	1	1.33
Total	75	100

This table is providing information regarding linkages and liaison building within the national market regarding Marketing Linkages. According to frequency indicators, there is almost no or very small linkages and liaison building within the national market regarding Marketing Linkages having 87% according to the table.

Liaison building with the International market		
Category	Frequency	Percentage
No	63	84
Low	9	12
medium	2	2.67
high	1	1.33
Total	75	100

This table is providing information regarding linkages and liaison building within the international market regarding Marketing Linkages. According to frequency indicators, there is almost no or very small linkages and liaison building within the international market regarding Marketing Linkages having 95% according to the table.

6.4.12 Establishment of the Women Chamber of Commerce at the tehsil, district and provincial Level

Tehsil			
Sr. No.	Category	Frequency	Percentage
1	Yes	67	89.33
2	No	8	10.67
Total		75	100

Above table shows the importance of establishment of the Women Chamber of Commerce at the tehsil, district and provincial Level. According to respondents, it is very important and essential to have Women Chamber of Commerce at the tehsil, district and provincial Level. This will greatly improve women entrepreneurship.

District		
Category	Frequency	Percentage
Yes	70	93.33
No	5	6.67
Total	75	100

Above table shows the importance of establishment of the Women Chamber of Commerce at the district Level. According to respondents, it is very important and essential to have Women Chamber of Commerce at the district Level with 97% according to the table. This will greatly improve women entrepreneurship.

Provincial		
Category	Frequency	Percentage
Yes	72	96
No	3	4
Total	75	100

Above table shows the importance of establishment of the Women Chamber of Commerce at the provincial Level. According to respondents, it is very important and essential to have Women Chamber of Commerce

at the provincial Level with 99% according to the table. This will greatly improve women entrepreneurship.

6.5 Hypothesis Testing

6.5.1 Age distribution affects the educational exploitation of the rural women.

Age distribution * Educational exploitation of the rural women.

Cross tabulation

Age	Educational exploitation				Total
	Illiterate	Primary	Metric	Any Other	
20-29	0	6	17	10	33
30-39	9	12	6	1	28
40-49	11	10	5	1	27
50-59	8	4	0	0	12
Total	28	32	28	12	100

Two variables were taken to test the hypothesis. One was dependent and second was independent variables. The dependent variable was age and the dependent variable was education. Two questions were taken to see the correlation between the variables and to test the hypothesis. One question was taken about the age of the respondent and the second question was taken on the education of the respondent. The study found that women were bounded with their social norms. As I asked from a girl Amina she did not go to the school for family problem.

Chi-Square Test

	Value	Df	Asymp.Sig. (2-sided)
Pearson Chi-	45.640 ^a	9	.000

Likelihood	55.229	9	.000
Linear-by-	36.171	1	.000
N of Valid	100		

a.7 cells (43.8%) have expected count less than 5. The minimum expected count is 1.44.

Testing the hypothesis, chi square test were applied to see the cross tabulation between the variables. The above table shows that the significant level is less than 5, so it is clear that the alternative hypothesis accepted and the null hypothesis rejected.

6.5.2 Economic empowerment effect the level of satisfaction of rural women.

Economically empowered * Give level of satisfaction with occupation

Cross tabulation

Empowerment		Are you satisfied with Your occupation?			Total
		Yes	No	Do not Know	
	Yes	65	8	0	73
	No	12	10	2	24
	Do not Know	3	0	0	3
Total		80	18	2	100

Two factors were taken to test the theory. One was needy variable and the second was autonomous variable. The free factor was financial strengthening and the needy variable was level of fulfillment. Two inquiries were taken to see the co-connection between the factors and to test the speculation. One inquiry was gotten some information about the economy of the provincial ladies and second inquiry was gotten some

information about the level of fulfillment of rustic ladies. In this examination we found that those provincial ladies were monetarily engaged were happy with their lives. They were content with the level of fulfillment.

Chi-Square Test

	Value	Df	Asymp.Sig. (2-sided)
Pearson Chi- Square	19.948 ^a	4	.001
Likelihood	18.534	4	.001
Linear-by-linear Association	9.489	1	.002
N of Valid Cases	100		

a.6 cells (66.7%) have expected incalculable then 5. The base expected tally is .06.

Testing the hypothesis, chi-square test was connected to see the cross classification between two factors. The above table demonstrates that the huge level is under 5. So plainly the substitute theory expected while the invalid speculation rejected

6.5 Thematic Comparison of in-depth Interview

Case study 1,2,3,4

Age	25, 22, 23, 28
Marital status	Married, Married, Unmarried, Married
Education	F.A, Matric, Matric, F.A
No of Children	2, 1,1
Husband Education	Matric, F.A, B.A
Husband Occupation	Labour, Receptionist in Hotel,0, Mobile Shop
Siblings	1, 3, 4, 3
Residence	Karimabad Hunza, Danyour Gilgit, Hasanabad Hunza, Baltit Hunza

Back ground of the Respondents

The respondents have a place with various parts of Hunza, GilgitBaltistan and have a place with the poor family. The principal respondent father was a tailor and mother was house spouse. Her mom conduct with the respondent was unforgiving. Her folks were unskilled too she has just a single kin. She is sewing fabrics and Handicraft gear's too and she likewise encourages her in-laws. The second respondent father was a retailer and her mom was a house spouse. They were not poor since her dad wage was sufficient to sustain his kids and satisfy the essential needs of life and were carrying on with a decent life. She three kin's one sister and two siblings just the respondent is hitched. Every one of her kin are contemplating the respondent work as a craftsman in industrial facility and help her kin in their investigations. The third respondent father was a work and she has 4 kin and all are examining all are unmarried and she additionally works in a

wood plant as a craftsman and furthermore helping her family she likewise causes her dad to beat the family loads. The fourth respondent has a place with poor family and she has three kin two of them are cripple and they are working in (KADO) focus in influencing diverse things to like handbags, jewellery she is likewise working in a similar association making distinctive things

Preconditions of establishing enterprise

She was 22 years old when she start learning carpenter from the nearby wood factory there was no one female carpenter at that time after some months she got married at the same village with her cousin and they were not ready to accept her working outside her husband said that stay at home and work with my mother to cook for the family and her husband also said that I don't want to listen from my friends or creaking jokes at me that your wife is a carpenter so no need to work outside later the Aga Khan Culture Support Program(AKCSP) has given team work 8 boys and 11 girls in Hunza and offered 800 per month and she said that she make her husband agree to work with girls outside and finally they give her permission to go with the females group and she went for the work the girls did their best and all the boys runaway and the girls were working till two months so the (AKCSP) has decided to give them trainings of carpenter and stone making for houses so the majority of female has participated in this training and later on the (AKCSP) has established a proper workshop for them

The third respondent is unmarried and working in handicraft workshop. The respondent said that before she used to work at home and she was making different frames and decoration pieces and were sailing then out she said that she used to teach her mom as well and they both were earning enough money by sailing the items were fulfilling the family basic needs

The fourth respondent was only 22 years old when she got married. She told that she mostly spends time with in home and rarely visit any relatives or others. The respondent said that her father in-law behaviour was good

but her mother in-law always conflicts with her. Her behaviour was rude. And she also said that this arrangement took around about three to four months and her understanding was finally good with her mother in-law. Actually she needs to work in her significant other home also however her mom in-laws needs her to work at home with her and she was stating that individuals will snicker at me that your girl in-law is a woodworker

Establishment of enterprise

Women Social undertaking now renamed as "CIQAM" has an extraordinary starting not at all like numerous improvement ventures and activities. Started a pilot movement to give poor families to access to pay procuring openings through connecting with young women in legacy advancement venture exercises Aga Khan Cultural Services Pakistan (AKCSP) in late 2003, a Women Social Enterprise (WSE) experienced various transformative stages throughout the years. The primary gathering of 6 young women accepted alongside young men was prepared in plane-table study as a piece of mapping of notable towns in Hunza for AKCSP/Aga Khan Historic Cities Program (AKHCP) of the Aga Khan Trust for Culture (AKTC). The gathering of young women stayed unfaltering in satisfying the preparation and undertaking prerequisite and the young men left amid the preparation stage for better open doors elsewhere the young lady's student surveyors, regardless of different specialized confinements and social compels, performed exceptionally by mapping notable towns of Ganish and Altit by center of 2004 and in the meantime enhanced their comprehension on gathering spatial information with straightforward instruments. Empowering by their enthusiasm for securing specialized aptitude and inspiration to work in testing socio-social conditions, AKCSP made a striking move to direct 'Stock of Cultural Heritage' and Documentation of pictures and Damages of 'Haldiekish Sacred Rock' Hunza under initiative of Mrs. Yasmin Cheema, expert on Heritage Inventory and Dr Lyder Marstander of Norwegian Directorate of Cultural Heritage by this gathering amid 2004. The quantities of young

lady's learners were expanded from 6 to 20 and prepared fundamental abilities including following of pictures, themes and carvings, free hand portraying, checking and drawing P lines on examined pictures in PC. The gathering proceeded with information accumulation on legacy from all major notable towns of focal Hunza and Nagar amid 2004 and mid 2005. AKTC amid this period gave them monetary help to this activity and helped the gathering to enhance its essential specialized aptitudes and gain a little salary for their families.

It was amid right on time, summer 2007 when out of the blue delegates from the Royal Norwegian Embassy(RNE), UNESCO and Director General Archeology peshawar went by Altit Fort and saw young women performing specialized documentation and demonstrated enthusiasm to help this activity. RNE consented to an arrangement to help preparing of young women for one year. This help gave essential assets to expand open doors for extra young women underestimated families to secure fundamental specialized abilities and procure a wage to help their families. More young women were accepted into non-conventional specialized aptitudes including stone work and carpentry amid 2008.

The acknowledgment of their own capability to get and exceed expectations in non-customary abilities and procuring consistent salary, drove the gathering of young women to take part in a level headed discussion with respect to the eventual fate of this undertaking amid this period. The level headed discussion additionally turn out to be more imperative with expanding number of guests and dignitaries speaking to benefactor and worldwide offices, who went to Altit Fort amid the most recent years of rebuilding which enabled young ladies on taking a shot at site to have chances to interface and offer their encounters.

Impacts of enterprise

For quite a while, we have trusted that Hunza, Gilgit Baltistan most serious issue is destitution, the exhaustion of crude materials and regularly expanding piles of waste would illuminate by the legislatures, NGOs.

Sadly, they haven't. on opposite, these issues are getting will be getting greater and all the more difficult consistently, and we require in a general sense change the way we address them.

Luckily, the quantity of individuals mindful of this is developing. Appropriate over the world we see new businesses presenting imaginative methodologies, and here NOTS we call them affect undertakings

We characterize affect Enterprise as organizations that have the target to make greatest positive effect for their client, representatives, business accomplices and people in general everywhere, and additionally for condition. For an effect endeavor, benefit, turnover and the general population everywhere and also nature.

Economic Empowerment and women enterprise

There is expanding acknowledgment that financially engaging women is basic both to understand women' privilege and to accomplish more extensive improvement objectives, for example, monetary development, destitution lessening, wellbeing, instruction and welfare all the more as of late, numerous associations including Aga Khan Federations have conferred themselves to the objective of ladies' financial strengthening. These associations understand that financially enabling ladies is useful for ladies, as well as society on the loose. It elevates ladies' capacity to accomplish their rights and prosperity while likewise diminishing

Family unit destitution, expanding monetary development and profitability, and expanding productivity.

"One inspiration for women' strengthening is fundamental reasonableness and respectability. Young women ought to have precisely the same that young men to lead full and profitable life ... the strengthening of women is brilliant financial matters"

(President Robert Zoellick, World Bank spring gatherings, April 2008)

Research has found there are solid motivations to stress women' monetary strengthening in creating programs:

1. Economic strengthening is a standout amongst the most intense courses for women to accomplish their potential and propel their rights.
2. Since women make up the dominant part world's poor, meeting neediness decrease objectives requires tending to ladies and their financial strengthening.
3. Discrimination against women is financially wasteful.
4. Working with women bodes well. At the point when women have the correct abilities and openings, they can enable organizations and markets to develop.
5. Women who are financially enabled contribute more to their families, social orders and national economies. It has been demonstrated that women put additional pay in their youngsters, giving a course to reasonable advancement.

(Research think about on ladies' monetary strengthening: April-2004)

CHAPTER 7

SUMMARY, CONCLUSION AND SUGGESTION

7.1 Discussion

The research conducted on the women entrepreneurship and economic empowerment in village Gojal, Hunza, Gilgit Baltistan. The essential point of the investigation was to discover the women part in business enterprise and which method they used to increase their income. Women work hard to create some income for family. They worked at every field of life. Research also sees overall effects of domestic economy on rural women.

The research depicts the women entrepreneurship importance for rural women. In this research, the researcher took rural women, who worked in entrepreneurship and support their families. They increased their income because their family income was not good. In rural area women worked at different places, they work hard. The researcher analysed that the socio-economic condition of women was good. They had freedom of decision, if their condition was good. They had freedom of choice to buy any things. It effects on the rural women to get economically empowerment.

In this research assumption taken from Marx Feminism theory. Theory tells us about the two classes that were prevailing in the society on the basis of economic empowerment. Male was dominant in the society and they exploit the women in every field of life. The research shows the relationship between women and entrepreneurship. Women work at entrepreneurship and get economic empowerment. The result of the research shows that with the help of education, basic facilities and freedom of choice women entire in the capitalist class because they have economic empowerment.

Women entrepreneurship role was positive for the development of rural women. Since the creation of Pakistan, there was burden of poverty. The burden of poverty was put largely on the female population. Women were neglected and under-nourished. In the developing world poverty is deep routed, especially in rural areas. Women in Pakistan make significance distribution in entrepreneurship, household and other rural activities directly or indirectly

Hitched women had many work at home to build salary. They needed to care for their youngsters and perform different obligations too. As our general public was man centric so basic leadership had been respected by male. women were dismissed in social, monetary, political and legitimate circles. women work constrain investment in Pakistan was the most reduced rate in the South Asia district.

Different examinations break down the work drive interest of women provincial women were engaged with numerous enterprise and domesticated animals, preparing of dairy items and crafted works. They likewise perform family errands with other profitable exercises. The investigation found that impact of women work in provincial zone was sure. The examination found that the action rates of country women rely upon societal position of the family unit concerned. What's more, possession was impact the proportion of the destitution and family undertakings. Those women who had some enlisted arrive were beneficial outcome on their lives. House hold salary were identified with women exercises expanded the country earnings. In rustic regions, women associated with business enterprise exercises for quite a while, for example, adornments making, female boutique, ladies carpentry and craftsmanship

women live in a general public that is profoundly stratified by class, standing, provincial and social. As our society was patriarchal, so male was dominant in our society. As many people said that the economic condition of women was not good due to many reasons. They neglected women in every situation. They did not give them the freedom of right.

The project generated an average monthly income of PKR 6,000 from income generating and micro-business activities. More than 18% of income of the beneficiary women was spent on children's education, 12% on health care and the remaining income spent for food and energy requirements thus accruing a wide range of social benefits in the area. The project resulted in creating direct self-employed jobs for over 2,000 women entrepreneurs while it created employment opportunities for 5000

women across GB. More than 300 women entrepreneurs were able to establish own micro-enterprises in GB as a result of the project.

Women's entrepreneurship can be promoted by creating an enabling environment, enforcing the rules of business, developing market infrastructure and imparting the 'right' kind of vocational and business education to young women. As the NGOs alone cannot address all the issues, there is a need for sensitizing the government for policy reforms and improved coordination amongst the key stakeholders including public, private and civil society sectors for developing innovative programmes to expand the opportunities for women's self-employment.

A market based approach with a focus on making markets work for women needs to be pursued with clearly defined benchmarks for the next six to seven years. Strengthening of BDS providers, at least in major town markets, should be included as part of the market development programme. Donors can also be attracted by developing innovative projects aiming to address the systemic issues faced by women in their pursuit to become entrepreneurs. There is a need for greater recognition of the successful women entrepreneurs in GBC through annual "Businesswomen of the Year" award to the most successful business women, which would motivate other young women in the region to start up their own enterprises.

AKRSP must continue to take the leadership role in sensitizing public and private sectors including banks and other civil society organizations to collaborate for the development of an integrated strategy for women's economic empowerment – self-employment being an integral component. Design and conduct of training in psycho-social skills will help women remove the psychological barriers to act as entrepreneur.

Apart from running businesses in the women specific markets, women have also established businesses at other locations within GBC which are considered appropriate for women. The ECD and day care centres and beauty salon are a few examples. Overall, more policy and advocacy efforts are needed to create the enabling environment for women's self-

employment as well as creating employment opportunities for women in GBC given high un-employment rate among women.

7.2 Conclusion

There is the significance role of entrepreneurship in the economic growth. It impacts straightforwardly and in a roundabout way in creating monetary development. It gives crude material to the ventures. Enterprise is essential for maintainable creating and meeting the fundamental needs of the quickly developing populace. Women's are the foundation of the nation for advancement. Rustic women assume a dynamic part in various division and the primary concern is enterprise and handiwork. women in nation economies, creating and repeating riches with nature forms. The greater part generation is delivered by ladies in everywhere throughout the world. They play out numerous undertakings in various areas. Women's learning and abilities are fundamental for the creations.

In Hunza women still face many challenges in realizing their entrepreneurial potential despite improved educational outcomes for women. This is mainly due to the fact that self-employment of women in Hunza is driven by multiple factors in the socio-economic and cultural domains depending on the type of social system as the Hunza society is not homogenous as such. AKRSP has made remarkable contributions to women's economic empowerment through vocational, technical, business management training and development of market infrastructure for business incubation. However, the enabling environment for women's self-employment is still missing in Hunza due to the lack of institutional structure within the GB Government. Strengthening requires assets, particularly compelling access to and control of financially profitable assets, for example, land and back; the activity of energy, or office that empowers ladies to go about as monetary specialists in their own particular right; and an attention on comes about with the goal that ladies completely advantage from their monetary undertakings. It is a procedure of

incremental change. A great blend of elements from various circles makes an empowering domain helpful for ladies' strengthening at a societal level. At an individual level, strengthening makes an interpretation of into women' capacity to follow up for their own benefit and settle on choices on issues that influence them. In any case, many factors in the more extensive monetary, social and social condition make it hard to unite these prerequisites. All the key components including GoGB, CSOs and the private segment should cooperate to reduce the barriers women face in the quest for self-employment. The three key inhibiting factors within which the issues have been identified in this research needs to be discussed in various policy forums by bringing together the key stakeholders to develop a shared vision for women's self-employment and identify a set of actions to addressing them.

While reducing the socio-cultural barriers for women to unleash their entrepreneurial potential would be difficult in the prevailing cultural milieu of GBC, the issues related to economic resources, women's relational aspects and access to business development services can be improved. Given women's high unemployment rate and their low labour force participation rates, it is imperative for the policy makers and practitioners to develop a long term plan for expanding economic opportunities to women. Self-employment needs to be given a top priority as job opportunities in the public, private and CSO sectors would not be able to absorb women work force. As AKRSP has successfully piloted the women's market idea in an attempt to address women's mobility constraint, efforts must continue through public private partnerships to find innovative solutions for reducing other socio-cultural barriers to women's entrepreneurship. At the same time more research is required to generate information and knowledge on various aspects of women's economic empowerment, including documenting best practices in self-employment. Given its legacy in championing women's empowerment in GBC, AKRSP must provide leadership role to advance the agenda through

policy and advocacy for creating an enabling environment for sustainable growth in women's businesses.

According to Belwal (2008), the world entrepreneurship refers to a system that engages many groups, organizations, worker's employers and institutions. There is no clear idea in entrepreneurship about profit and loss.

Women entrepreneur means women's business. Women entrepreneurs refer to a female who invest her money to sell to sell some goods and services. Women entrepreneurship plays an important role in a society. They also contribute in many other activities.

In a society women have been facing many problems. They take a step toward a business because they want to support their families. This is exercised in the whole world. Women entrepreneurship is an important woman to remove unemployment, poverty and improve economic condition of their families.

Entrepreneurship has proven to be an effective and powerful tool for poverty reduction. Majority of rural women who have no access to the primary health and basic education have no access to economic empowerment. Women entrepreneurship is important for every woman. In this method women can increase their family income. Poor women improve their social and economic condition with the help of entrepreneurship. It is necessary for the economic growth of the country. It increases the employment rate, earning capacity and productivity. It also improves health, economic condition, education and many others.

7.3 Suggestions

1. More researchers should be conducted in this area to highlight the economic condition of rural women.
2. Rural women should get awareness about the basic facilities.
3. Education should be necessary for everyone.

4. Women should be economically empowered.
5. Access to market information and facilitating market linkages:
This can be done through business women's exposure visits to major wholesale markets and participation in promotion events and trade fair in the mainland.
6. Develop market infrastructure:
In collaboration with Chitral District Government and GB Provincial Government and the private sector, develop special enclaves (business development parks) or separate women markets in the conservative areas with appropriate supporting infrastructure where only women entrepreneurs can establish businesses for women buyers.
7. Cater women's special credit needs:
The First Micro-finance and other commercial banks must develop appropriate financial products to cater the needs of women for business start-ups. Micro-finance typically does not meet the needs of women for business start-ups.
8. Develop BDS with adequate capacity:
Business development services are crucial for sustainable growth in existing businesses as well as facilitating new business start-ups in GBC.
9. Establish a special investment fund:
Since lenders in the formal sector would be reluctant to provide start-up capital till they change their policy and develop new products for women entrepreneurs, financing from special investment funds would enable women entrepreneurs to start their activities. This fund would also be used to underwrite the business development cost of BDS providers as women entrepreneurs would not be able to cover this cost before starting their operations.
10. Facilitate formation of Women's Business Associations:
It would be important for business women to build their networks in order to strengthen their relational capacities. The business

associations can be initially mobilized at the district level and then at GB and Chitral level. Seed funding for these associations could be provided by AKRSP, Government or other CSOs, but then association would start building its own fund through membership fee to sustain their activities.

11. Creating an empowering domain for ladies' financial strengthening:

It is basic to make an empowering situation to accomplish MDG3. This additionally implies advancing ladies' financial strengthening through a corresponding mix of strategies, laws, institutional components and asset.

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ANNEXURE

**WOMEN ENTREPRENEURSHIP AND ECONOMIC
EMPOWERMENT IN HUNZA, GILGIT BALTISTAN**

I am Bibi Nazeer, understudy of M.Sc., Department of Sociology, and Quaid-I-Azam University Islamabad and plan to gather the information on the point "Women's Entrepreneurship and Economic Empowerment in Hunza, Gilgit Baltistan". The gathered, might be utilized for just scholarly reason just and will be kept mystery and unidentified. Your participation in giving impartial reaction will be very refreshing for making this examination profitable. Would i be able to request data?

Questionnaire I.D _____

1. What is your age?

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

2. What is your educational?

- a) Illiterate b) primary c) metric d) any other

3. What is your family structure?

- a) Nuclear b) joint c) extended

4. What is your marital status?

- a) Single b) engaged c) married d) divorced e) widow

5. What is the structure of your house?

- a) Mud b) concrete c) mix

6. How many members are in your family?

- a) 2 – 5 b) 6 – 9 c) 10 – 13 d) 14 and above

7. What is your family monthly income?
a) Less than 6999 b) 7000 – 14999 c) 15000 – 22999 d) 23000 – 309999
8. How many children do you have?
a) 1- 4 b) 5 – 8 c) nil
9. Are your children educated?
a) Yes b) no
10. Do your children go to school at present?
a) Yes b) no
11. In which school do you prefer for children for their study?
a) Government b) private
12. Are you satisfied with the quality of your life?
a) Yes b) no c) don't know
13. Can you improve your life style?
a) Yes b) no c) don't know
14. Do you have your own agriculture land registered on your name?
a) Yes b) no c) don't know
15. Are you interested in handicraft preparation?
a) Yes b) No c) don't know
16. What is your favourite occupation?
a) Entrepreneurship b) agriculture c) handicraft d) labour e) livestock

17. What is your economic condition before this work?
a) V. good b) good c) not good d) bad
18. Have you ever victim of any violence?
a) Yes b) no c) don't know
19. Are you satisfied with your occupation?
a) Yes b) no c) don't know
20. What is your present condition after this work?
a) V. good b) good c) not good d) bad
21. Do you buy anything on your own choice?
a) Yes b) no
22. Does anyone encourage you in your work?
a) Yes b) no c) don't know
23. Do you feel that your family started to give you more respect due to your work?
a) Yes b) no c) don't know
24. Do you feel that you are economically empowered?
a) Yes b) no c) don't know
25. Do you contribute financially for household expenses?
a) Yes b) no c) don't know
26. Do you personally own any household assets?
a) Yes b) no c) don't know