

# **SOCIO-ECONOMIC EMPOWERMENT OF WOMEN THROUGH MICRO ENTERPRISES: A CASE STUDY OF AJK**

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## **Abstract**

The present study **socio**-economic empowerment of women through micro enterprises: a case study of AJK is an attempt to analyze the role of women owned microenterprises on their socio economic empowerment in Azad Kashmir. In this study Socio economic empowerment of women through microenterprise is taken as predictor variable while freedom of movement and Economic freedom and social uplift is taken as criterion. This is a quantitative research study based on purposive sampling technique. The statistical estimates and analysis are based on a data set of survey and stake holder's interviews. The data set was statistically tested using standard SPSS software. Descriptive and regression analysis were used for data analysis. The results of this study revealed that women gained socio-economic empowerment after taking up these ventures.

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**Keywords:-**Microenterprise, Socio-Economic Empowerment, Freedom of Movement, Economic freedom, social uplift

## **Introduction**

Women are making a large proportion of total population in Azad Jammu & Kashmir (AJK) ( Pakistan). The total population of AJ&K is 3,963,000 out of which females are 1.971 million while males are 1.993 million. The average family size is 6.7 members and urban rural ratio is 12:88. The population density is 252 per square kilo meter. Almost the 100

percent population is Muslim (Serra, 2012). Their role is mainly confined to household work as it is a patriarchal society. (Ghulam, 2005) Their role is stereo typed as to borne children and work at home. Their contribution in achieving empowerment and economic development has not been given recognition in Azad Kashmir. Of lately things are changing a bit and many educated women are entering into different formal sectors of employment. In Azad Jammu & Kashmir the major employment sectors for females are education, health and now there is trend towards starting of entrepreneurial activities. The women owned microenterprises are gaining the importance with passing of each day. Empowerment of women is the empowerment of a society. Prosperous and developed societies give great deal of importance to economic empowerment of women. Economic Empowerment of women is constrained by certain socio-cultural factors which include problem to access employment, gender differences in pays, and harassments that pose restriction on women to access and control over assets (Wub, 2010). According to Jan & Hayat (2009) microenterprises are the major ventures which contribute in achieving overall empowerment. Economically empowered women enjoy better quality of life by having control over various income generating activities which are owned and managed by them. They further argued that in a country like Pakistan, where the gender differences prevailed, women provided with skills and opportunities to be economically independent must go parallel with social and political empowerment.

Numerous researchers from all over the world took economic empowerment of women as a research topic. The research studies conducted on this topic have made an excellent contribution in literature on socio-economic empowerment of women. Socio economic empowerment is gaining popularity in a speedy manner and government of different countries are trying to focus this gender based issue and taking steps to address this issue as well. Azad Jammu & Kashmir is neglected area in term of research particularly on this topic so the researcher realized the importance of this topic and took it for research study. Khan & Bibi (2011) conducted research on this topic in Baluchistan (Pakistan) and noticed that women's poor access and control over financial resources is the main gender issue in tribal society of Baluchistan. Javed et al., (2006) took this topic for research in Azad Kashmir and they concluded that microcredit schemes are uplifting the living standards of females. Microenterprises are created as a result of entrepreneurship which is considered as an important aspect of economic development but most of countries are facing this challenge of developing entrepreneurs and entrepreneurship (Makombe, 2006)

In spite of all difficulties and problems, women's contribution can be seen in almost every sector of life in AJ&K .The Government of AJ&K

(Pakistan) is paying attention to empower the women by introducing different schemes based on micro credit and skills development programmer etc. Some initiatives have been taken by NRSP (National Rural Support program) and Khushhali bank to empower the women economically and reduce the poverty in AJ&K. These institutions provide micro credit on low interest rate for starting some small scale business activities to empower the women. The role of microenterprise in economic and social empowerment of women was ignored in the past decades but in recent years it has been seen that microenterprises contribute towards economic development of women.

Now a day there is trend of venturing of entrepreneurial activities as by owning and managing these enterprises, women get empowered economically which leads towards long run development of society. Capelleras et al, (n.d) mentioned that the individuals with high level of skills and knowledge are likely to find entrepreneurship as the most attractive activity and such individuals are expected to be the current and future employers.

Goheer (2003) noted that in Pakistan relations are based on traditional view that women are to be the mother and stay at home. This thinking has restricted the women to access training opportunities, education and social activities. Such gender roles have affected the decision making process and restricted contributions of women in economic and social spheres of life.

### **Problem Statement**

Finding and evaluating the role of microenterprises in freedom of movement and economic/ financial freedom for women. As these are the most important components of socio- economic empowerment of women in AJK.

### **Objectives of the study**

The main objective of this study is to examine the impact of microenterprises on economic and social empowerment of women in Azad Kashmir through Impact of micro enterprises on freedom of movement. Impact of microenterprises on economic freedom and social uplift of the women.

### **Significance of the Study**

This study is of significant importance because this study can be used as a motivational tool for starting new ventures among females and secondly there is dearth of research on the topic for the remote area like AJK and this study is a very good addition in the existing research data base for future reference.

### **Limitations of the study**

This study is limited to the women entrepreneurs from only two sectors which may not represent the views of all the women micro entrepreneurs from other sectors which limit the scope of this study.

### **Literature Review**

Entrepreneurship is to Start or expand a small business or venture run by an entrepreneur who is in position to recruit at least five people and get the work done through them (Gobbi et al., 2005). Welsh and Munzo (2012) described the microenterprise as a small size business operated by an owner and which is started by a low income or marginalized section of society that render services or sell a product or combination of both these two, by putting entrepreneurial efforts. There are various forms of such enterprises operate under dynamic settings in different places with certain entry challenges and financial problems. These enterprises respond to the market requirements and get financial gains which results in development and expansion of business. According to the European Union, micro-enterprise is defined as those enterprises which fulfill two of the following three criteria and have not failed to do so for at least 10 years. I) firms having fewer than 10 employees; ii) balance sheet total below EUR 2 million; iii) Turnover below EUR 2 million. In *developed* countries, micro enterprises comprise the smallest size of the small business sector, whereas in *developing* countries, microenterprises comprise the vast majority of the small business sector—a result of the relative lack of formal sector jobs available for the poor. According to the definition of Small & Medium Enterprises Development Agency (SMEDA, 2002), Microenterprise is that such an enterprise with the number of less than ten employees or productive assets of PKR 2 million. Mohanty (2004) described that there is great deal of emphasize on economic empowerment of women in all parts of a society so the women are entering in business and industry in great numbers.. Empowerment of women is essential for the family and community development (Vasanthakumari, 2012). Empowerment shows the degree of control over certain matters, choice to make independent decisions which is made possible by starting a new venture and becomes one's own boss. The sources of empowerment may be the governments which propose such income generating projects which enhance women empowerment. Mayoux (2001) writes that micro-enterprise initiatives that build on and develop women's networks through group activities have the potential to contribute to women's empowerment.

Empowerment is a mean of gaining confidence of one's abilities and potential. Empowerment shows the decision making capacity of an individual and power to take control over resources. Panin & Mathombo

(2007) defined the women empowerment as the process of empowering the powerless people who can change their status by gaining control over their lives. The key terms which are being used in many studies include choice, option, control and power (Malhotra, et al., 2002). Women empowerment is referred as the women's ability to make decisions and affect important outcomes for them and their families (Khattab & Sakr, 2009). Empowerment is defined by Kabeer (2012) as the expansion of people's abilities to make strategic life choices. Activities related with Economic Empowerment create opportunities for effective utilization of resources (Safaricom Foundation, 2011). Women constitute a society so that a prosperous and empowered society depends upon prosperous and empowered women. Tunon (2007) mentioned that the most essential thing for women in achieving empowerment is to get out of the home and participate in some form of collective entrepreneurial activities which seem to give her a sense of autonomy, compatibility and utilization of her abilities in an effective manner. Microenterprises are seemed to be the helping hands for empowering the women economically. These businesses push the women towards self-reliance, self-sufficiency and self-employment.

Sida (2009) added that economic empowerment and gender equality have strong impact on poverty eradication, growth and human development. Economic Empowerment of women is prerequisite for sustainable economic development and social welfare. Women Economic Empowerment is the human right and social justice (Batool & Sajid, 2007).

Economic empowerment is the ability of women and men to involve in, participate to and benefit from growth processes in ways which they identify and acknowledge the value of their contributions, honor their dignity and make it possible to negotiate a fairer distribution of the benefits of growth (Eyben *et al.*, 2008). A stable society is assured by economically stable women and empowerment through microenterprises leads towards overall growth and development of a country (Mariadoes, 2012). Micro enterprises are tools of converting the dreams into reality. UNIDO (2001) indicated that by taking part in small or medium scale production activities, women's entrepreneurs are not only improving their economic survival but also having positive social acceptability in the community environment. Khan & Bibi (2011) added that empowerment is having multiple aspects which enable the women to realize their abilities, skills and potential towards their development decisions. Jan & Hayat (2010) stated that in order to address the issue of gender differences and inequality, the entrepreneurial activities have to be focused by promoting women empowerment through participation in enterprises. Ibararan & Shady (2009) defined women's empowerment as the 'expansion of the rights, resources, and capacity of women to make decisions and act independently in social, economic, and

political spheres. Empowerment is a context specific factor as it is determined by behaviors and attributes which vary from situation to situation or place to place. Such a variation poses constraints both in consistency and comparability in measurement (Malhotra et al.,2002)

Freedom of movement is one of the most important indicators of change in socio economic status of women in conventional societies like Pakistan. Women micro entrepreneur plays an important role in making the women socially and economically empowered. Business cannot be owned and managed in isolation so in order to run a business one has to move far or near. Women who move freely and frequently enjoys great decision making power then those who are not allowed to do so. This dimension include participation in trade fairs, Exhibitions, seminars etc. This dimension is characterized by the fact whether the women moves out side with the permission from her husband/brother/father or she does not need permission. Another aspect of same factor is, if she is allowed to go outside then she goes alone or keep someone with her. Restriction on freedom of travelling movement depends upon socio-cultural factors that how society and family think about the women rights (Upadhyay, 2009).

Esplen & Brody (2007) identified that in some areas of the world, females are restricted for free mobility or travelling which in turn create hurdles and difficulties for participating in income generating or entrepreneurial activities thus hindering the empowering process. Mariadoss (2012) noted that empowerment paves the way of higher level of mobility, women, s involvement and participation in politics and decision making. Strong (2007) discussed that entrepreneurship enable the women to access capital and making the women entrepreneurs accountable for paying off loans which give them a greater sense of their voices then they had before experiencing the entrepreneurship. Banu et al., (n.d) stated that women have to go outside of their homes for getting them involved in income generating activities but they face so many problems including bitter criticism by different people and now these women are able to ignore negative comments and do their work with proper attention. According to khan & Bibi (2011) Male attitude towards female regarding income generating activities seems to have been improved which is a positive sign towards women's economic independence and decision making capability. Empowerment revolves around awareness, economic independence and decision making at household and business level. Awareness about rights comes through knowledge and by taking different initiatives regarding income generation (Ahmed, 1999).

**Research Design**

This study attempted to gather firsthand information of the impact of microenterprises on socio economic uplift of women from the real stakeholders ( the women entrepreneurs) for this purpose a customized data set (questionnaire)was developed. For proven reliability of instrument the research design is based earlier similar work of Dangol(2010) and Wub(2010) with due acknowledgement,. different methods mainly Survey, and other methods like informal interviews and group discussions/stakeholders meetings were used and the resulting responses were matched and compared for some errors and omission or some contradictory statements . This study is cross sectional in nature as data are gathered from different districts and is returned to researchers at one point. Data set obtained through survey method was analyzed statistically using SPSS software for statistical analysis of research in social sciences

Women’s economic empowerment through microenterprises is dependent variable in this study. Freedom of movement (FOM), economic freedom and social uplift are three independent variables which effect economic empowerment. Since this study is conducted to assess the impact of microenterprises on economic empowerment of women in the selected districts of AJ&K so woman micro entrepreneur is taken as a unit of analysis in this study.

**Population**

The population of this study is the women who are owners of beauty parlors and poly clinics from three districts of AJ&K.

**Sampling Techniques**

Purposive sampling technique is used in this study due to unavailability of statistics on women owned microenterprises in AJ&K. Purposive sampling is quiet common in use due to unavailability of sampling frame (Makombe,2006) A total Sample of 114 women micro entrepreneurs are selected from two service sectors belong to three districts.

**Discussions and Analysis**

The basic demographic statistics were as follows;

Table: 1 Frequencies for demographic Statistics

<b>gender</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid female	114	100.0	100.0	100.0
<b>age group</b>				

20-30	26	22.8	22.8	22.8
30-40	67	58.8	58.8	81.6
30-40	18	15.8	15.8	97.4
40-50	2	1.8	1.8	99.1
50 above	1	.9	.9	100.0
Total	114	100.0	100.0	
<b>Education level completed</b>				
matric	3	2.6	2.6	2.6
higher secondary	39	34.2	34.2	36.8
graduate	68	59.6	59.6	96.5
post graduate	4	3.5	3.5	100.0
Total	114	100.0	100.0	
<b>employment sector</b>				
beauty parlour	63	55.3	55.3	55.3
lay doctors/ poly clinic	51	44.7	44.7	100.0
Total	114	100.0	100.0	
<b>location of respondents</b>				
kotli	34	29.8	29.8	29.8
mirpur	42	36.8	36.8	66.7
poonch	38	33.3	33.3	100.0
Total	114	100.0	100.0	

Table 1: Frequencies for demographic Statistics (Derived from SPSS statistics)

The questionnaire was consisted of two sections. The first section deals with demographic profile and characteristics of women micro entrepreneurs with close ended format while second section consisted on two categories of variables taken for investigation. The results are shown above as this study's unit of analysis is women enterprises therefore all the respondents are female. Age group study of the respondent reveal that mostly young women 58%(30-40)&22%(20-30) are taking up micro enterprises as profession as societal norms are changing and more opportunities are available to them. Literacy rate of AJK is far better than most of the areas of Pakistan. Same is reflective from this demographic data that almost all the respondents have completed higher levels of education. Respondents were selected almost equally from both sectors. And

There were 12 items in second section reflecting Scio-economic empowerment, viz freedom of movement, economic freedom and social uplift. A five point likert scale is used with 1 strongly disagree and 5 strongly agree. The dependent variable is women empowerment through



microenterprises while Empowerment components viz freedom of movement , economic freedom and social uplift were taken as independent variable.

Table :2. Correlations coefficients

		freedom of mobility	economic freedom	social uplift
freedom of mobility	Pearson Correlation	1	.549**	.282**
	Sig. (2-tailed)		.000	.002
	N	114	114	114
economic freedom	Pearson Correlation	.549**	1	.191*
	Sig. (2-tailed)	.000		.041
	N	114	114	114
social uplift	Pearson Correlation	.282**	.191*	1
	Sig. (2-tailed)	.002	.041	
	N	114	114	114

Table :2. Correlations coefficients

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

The relationship between freedom of mobility and economic freedom was measured by using Pearson correlation coefficient. The values  $r = .549$ ,  $n = 114$ ,  $p = .0000$ , show significant and positive relationship between the two independent variables. That entails that freedom of mobility and freedom of economic activities complement each other and had a positive impact on women empowerment collectively. Likewise social uplift and economic freedom and social uplift and freedom have all positive correlations. That is micro enterprises move all of them in the same positive direction with a varying degree of strength ( $r=.54,.28,.19$ )and level of significance( $p=.000,.002 & .04$ )

Table : 3

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.939	.531		3.652	.000
1 freedom of mobility	.106	.099	.118	1.077	.284
economic freedom	.428	.165	.277	2.601	.011
social uplift	.002	.044	.004	.039	.969

Table : 3 coefficients of regression model

a. Dependent Variable: women Economic empowerment

Table 4 depicts results of the estimation of regression of basic equation. In regression with multiple independent variables, the coefficient tells you how much the dependent variable is expected to increase when that independent variable increases by one, holding all the other independent

variables constant It can be seen from the table that all predictor variables (freedom of mobility, economic freedom, social uplift) have positive and significant coefficients. The more important are the ones having higher b coefficients that are economic freedom( $\beta = 27, p < .001$ ) and freedom of mobility.

Table:4

<b>Diagnostic Tests</b>	<b>values</b>
R	.457
F & F Change	37.343
Significant F Change	5.347
Corn Bach Alpha	.703
Durban-Watson Test	2.274

Table :4 Results of Diagnostic Tests

When a regression analysis is done the resulting equation is correct for the sample of the observed values, but as researchers are interested in generalizing the findings outside the sample so has to cross validate the assumption of the regression model. To draw conclusion about a population based on a regression analysis done on a sample several assumptions must be true (Berry, 1993) . Table 5 presents different diagnostic tests which were carried out to check the validity and reliability of the variables and the data. Linearity and hetroscedasticity was established through scatter plots and histograms. One of the most commonly used indicators of internal consistency that is construct reliability is Cron bach's alpha coefficient. Ideally, theCronbach alpha coefficient of a scale should be above .7 (DeVellis 2003). Large F ratios prove model fit and sig. F change values establish fit of the regression model and Durban Watson statistic fulfills the assumption of independent errors. Results of the diagonistic tests complied with the theoretical standards.

The above results of statistical analysis validate qualitative information gained through interviews and stakeholders meetings. Responses gathered from using these tools and also confirm that economic freedom is the main benefit of Women's enterprises which ensues many other benefits for example power of financial decision making, access to market, Women's access to business related information, access to technologies, and their access to necessary inputs have also been improved. These startups are the major contributors of empowering the women economically. Although freedom of movement for women is still low in the sampled area but this is due to the lack of infrastructure and cultural bindings and through microenterprise positive inroads have been made to remove these hindrances. Thus micro enterprises in AJK impacted positively by empowering women through economic freedom, freedom of mobility and social uplift.

## **Conclusion**

Socio-economic empowerment of women is an important phenomena and microenterprises seem to be the important tools for empowering the women socially and economically. In this study microenterprise was taken as independent variable while economic empowerment was taken as dependent variable. Moreover impact of microenterprises was examined on three dimensions of socio economic empowerment which include freedom of movement, economic Empowerment and social uplift. The results showed that impact of microenterprises remain slightly low for social uplift, better for freedom of movement while it contributed most positively through economic freedom. To sum up this whole discussion it can be concluded that microenterprises contribute in socio-economic empowerment of women in Azad Kashmir.

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**Annexure-I (if needed)**  
**Frequencies**

**Statistics**

		gender	age group	education level completed	employment sector	location of respondents
N	Valid	114	114	114	114	114
	Missing	0	0	0	0	0

**gender**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	female	114	100.0	100.0	100.0

**education level completed**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	matric	3	2.6	2.6	2.6
	higher secondary	39	34.2	34.2	36.8
	graduate	68	59.6	59.6	96.5
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Total	114	100.0	100.0	

**employment sector**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid beauty parlor/beautician	63	55.3	55.3	55.3
Valid lady doctors/ poly clinic	51	44.7	44.7	100.0
Total	114	100.0	100.0	

**location of respondents**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Kotli	34	29.8	29.8	29.8
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Total	114	100.0	100.0	