



RESEARCH PAPER

Opportunities and Barriers affecting Women Entrepreneurship of Rawalakot, Azad Kashmir Pakistan

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ABSTRACT

The study presents a comprehensive snapshot of current situation of the economic empowerment of the women of Rawalakot AJK. In this paper the significance of women entrepreneurship their limitations and barriers for women empowerment in Rawalakot, AJK Pakistan is addressed. The study focuses on the barriers that women business owners face, analyze their operational environment, and primarily discusses family support, the dominating gender inequities. The 40 women who were chosen for the study came from varied family and economic backgrounds. In light of the economic downturn in Rawalakot, it is urgent to economically empower women, as well as to provide job possibilities and income-generating ventures, so they may live healthy lives and support their families. Women entrepreneurs need their families' supportive behaviors, the public's objectivity, training in strategic company growth, access to credit funding, and aid with marketing expertise, product design, and development if they are to realize their full potential as business owners. Family support is the biggest obstacle for women, thus if families are sympathetic and supporting, women may compete in all areas of life. According to our findings large number of women face problems when steps out for the work. The major problems that came in the way of Women Entrepreneurs are Non supportive family.

KEYWORDS Barriers, Economic Recession, Gender Inequalities, Family Support, Women Entrepreneurs, Women Empowerment

Introduction

Starting a business, a start-up company, or any other kind of enterprise is called entrepreneurship. A.H. Cole defines entrepreneurship as, "The purposeful activity of individual or a group of associated individuals, undertaken to initiate, maintain overstate profit by production or distribution of economic goods and services" (Allen & Truman 1993) change all and remove abbreviation used in in-text citation. The best strategy for bridging the gap between research and the market, starting new businesses, and introducing novel goods and services is entrepreneurship. Worldwide, many women are entrepreneurs (Bygrave, et al., 1994). From a person's creative spirit, entrepreneurship develops into long-term business ownership, employment creation, and financial security. Because they care about economic empowerment, entrepreneurship growth, and innovation, women contribute devotion and honesty. Female company owners look for the professional and interpersonal support that comes from business alliances (Brown, et al., 1998).

Literature Review

Economic globalization has boosted the number of women who operate their own businesses. "The growing economic power and influence of women-owned businesses are changing the shape of the global economy," Sakiko Fukuda-Parr, head of the Human Development Report for the UN Development Program, made the statement. Women's business owners are only now beginning to have a more significant worldwide impact.

Women Entrepreneurs in the Global Economy There are steadily more female company owners than men in the world (Santhi et al., 2011). Women generate more than 80% of the food for Sub-Saharan Africa, 50% to 60% of the food for Asia, 26% for the Caribbean, 34% for North Africa and the Middle East, and more than 30% for Latin America, as examples. Around the world, a lot of women have founded and run their own enterprises. Success in business was difficult for these women (Samli, et al., 2002).

According to Gulati & Sharma (2013) women are disproportionately represented in traditional industries that offer fewer chances for growth and more intense rivalry. This is also true in Africa, where women are overrepresented in small rural businesses (Swetha & Rao et al., 2013). Based on the recognition of the significance of such activities as part of both the rural and urban livelihood strategy, particularly of poor people, in both the formal and informal sector, small enterprise development has only recently started to be identified as a key component of development programs. As for factual data, (Carree et al., 1999) noted that 45% of the small businesses in their thorough study of African small businesses were led by women. However, the employment of women in medium and small businesses was somewhat lower overall.

People in Rawalakot, AJK, used to think that women working in the corporate world went against culture. The only tasks women performed were those related to raising their children and taking care of the home, including cooking, cleaning, and other tasks. Following the fall of the central authority, other issues, including starvation and draughts, arose. In these circumstances, women started to care for both themselves and their children while taking part in and founding various kinds of businesses (Javed & Farah, 2006). The major goal of this article is to investigate how the success of female entrepreneurs in micro and small businesses is impacted by the obstacles and challenges that they confront in the Rawalakot region. The study is conducted to determine the problems faced by women entrepreneur of Rawalakot District Poonch, Azad Kashmir Pakistan.

Material and Methods

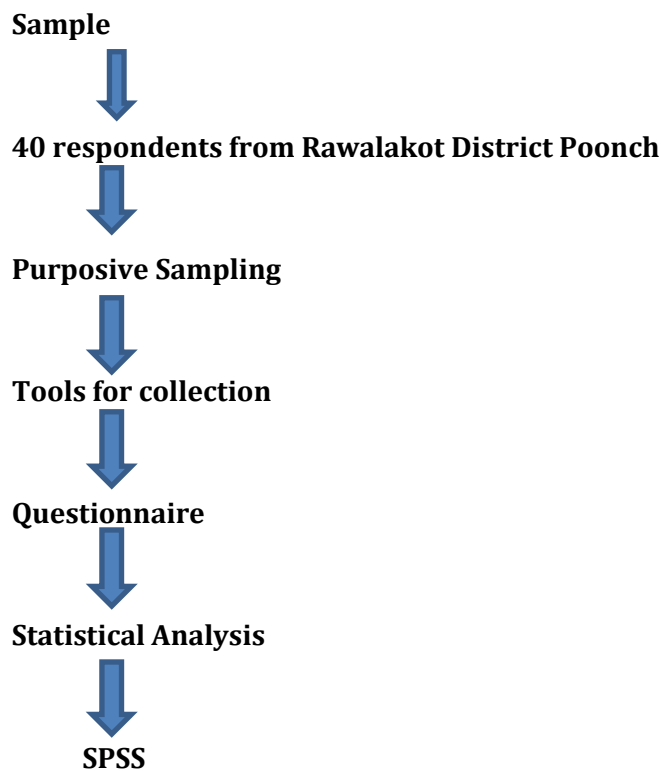
Research design

The methods and processes for gathering and analyzing the required data are specified in a study design. To tackle challenges, use a research design as a framework. The research design "plans, structures, and executes," The use of numerical data to gather knowledge about the world is known as quantitative research. This procedure is formal, objective, and systematic (Burns & Grove, 2005). Data were gathered for the current study using a quantitative research design. Due to the scientific quality of the study, its independence, impartiality, and neutrality, as well as how well it suited the topic, the researcher chose a quantitative research strategy. Selection of a sample from the broader population is done using the sampling method.

Sampling

In current research Purposive sampling method is used. The current research incorporates survey method. To execute the survey questionnaire were used as a research tools. It is defined as the area where population is taken for study. The area of current study was district Rawalakot, Azad Kashmir Pakistan. It is presented with n. current sample size is 40.

Pre-testing is very important step in survey research, the data collected through Pre-testing method. In this process 20 Questionnaire were distributed among respondent in order to check the reliability of questionnaire. Pre-testing can help to identify the shortcomings and errors in questions that don't make sense to participants.



Uni-variate analysis

It is straight forward form of quantitative analysis. Variables one at a time is called Uni-variate analysis. This is the usual starting point in analyzing survey data (Knoke, David & Bohrnstedt, 1991). The analysis is conducted using a single variable described in terms of the proper unit of analysis. A data set's variables are individually examined in a univariate analysis. The frequency and proportion of each questionnaire question were discovered by the researcher using a univariate analysis.

Using Bi-variate Analysis

It is among the most basic types of quantitative analysis. In order to ascertain their empirical link, it entails the investigation of two variables. It gives information about the type of variable that is being used—whether it is an independent variable or a dependent variable. When examining association and causality hypotheses, bi-variate analysis might be useful.

Result and Discussion

Table 1
Age distribution of the respondents

Parameters	Frequency	Percent
25-30	15	37.5
30-35	12	30.0
35-40	10	25.0
40-45	3	7.5
Total	40	100.0

Table 1 indicates the age distributions of respondents. Majority of the respondents being 37% belongs from the age group of 25-30.

Table 2
Frequency Distribution of Respondents Regarding their Age with

Parameters	Frequency	Percent
Primary	6	15.0
Middle	10	25.0
Matric	10	25.0
F.A/F.Sc.	4	10.0
B.A/B.Sc.	5	12.5
MA/M.Sc.	5	12.5
Total	40	100.0

Table 2 shows that majority of the respondent are 25%, which are the middle pass matric pass.

Table 3
Frequency Distribution of Respondents Regarding Their Income

Income	Frequency	Percent
1000-5000	11	27.5
6000-10000	19	47.5
11000-15000	10	25.0
Total	40	100.0

Table 3 indicates the income of respondents. Majority of the respondents being 47% earn 6000-10000.

Table 4
Frequency distribution of Respondents Regarding Their Job

Parameters	Frequency	Percent
Parlor	5	12.5
Dairy form	1	2.5
Dress designer	6	15.0
School owner	6	15.0
Agriculture	7	17.5
Poultry form	4	10.0
Tuition center	3	7.5
Shops	8	20.0
Total	40	100.0

Table 4 shows most of the respondents being 20% have their own business of shops and second highest group of women belongs from agriculture

Table 5
Inspiration of Respondents to Start Business

Parameters	Frequency	Percent
Hobby	2	5.0
Experience in this field	4	10.0
Mean of survival	34	85.0
Total	40	100.0

Table 5 shows most of the respondents being 85% women start their business for the mean of Survival.

Table 6
Problem Faced to Women While Stepping Out Of Home

Parameters	Frequency	Percent
YES	39	97.5
To Some Extend	1	2.5
Total	40	100.0

Table 6 shows most of the respondents being 97% were agreed that they faced problems when they step out for work.

Table 7
Problems Stop Women to Jump in Business

Parameters	Frequency	Percent
Lack of Education	14	35.0
Low confidence	15	37.5
Non supportive family	9	22.5
No previous experience	2	5.0
Total	40	100

Table 7 shows most of the respondents being 37 % were low confident when they started their business because they thought that they will face many problems like financial issues and lack of other resources.

Table 8
Financial Problems Women Can Have In Business

Parameters	Frequency	Percent
Un availability of loan	20	50.0
Poor family background	14	35.0
Others	6	15.0
Total	40	100.0

The table 8 shows that most of the females being 20% had faced unavailability of loan to start their own business.

Table 9
Criteria of business dealing

Parameters	Frequency	Percent
To borrow money	2	5.0
Use savings	17	42.5
sometimes use saving & sometimes borrow loan	21	52.5
Total	40	100.0

Table 9 shows that majority of respondents being 52% were borrowing money and sometimes they use savings for the smooth continuity of their business.

Table 10
Women hard time without family support

Parameters	Frequency	Percent
Yes	36	90.0
No	1	2.5
Some extend	3	7.5

Total	0	100.0
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Table 10 shows that most of the females being 90% were agreed that female faced many problems without their family support.

Table 11
Job and harassment

Parameters	Frequency	Percent
Yes	2	5.0
No	34	85.0
Often	4	10.0
Total	40	100.0

This Table 11 shows that most of the females being 90% were agreed that have not been afraid on their job.

Table 12
Resistance Against job

Parameters	Frequency	Percent
Biasedness	30	75.0
None	10	25.0
Total	40	100.0

Table 12 shows most of the respondent women being 75% faced biasedness during their job.

Table 13
Women Problems

Parameters	Frequency	Percent
Gender Biasedness	32	80.0
Others	8	20.0
Total	40	100.0

Table 13 shows respondent women being 80% faced gender biasness during their job with men.

Table 14
Issues in Marketing Product

Parameters	Frequency	Percent
lack of resources	16	40.0
Competition	22	55.0
quality of product	1	2.5
lack of confidence	1	2.5
Total	40	100.0

Table 14 shows that are most of the respondent being 55% faced competition in marketing their product and secondly she faced 40% lack of resources.

Table 15
Market Competitions

Parameters	Frequency	Percent
Yes	37	92.5
No	1	2.5
Some cases	2	5.0
Total	40	100.0

Table 15 shows that according to 92.5 percent respondent's women can compete with men in market competition

Table 16
Issues for Goods and Services

Parameters	Frequency	Percent
Yes	29	72.5
No	11	27.5
Total	40	100.0

Table 16 shows that 72.5 percent respondents have logistic issue regarding goods or services, 27.5 percent respondents have no logistic issues regarding goods or services.

Table 17
Transportation Facilities

Parameters	Frequency	Percent
Yes	9	22.5
NO	31	77.5
Total	40	100.0

Table 17 shows that 22.5 percent respondents have transportation facilities while 77.5 percent respondents have no access to transportation.

Bi-variate Analysis

H_0 : Family support and women entrepreneurship are disassociated

H_1 : Family support and women entrepreneurship are associated

Table 18
Women Face Hard Time in Business without Family Support by SPSS

Chi-Square	57.950
Df	2
Amp. Sig.	.000

If the p value is less than level of significance null hypothesis is rejected and the result is statistically significant and if p value is greater than level of significance null hypothesis is accepted and the result is statistically non-significant. In the above table p value is 0.000 which is less than level of significance ($\alpha = 0.05$) so null hypothesis is rejected and the result is statistically significant. Here alternative hypothesis is accepted so it is concluded that family support and women entrepreneurship are dependent.

Findings

The major findings of this particular research are indication of those women who are entrepreneurs are involved in, shops, School, agriculture, poultry, Beauty parlors (beauticians). Women Entrepreneurs is to need for Self-Achievement of financial independence and economic gain According to research about 90% of the female face non supportive family issues and rest of which has biasedness, competitive issues, gender discrimination, lack of confidence, unavailability of resources, skills, transportation and others. According to the study, 37% of female entrepreneurs fall into the 24- to 45-year-old age range. According to findings 25% women were middle pass and 25% were matric pass. Findings Shows that 47% respondents income is 6000 to 10000. 20% of women entrepreneurs have their own businesses and agriculture is second highest group. Women as entrepreneur are 85% which started their business for the sake of survival.

Conclusion

The solution of highlighted problems of women entrepreneurs, which need to be properly addressed, is to encourage women and ensure growth of their ventures. To curb the problem of growing unemployment, the only solution suggested is Entrepreneurship. This can be facilitated by creating awareness, motivating the man to providing their women with technical skill and support. Moreover, the findings also suggest that the attitudes of the women of AJK toward employment and other economic activities vary according to the complexity of relationships in their lives, their social environments, and gender-based multifaceted roles and responsibilities assigned to women in general. If proper and effective measures are taken at all levels, i.e., systemic, social, and structural, then there are healthy chances that the misery of the women of Rawalakot AJK can be lessened, and indicators on their economic dependency and empowerment can be improving.

Recommendations

On the basis of findings researchers recommended that by spread awareness of people to step out their women for betterment, Establishment of friendly business policy to encourage women entrepreneurship, Easy and quick finance facilities for women entrepreneurs, Adequate and relevant trainings for business opportunities, Access to markets and Social acceptance by educating at masses at the Rawalakot, Azad Kashmir Pakistan. The area considers with low population with social issues but the economic independency of women may secure them socially. Women entrepreneurship with small one house business to large industry gives are remarkable achievement in different perspective fields. Small industry must be boosted and most of the work for women should be started at home based then extend to outside. The work initiate with their local rituals then extend to modernization it will helps to merge initiatives in people deeply and unquestionably. In economic crisis time period when men are unable to earn in different families which happens mostly now these inflation days. Women are big supports for their men to run their house. Not just the financial support through family but the motivational and emotional supports must be provided that helps to women entrepreneurship steps.

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