

IMPACT OF GOVERNMENT AND NON-GOVERNMENT ORGANIZATION ON THE SUCCESS OF FEMALE MICRO ENTREPRENEURS IN PESHAWAR KHYBER PAKHTUNKHWA PAKISTAN

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ABSTRACT

Entrepreneurship is globally recognized as a significant driver in economic development of a country, however there are social and cultural restrictions which are the main impediments and must overcome before the accomplishment of the objectives. In the Province of Khyber Pakhtunkhwa, it is visible that women commonly have restricted participation due to the above-mentioned restriction and it is considered a taboo for women to actively participate in economic activities as entrepreneurs. Fortunately, things are changing with time which is a ray of hope as many government and non-governmental organizations have shown their undeterred support to this erstwhile deprived and suppressed segment of society. Presently there are activities witnessed to support them in the form of various projects and welfare programs which are working to promote and safeguard the rights of the women entrepreneurs. There are different projects, organizations and welfare programs which are working to promote and protect the rights of women entrepreneurship. The support provided includes financial funding and expertise provided in order to start and expand business of the women entrepreneurs from government and non-governmental organizations, which results in the economic growth of a country.

Key Words: Women Entrepreneurs, taboo, undeterred, erstwhile, Peshawar, Khyber Pakhtunkhwa.

Introduction

The definition of the term "Entrepreneur" can be attributed to the French Economist who used the word in the meaning of economic agent in 1803. An economic agent represents whole sum of all assets, means of production including earnings. It also includes profits after all expenses are covered and rents are paid (Bjerke, 2013). Later, many more dimensions were included in the study and the prospects of the concept of entrepreneurship were broadened. Because of the extensive acknowledgements as a key aspect of economic energy, it gained the significance in economic development, productivity, innovation, service and employment. Despite the significance and importance, the relationship of gender and entrepreneurship is complicated. Since, genders have different capabilities, skills, talents and aptitudes towards business. Male and female members of the family have their defined roles and behaviour regarding religion, socio-cultural norms and values. From the very beginning, women in the society are defined discriminatory in terms of mental and physical abilities and so thus are assigned roles that are not promising. Typically, a woman is supposed to maintain her home and take care of her children and family. But in modern times, the women are also expected to face challenges of day to day life and to keep pace with the men. Given these expectations, women have become significant factor in socio economic development of a country. Conversely, in this research, the main emphasis remains on the women entrepreneurs as the scope of "Femaleness" has broadened in recent times.

The work trends and earning opportunities are changing with time and economic development. In Pakistan's context in general and in Khyber Pakhtunkhwa in particular, the economic development and the complexities of life is shaping the attitude towards women. It has become very difficult for one earning hand i.e. father or head of the family to provide the necessities of life for the entire family alone. Thus, all members of earning age must come forward and share the burden in order to live a standard life. Hurdles for women from family, society, legal norms and social values are still visible and they will continue to decades to come. But, the emergence of women as an entrepreneur has also given birth to the new and innovative ideas and products in the market (ILO, 2008; Yasmeen, 2004; Goheer, 2003). Women entrepreneurship has now been accepted and acknowledged everywhere in the world but still some factors are there which are hindering them to flourish with all their potential and with full zeal in Khyber Pakhtunkhwa Province of Pakistan. This research has found out constraining factors towards the success for the women entrepreneurs at micro level.

Women enterprises have seen a quick development over the past 30 years. The field is in youth organizations because a plethora of impressive number of diary articles, writing audits and books being distributed on women business people with a twofold objective. First, the review was made into number of papers related to entrepreneurship published and distributed in 12 journals from 1900 to 2016. Secondly, the prospects for entrepreneurship was assessed by particularly checking on writing surveys distributed from 1980s till 2016 and put forwarded for future bearings. The findings of the study recommended a solid hypothetical base to investigate more on women enterprise (V. Yadav, 2016).

The later improvements of women entrepreneurship in Asian developing nations has made it exceptionally vital to reduce destitution in connection to business entrepreneurs and better employment opportunities. Because the representation of women in business environment is moderate this can be credited to variables such as need of capital and lack of education.

The women of 21st century is contributing towards the development of economy and advancement of their socio-economic conditions. They have appeared with mind blowing effect on all segments of the economy. They are entering in the trade world due to progressed instruction level, standard of living and benefits at standard with their male partners. India, though far ahead than Pakistan, is also having more or less the same situation in terms of business opportunities for women. Therefore, many efforts are needed in order to fill the vacuum related to fabricating and work issues confronted by ladies as entrepreneurs or those interested in the field (Singh, 2015).

Women entrepreneurship has now been accepted and acknowledged everywhere in the world. This study is an attempt to check out the role of government departments, other profit/non-profit organizations, international organizations and other institutions which are working to support and promote women entrepreneurship will be discussed.

Objectives:

The study is carried out to achieve the following specific objectives to describe the role of women in entrepreneurial process and to determine the key economic factor that affect the performance of women entrepreneurs.

- To describe the role of women in entrepreneurial process
- To quantify the factors effecting success of women enterprises operated by women
- To determine the impact of organizations that support the women entrepreneurs.

Hypotheses:

The hypotheses of the study are:

H₀: Government and non-governmental organizations are positively correlated with the women entrepreneurship in Peshawar

H₁: Government and non-governmental organizations are negatively correlated with the women entrepreneurship in Peshawar

Material and Methods:

The in-depth interview method was used. The self-structured questionnaire comprises of both quantitative and qualitative questions. Data was collected from the women entrepreneurs in Peshawar because the Peshawar district is the capital of the province and has many women entrepreneurs, working at micro level. This diverse group of entrepreneurs are engaged in heterogeneous as well as homogeneous business activities. The sample size included 100 women entrepreneurs who were randomly selected from Peshawar, Khyber Pakhtunkhwa in the following manner:

Organization	Status	Sample Size
Women Business Development Centre (WBDC), SMEDA	Registered	50
KP Women Entrepreneurship Centre, Women Chamber of Commerce	Registered	30
Other Women Entrepreneurs Working in Peshawar	Un-registered	20
Total		100

RESEARCH MODEL

Dependent Variables

Independent Variables



Hypothesis H₀: *Government and non-governmental organizations are positively correlated with the women entrepreneurship*

The government and non-government organizations are working for the wellbeing of women entrepreneurs. There are number of projects, organizations, welfare programs which are working to promote and safeguard the rights of women entrepreneurs. Entrepreneurship play a very important role in the economy of a country, therefore at every level there are different program running for the promotion and welfare of women entrepreneurship al around the world.

(a) Association of Income with Financial Support from the Micro Finance Institutions

In this section women entrepreneur’s income was taken as dependent variable and the business training were provided or not to check the association between them

Unfavourable Legal and Administrative Environments

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	35.804 ^a	8	.000
Likelihood Ratio	36.922	8	.000
Linear-by-Linear Association	20.019	1	.000
N of Valid Cases	99		

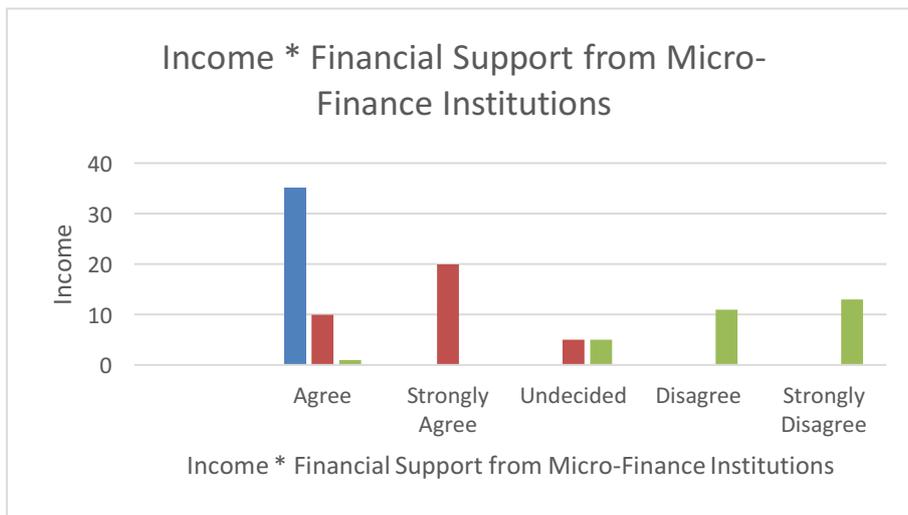
a. 7 cells (46.7%) have expected count less than 5. The minimum expected count is 1.94.

The table represents the Chi-Square results of association of Income with the financial support from the micro-finance institutions is (X² (2, N=100) =35.804, P < 0.005). There are shows that there is a strong association between the income and the financial support from the micro-finance institutions. The result is highly significant, so we accept it.

Unfavourable Legal and Administrative Environments

		Agree	Strongly Agree	Undecided	Disagree	Strongly Disagree	Total
Income	20000 – 59000	35	0	0	0	0	35
	60000 – 79000	10	20	5	0	0	35

80000 and Above	1	0	5	11	13	30
Total	46	20	10	11	13	101



Unfavourable Legal and Administrative Environments

The table and the graph illustrates that the women entrepreneurs whose income range is from 20,000-59,000, 0 respondents strongly disagree, 0 respondent disagree, 0 respondent choose undecided, 0 respondent agreed and 35 respondents strongly agreed with the financial support from the micro-finance institutions, the women entrepreneurs whose income range is from 60,000-79,000, 0 respondents strongly disagree, 0 respondent disagree, 5 respondents choose undecided, 20 respondents agreed and 10 respondents strongly agreed with the financial support from the micro-finance institutions whereas the women entrepreneurs whose income range from 80,000 and above, 13 respondents strongly disagree, 11 respondents disagree, 5 respondents choose undecided, 0 respondent agreed and 1 respondent strongly agreed the financial support from the micro-finance institutions respectively.

Association of Income with Business Trainings

The women entrepreneurs' income was taken as dependent variable to calculate the positive association with the business trainings provided by the government and non-government organizations.

Table: Business Trainings

Chi-Square Tests

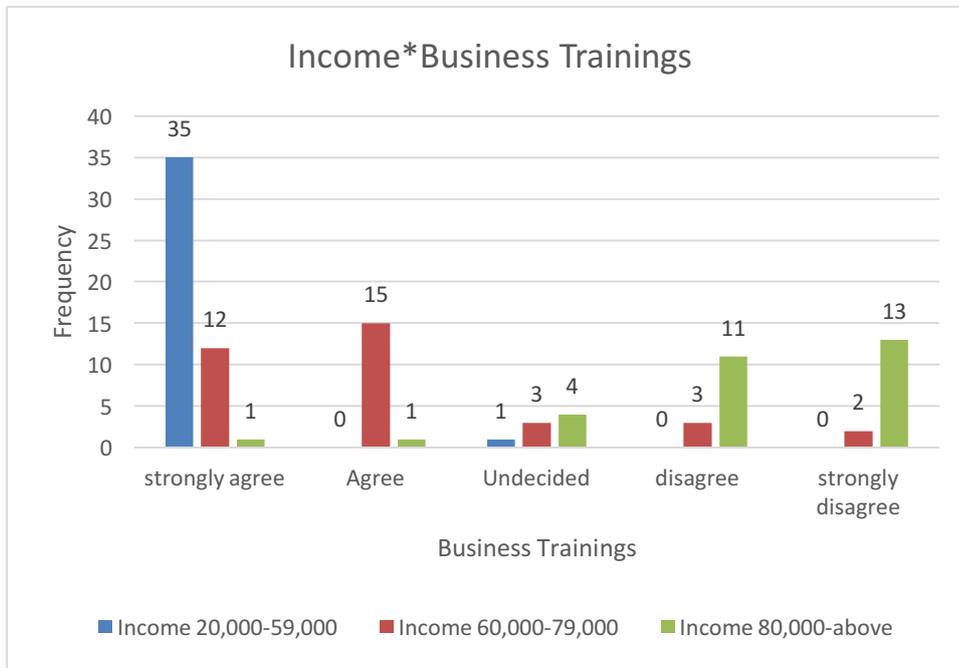
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	206.593 ^a	15	.000
Likelihood Ratio	125.796	15	.000
N of Valid Cases	100		

a. 17 cells (70.8%) have expected count less than 5. The minimum expected count is .01.

The table represents the Chi-Square results of association of Income with the business trainings given to the women entrepreneurs is $\chi^2(2, N=100) = 206.593, P < 0.005$. There is shows that there is a strong association between the income and the Business trainings provided.

Income * Business Trainings

		strongly agree	Agree	Undecided	disagree	strongly disagree	
Income	20,000-59,000	35	0	1	0	0	35
	60,000-79,000	12	15	3	3	2	35
	80,000-above	1	1	4	11	13	33
Total		48	16	8	13	15	100



Income * Business Trainings

The table and the graph illustrates that the women entrepreneurs whose income range is from 20,000-59,000, 0 respondent strongly disagree, 0 respondent disagree, 1 respondent choose undecided, 0 respondent agreed and 35 strongly agreed with the business pieces of training provided to them, the women entrepreneurs whose income range is from 60,000-79,000, 0 respondent strongly disagree, 2 respondents disagree, 3 respondents choose undecided, 15 respondents agreed and 12 respondents strongly agreed with the business training provided to them whereas the women entrepreneurs whose income range from 80,000 and above, 13 respondents strongly disagree, 11 respondents disagree, 4 respondents choose undecided, 1 respondent agreed and 1 respondent strongly agreed the business training provided to them respectively.

The above-mentioned discussion showed that income of the women entrepreneur is dependent on the positive influence of support provided by government and non- government organizations i.e. there is a positive association between income and the support provided from the microfinance institutions and there also positive association between the income of the women entrepreneurs and the business training provided to them by the government and non-government organizations, so the hypotheses is accepted i.e. Government and non-governmental organizations are positively correlated with the women entrepreneurship.

Conclusion and Recommendations: The studies state that all the data collection on the following field identifies that there are numerous reasons female in Pakistan come in the field of entrepreneurship. the model clarifies that there are numbers of different motivation factor which eventually promotes the women participation in such activities. The study has also exposed the socio-economic barriers as well as the support from government and non-government organization with women entrepreneurship. hence It is suggested that the government should stretch priority to the problems faced by the women entrepreneurs and should provide them the opportunities such as the provision of the loan on the easy terms and the conditions. Government should ensure the provision of the education and the training facilities, providing the legal help to the women entrepreneurs etc. The government is needed to take the effective steps to promote the women entrepreneurship in Khyber Pakhtunkhwa Province. It is needed that the government should create the awareness between the people of the society that there is no issue if the women are involved in the different entrepreneurship activities. Religious scholars and the other educated people could play the positive role in this context.

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