

Role of NGOs in the Women Empowerment through Provision of Rural Entrepreneurship Opportunities

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ABSTRACT

In Pakistan about 65 percent population live in rural areas. The rural credit markets are segmented and imperfect. Micro-credit is considered as a valuable technique to deal with imperfections of credit markets. This study aims to analyze the disbursement of micro credit programmes by Ngo's for women empowerment. Data was collected from 100 respondents from city Karak, KPK. Women in Pakistan make up over 50% of population ratio and Pakistan's overall development rests in the contribution of the whole population. Disregarding 50% population in politico-economic growth minimizes the sources of growth and development. The main purpose of the research study was focused on finding out the role of NGO's in District Karak with regard to chalking out ways and means to empower the rural female folk. The research suggests that in order to foster development coordination of multi agencies is required. The education policy makers, print media, electronic media and government and semi-government agencies could combine to facilitate women with improved access to business premises and facilitate local, regional and national networks. This could assist integration of women entrepreneurs into the mainstream economy.

KEY WORDS: empowerment, entrepreneurship, NGO,

INTRODUCTION

Women in Pakistan make over 50% of population ratio and Pakistan's overall developments rests in the contribution of whole population. Disregarding 50% population in politico-economic growth minimizes the sources of growth and development.

“No nation can rise to the height of the glory unless your women are side by side with you” (Muhammad Ali Jinnah)

The concept of women empowerment is very important for the development of the society and nation. The morality of a nation and character can be judged by the way it treats the women false. A nation cannot make any headway towards the achievement of its goals of political, economic and moral progress without giving due share to the women in all walks of life.

The problem is more predominant in rural areas, whose women are restricted to the boundaries of homes. Since women are not amongst the bread earners. If females of rural areas are encouraged or empowered in socio-economic sectors, then there are bright chances of economic growth. It would generate employment opportunities on one hand, alleviate poverty and improve lively hood on the other side. Forgoing in view there is needed to identify the rural entrepreneurship opportunities for the women which in turn, will prove to be a big achievement towards their empowerment.

In Pakistan almost all the women entrepreneurs do not enjoy the same opportunities as men do due to so many reasons which are very much deeply rooted in discriminatory socio-culture values and traditions. Women are almost 50% of the population but they are largely ignored, underrepresented in the socio-economic activities. This hindrance can also be observed within the support mechanism which is existed.

The economic potential of women entrepreneurs is not realized as they are considered being having no access to capital, land, business premises, training and agency assistance. Men are generally considered to be superior to women both in physique and performance. Women are considered to be mere home makers, it creates formidable challenges. Above all women receive very little encouragement from male dominated society which results in much limited mobility and dearth of social capital.

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Empowerment

Empowerment refers to increasing the spiritual, political, social or economic strength of individuals and communities. It often involves the empowered developing confidence in their own capacities.

Empowerment is the process of improving the ability of individual or society to make choices and convert these choices into real words and get benefits from it. To improve the efficiency and effectiveness of achieving desired goals can become possible through empowerment of individual, group or society. Empowered people have freedom of choice and action. This will become their lives easier and they can take decision more easily in any part of lives. Empowerment is a multidimensional social process that helps people gain control over their own lives. It is a process that fosters power in people, for use in their own lives, their communities and in their society, by acting their issues that they define as important. (Bailey, 1992)

Women Empowerment

The empowerment of women, also called gender empowerment, has become a significant topic of discussion in regards to development and economics. Entire nations, businesses, communities, and groups can benefit from the implementation of programs and policies that adopt the notion of women empowerment. (Deneulin, Séverine, Lila Shahani, 2009)

Women as compared to men are more illiterate and poor. They have very low access to the rest of life in different field like in medical care, employment, training and property holder. They are also not much active in politics because they are under domestic violence. When a woman can control and plan her family, then she can also plan for her rest of life, women are more productive when they are healthy, educated and trained and then they can make decision more easily.

Women Empowerment in Rural areas of Pakistan

Rural women are working in different fields of life especially in the fields along with their men in addition to holding their household life. Due to all these contributions and sacrifices they are dominant member of society. They have no right to share something. Women in Pakistan are in worst condition in rural areas as compared to the urban areas. They lack facilities, education and training in different fields of life. The main reason behind scenario seems to be that they are mostly depending on their men who are superior in the society because they are bread earner.

Islam is a religion which gave respect to women in all aspect of life because of the saying “Paradise lies under mother feet”. (Holy Prophet (P.B.U.H))

If women are empowered, the next generation will be automatically empowered. They will be educated, trained and they will feel secure in all aspects of life and in decision making.

Women empowerment is very important for the progress of the country and nation. The country can achieve desired goals in the modern age.

Role of NGOs in the Women Empowering

NGOs are the Non-government organizations which are working in different sectors. They are non-state and non-profit oriented organizations who serve for the social welfare of the public (Schmidt and Take 1997). According to World Bank, NGOs are “value based organization which depend while or in part, on charity, donation and voluntary based services” (World Bank, 2001).

There are some different categories of NGOs:

- a) Mutual benefit NGOs
- b) Public benefit NGOs
- c) Operational NGOs
- d) Advocacy NGOs

NGOs are not legal entities according to the international law. NGOs play vital role in different fields especially in the field of social welfare. They have done marvelous work for the human rights.

This research is based on the study of “Role of NGOs in the women empowerment through provision of rural entrepreneurship opportunities”. The researcher selected the rural area that is district Karak, Khyber Pakhtunkhwa.

LITERATURE REVIEW

The researcher studied the various research studies, articles appeared in journals and newspaper and those available on net Annual reports of different NGO’s working in rural areas

Women empowerment especially in rural areas is likely to be the largest source of development if proper attention is given to this largely underrepresented, ignored, social issue. For the good purpose of this research study,

a rural entrepreneurship is a way for women empowerment. A brief study of some of the literature was skimmed and a thorough study of the following literature.

- I. Text and reference books on the research study
- II. Articles appeared in journals and newspaper
- III. Articles available on net.

The phenomenon of economic development and the role of entrepreneurship in the process of economic development has been point of discussion among the academicians economist, social scientists and researchers during the 20th Century. Entrepreneurial, orientation to rural development, contrary to development based on bringing in human capital and investment from outside, is based on stimulating local entrepreneurial talent and subsequent growth of indigenous companies. This in turn would create jobs and add economic value to a region and community and at the same time keep scarce resources within the community. To accelerate economic development in rural areas, it is necessary to increase the supply of entrepreneurs, thus building up the critical mass of first generation entrepreneurs (Petrin, 1992), who will take risks and engage in the uncertainties of a new venture creation, create something from practically nothing and create values by pulling together a unique package of resources to exploit an opportunity. By their example they will stimulate an autonomous entrepreneurial process, as well as a dynamic entrepreneurship, thereby ensuring continuous rural development.

The debate on entrepreneurship and its role in the economic development had taken the shift when Eleanor Schwartz wrote an article in the issue of women entrepreneurship in 1976. Women are also a part of society and they can also do business for the welfare of the society. The true realization about women being as true economic agents came centuries after, whether measured in terms of revenue generated businesses owned. (Patricia G Greene et al, 2000)

The government of Pakistan's policy documents and the research and development has increasingly stressed in the micro, small and medium enterprises are essential for growth and development for the country to achieve their economic goals. Pakistan GDP is 40% attributed in micro, small and medium enterprises, 13.6% are the female labor forces. It is usually start from hand products and lead to small and medium enterprises.

In Pakistan, we need women owned enterprise to participate in the national economy. Women's are the 50% of our population. If they are motivated and encourage in decision making and management side, they avail the targets and lead from small to large enterprise. In contrast to urban areas, rural areas are the almost unrepresented part for the nation economy from the women owned entrepreneurship.

For the past few years, there is some awareness for the women empowerment. Different organization especially Ngo's and Gov't sector are increasingly involve to empower them. They provide micro financing and micro credit schemes for the betterment to run their own business. National Rural Support Program (NRSP's), First Women Bank, Bank of Khyber, Khushali Bank has also contributed to support women's enterprise. The NGO sectors help to support of poverty reduction and in women education. They provide a platform such as skills training and opportunity identification. (Nabeel A.Goheer, 2003)

The ILO highlights some weak areas in the development of women owned business and small and medium enterprises. The ILO study based on 150 women entrepreneurs. They identify three areas of weakness. They are:

- 1) Lack of business information
- 2) Skills and marketing knowledge
- 3) Poor networking and consultation

Most of the women don't know Gov't policies and trade export promotion and labor laws. According to survey report 60% of women who are doing business are unfamiliar about these policies.

Mostly women are unaware about marketing knowledge and skills. The main objective of this to creates opportunities for business women in different sectors especially in the rural areas. They can overcome the gaps related to economy. The purpose of this is to achieve women entrepreneurs through different ways.

The result of initial support activities, we felt that there is considerable unrecorded data and information that helps to experience and examining different problem and constraints. Variety of experiences arising from the support to women empowerment in Pakistan but due to lack of information and the proper analysis we have problem facing. Due to these the following problems are:

- 1) The quality of the existing support programme.
- 2) The extent to which they serve the actual demand.
- 3) The nature of the demand for existing supply as well as for extended or new services.

We need to identify successful strategies to promote empowerment for future development. The second factor is to identify the gaps and challenges to support initiatives.

The overall objective is to contribute and seek the employment creation, to reduce the poverty and improvements in the bargaining power of women and gaining the ways to improve marketing.

We can see that the last decade is more emphasize in micro credit which is used specially for poverty reduction and alleviation. Pakistan Poverty Alleviation Fund (PPAF), the National Rural Support Programs (NRSP), and other Rural Support Programs have increasingly worked on micro credit. Their main aim is to targeted women because of two reasons. First as the success of micro credit in Bangladesh and the second is the rising level if poverty in Pakistan.

These programmes have so for disbursed Rs. 5164 million as micro credit to 852, 636 beneficiaries with an average loan of US \$ 100 (\$1=61). The male to female ratios are as follows.

Aga khan Rural Programme = 91:09

National Rural Support Programme = 80:20

Punjab Rural Support Programme = 77:23

NGO are comparatively offering more credit to women as compared to Rural Support Programmes. (Nabeel A.Goheer, 2003)

According to the field survey of 150 women entrepreneurs, this belongs to Lahore, Islamabad and Rawalpindi. 75 from Lahore and 75 from Islamabad and Rawalpindi are selected and surveyed. The survey result was obtaining general information related to women entrepreneurs. They are:

- Profile of women entrepreneur
- People of enterprise
- Business environment
- Cultural influences

The result of this survey is to achieving women empowerment that overcomes the Gap relating to the economy and the business. The purpose is to improve the bargaining power if women to access in the domestic and international markets.

The problem faces during the survey is to translate the work into Urdu. Most of the women are worried that this must be done for the purpose of tax survey. There is also a major problem that there is no sampling frame available. Sometimes they were hesitating answer to the questions. (Nabeel A.Goheer, 2003)

In our society female entrepreneurs faces disadvantage as compared to male society for productive activities as male entrepreneurs. Microfinance has increased there credit range to the female empowerment. But sill women's are not sufficient empower. NGO's are working effectively and efficiently so that the females get empower and they get facilitate through different microfinance facilities. Now a day's different organization targeted as women is entrepreneurs. They provide different kind of loans through access of business. The women can generate the productivity by gaining the microfinance opportunities independently. It is very difficult for women so that they can change their social environment and they get empower.

The basic aim if microfinance is empowering the women so that they become an income generating activities independently. It is very difficult to explore the women choice of business activity and demand for capital. The organization investigates the necessary condition for microfinance and empowerment of women.

According to World Bank (2001), women's empowerment is increasingly viewed as a key role element if poverty elevation. The main objective of empowering women is reducing poverty, promoting growth and promoting better governance. Micro credit institution provides loans to poor women for betterment and empowering women throughout the world. For empowering us need micro credit facilities which the organization and NGO's provide with the help of donor are credible increased. This study help to evaluate the impact of micro credit institutions which work for urban and rural areas. It helps to explore for enhancing the loans for poor women. One major aim of this study is the impact and effect of micro credit in empowerment of women in the urban areas in Pakistan and the second goals was the impact uniform across all the domains of household decision.

There are some key points which help to investigates are following. One was the social and economic empowerment of women is very low. According to Global Gender Gap report (world Economic Forum, 2007), Pakistan is listed 126 out of 128 countries. Secondly the financial institution program will provide valuable contribution for future to empowering women. According to this researcher suggest that the link between is not strong as it provide by the donor and micro credit and financial institutions.

According to the conceptual framework, when women has to access to the credit. It generates:

- I. Increased house hold income
- II. Increased independent income
- III. Women's decision about saving and credit use

When household income increased, it increased the status of women within the house. Increase independent income will create the incomes under women's control increase. The household bargaining and gender relations are establish when women's can took decision about there saving and credit. All these factor income under women's

control increased the women within the household and bring bargaining power and gender relations will lead to women empowerment.

Women can access to and control over micro credit in Rural Support Program Area (RSP). The poor communities in rural areas especially women were under considerable because of high risk and high likelihood. The banks avoid loans because of poverty of women in rural areas having no collateral or too less according to the loan. Poverty alleviation can be decreased with the help of micro financing. The World Bank estimated that the total number of microfinance institution worldwide approximately 7000 with a lending of about \$ 2.5 billion and total out reach of about 16 million borrowers.

The Government of Pakistan passed the microfinance ordinance in 2001. The function of doing so as to establish, Microfinance Institution (MFI) helps to remove poverty. Microfinance Sector Development Program (MSDP) was launched with the help of Asian Development Bank. The purpose was to encourage the private sector.

According to 2008 survey, total microfinance outreach is almost 1.3 million borrowers. Khushali Bank is the single largest bank. Average loan size was Rs. 10,500 and approximately 175,000 active borrowers. 75% of the total outreach of Pakistan MFI is subsumed under the Pakistan Microfinance Network. The largest supplier of Microfinance is Rural Support Program (RSP).

RSP focus on poverty of alleviation through the source of credit to women. The aim problem is gender problem, mobility factor, lack of access to the market and cultural factor which do not move women's to empower. The researcher study is that the credit can raise there status and standard of their livelihood. Women's are oppressed by the both male society and microfinance institution. But still micro credit has a very positive impact on women's lives and empowerment. According to the survey (March 2007) ten members of this network were serving 2.13 million beneficiaries and quarters of them are women. (RSPN, 2008)

The researcher analyzes the micro credit programme by SRSP through women community organization. To increase the livelihood of women, SRSP provides two levels of loans. One level is from Rs. 5000 to Rs. 10,000 and the second is Rs 18000 to Rs. 20,000 of credit for different economic activities. The basic purpose was livestock and enterprise. The main problem was low credit and the access of the market. In our society women are neglected especially in rural areas. There role is only starts from mother, sister wife or daughter. If they become an earner, then the income arise the family and development process will be achieved. The women in rural areas are treated as liabilities due to socio economic factors and they are exploited.

The objective of this study was the credit on the enterprise development for women. The effect of micro credit programme on the uplifting socio economic condition of women.

According to the researcher micro credit and finance is the major component of SRSP. The credit was used for increasingly the access of the rural poor women. Encouraging and supporting micro enterprises. The minimum and maximum amount of package was Rs. 5000 and Rs. 30, 000 respectively. 87 % of the people avail Rs. 5000 to Rs. 10,000 package. 13 % of the respondent falls under the package of Rs. 18,000 to Rs. 20,000.

Following are some impact of credit on household economy.

- I. Impact on income
- II. Impact on expenditure
- III. Increase in income after getting credit facility

The study concludes that micro credit programme played on effective role in the job creation and livelihood of women. Live stock and enterprise are the two most areas where they utilized. The researcher recommends the motivational campaign which maximizes the participation. The repayment of loan period should be extended. The amount of loan is too less, it should be increased up to Rs. 50,000. There should be such facilities that the marketing cost is minimized. (Shaheen Nigar, Sarhad J. Agric. Vol. 23, No. 4, 2007)

The level of social advancement of different nations has direct relation with the state of gender inequality. Men are considered to be the backbone of the society as they perform what are regarded to the major functions of the society. Men are widely exposed to the society that's why they are considered the dominant gender in all aspects of life. They can contribute fully in culture, economic, social and political endeavors. Women folk is however limited to the boundaries of the home. Almost half percentage of the country is definitely contributing to the betterment of the country and will increase the socio economic growth as well. This development will impose further if proper attention is given to the ignored and underestimated women folk.

Being 50% population of the country, if this human capital is utilized fully, it will definitely contribute to the uplift and betterment of the country and will increase the socio-economic growth as well.

It could be a large source of development if proper attention is given to this largely underrepresented, ignored, marginalized human-being.

Women are 50% of the population but are largely underrepresented, ignored, marginalized, excluded and restricted to avail their fundamental freedoms in political, economic, cultural, civil and especially social fields due to gender stereotypes.

According to the Global Gender Gap Report 2007, published each year by the World Economic Forum, the social and economic empowerment of Pakistani women is still very low and their struggle is still on. Pakistan is ranked at 126 among 128 countries in 2007 in the Global Gender Gap Report (GGG). This report provides a comprehensible framework for assessing and comparing global gender gaps and by revealing those countries that, regardless of the overall level of resources available, are role models in dividing these resources equitably between women and men.

The main objective of this report is to draw attention to the chronic as well as emerging gender issues in Pakistan. The report has not only taken help from the already existing body of literature which seeks to comprehend the problems of gender inequality in Pakistan, but has also synthesize and extend it further to fill in the knowledge gaps and recommend suitable policy options.

Statement of the research problem

To identify opportunities of rural entrepreneurships recommend strategies for women entrepreneurs for their effective utilization, with a view to enhance their level of existing empowerment.

Objective of the study

This study has been under taken with the aim of recommending ways for provision of equal opportunities to women in rural entrepreneurships so as that they should get empowered in the society. For this the status of women entrepreneurship in rural areas is analyzed and the problems faced by them are identified. The specific objectives of the study are:

- I. To describe prevailing state of women empowerment.
- II. To identify rural entrepreneurships opportunities suitable for women for their effective utilizations.
- III. Role of micro credit organization in economic empowerment of women.
- IV. Impact of income generation on rural women empowerment.
- V. To bring the women in the mainstream of nation economy.
- VI. To recommend rural entrepreneurship plan for women.

METHODOLOGY

The research study is casual and descriptive in nature. In Pakistan almost all the women entrepreneurs do not enjoy the same opportunities as men do due to so many reasons which are very much deeply rooted discriminatory socio-culture values and traditions. Women are almost 50% of the population but they are that are largely ignored, underrepresented in the socio-economic societies. This hindrance can also be observed within the support mechanism that existed. Women in Pakistan is worst condition in rural areas as compared to the urban areas. They have lack of facilities, education, training and different fields of life. The main reason behind this that they are mostly depending on their men's who are superior in the society because they are bread earner. Women empowerment is very important for the progress of the country and nation. The country can achieve desired goals in the modern age.

Purposive sampling technique was used to collect the data and information. The total numbers of respondent are 100. Some of them are the employees of Khwendo Kor (KK) and Sarhad Rural Support Programmes (SRSP) and some are the enterprise.

Limitation of the study

- I. Given the conservative nature of the targeted area, it was difficult for the researcher to reach all the prospective respondents.
- II. The respondents were also worry of sharing any information that they believed could be dangerous for them if disclosed with their name.
- III. For this research the researcher visited Karak and some offices of these NGOs and the villagers.
- IV. Financial constraints of the researcher were another limitation of during the course of research.

Collection of data is very difficult in the Pukhtoon society because no female worker and common women is willing to give information to the researcher. One of the main hurdles in the data collection is pardah.

Data analysis

Table no 1:
Age and marital status of the respondent

| Age Group | Frequency | %age | Marital status | |
|--------------|------------|------------|----------------|-----------------|
| | | | Married | Unmarried |
| Less than 20 | 0 | - | 0 | 0 |
| 20 – 30 | 61 | 61 | 26 | 35 |
| 30 – 40 | 17 | 17 | 16 | 1 |
| 40 & above | 22 | 22 | 22 | 0 |
| Total | 100 | 100 | 54(73%) | 36 (27%) |

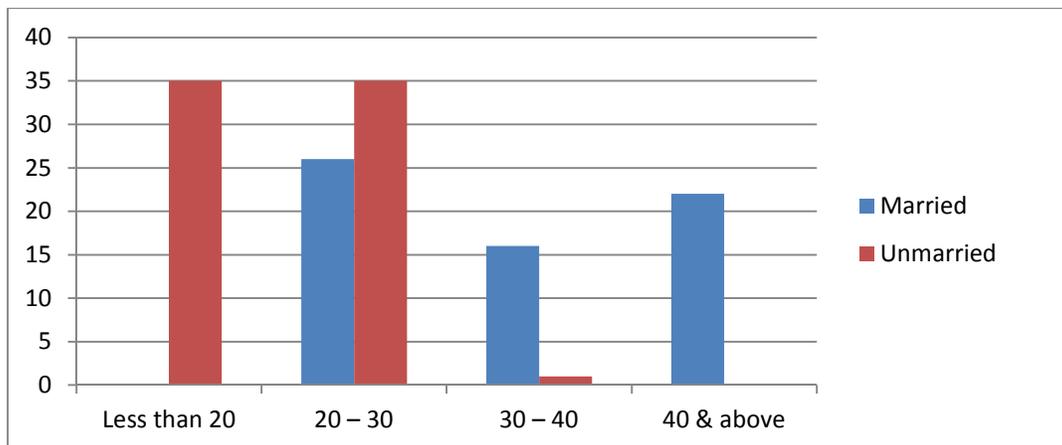


Table no 1 shows the age group and marital status of the 100 respondent. According to this table most of the respondent in the survey are between 20-30 years, 17 % lies between 30- 40 and 22% lies 40 and above. 54% are unmarried. The energetic ate level is unmarried that is 35 (58%).

Table no 2:
Education level

| Education level | Frequency | %age |
|---------------------|------------|------------|
| Under Matriculation | 21 | 21 |
| Matriculation | 32 | 32 |
| Intermediate | 28 | 28 |
| Graduation | 11 | 11 |
| Master | 8 | 8 |
| Total | 100 | 100 |

Table no 2 shows the education level of the respondent. According to the questionnaire surveyed, education level of under matriculation 21%, Matriculation 32 %, intermediate 28%, Graduation is 11% and Master is 8%.

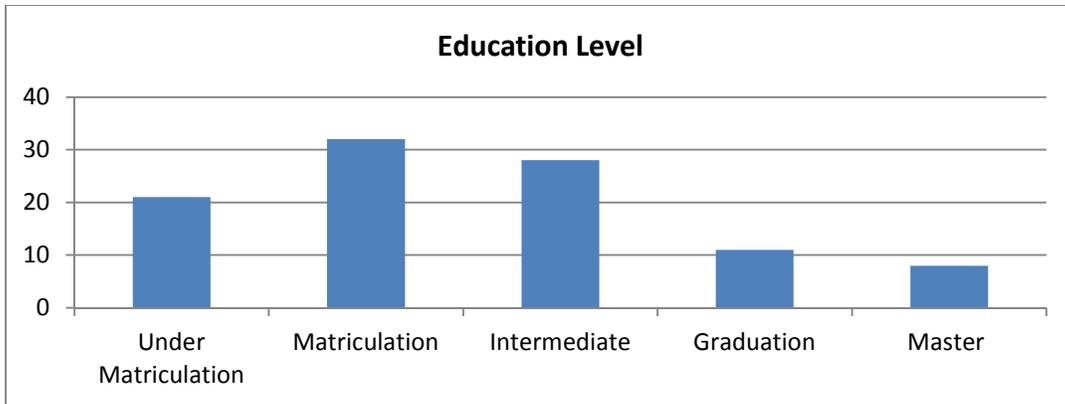


Table no 3:
Monthly income and expenditure of entrepreneurs

| Monthly income | F | %age | Monthly expenditure | F | %age |
|-------------------|------------|------------|---------------------|------------|------------|
| Less than 10,000 | 3 | 3 | Less than 10,000 | 2 | 2 |
| 10,000 – 20,000 | 11 | 11 | 10,000 – 20,000 | 10 | 10 |
| 20,000 – 50,000 | 29 | 29 | 20,000 – 50,000 | 47 | 47 |
| 50,000 – 100,000 | 39 | 39 | 50,000 – 100,000 | 26 | 26 |
| 100,000 – 150,000 | 10 | 10 | 100,000 – 150,000 | 9 | 9 |
| 150,000 + | 8 | 8 | 150,000 + | 6 | 6 |
| Total | 100 | 100 | | 100 | 100 |

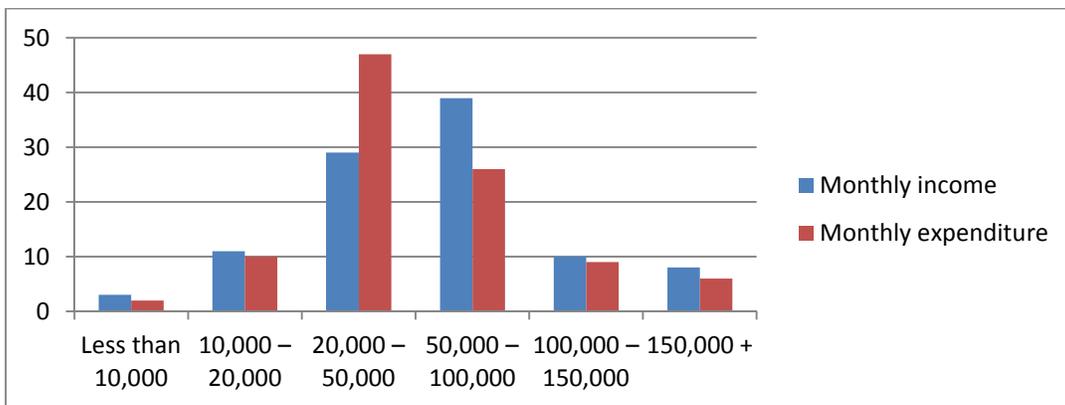


Table no 3 shows the monthly income and expenditure of the respondents. This table is divided into five different ranges of monthly income and expenditure. Major monthly level income is 20,000 to 100,000. 68% respondents lie in this group. Monthly expenditure is 73% of the same group.

Table no 4:
Attitude of male societies towards women entrepreneurs

| Attitude of male society | F | % | If positive | | If negative | |
|--------------------------|-----|------|-------------|-----|-------------|-----|
| | | | A | B | A | B |
| Positive | 29 | 29 | 11 | 18 | - | - |
| Negative | 53 | 53 | - | - | 19 | 34 |
| Neutral | 18 | 18 | - | - | - | - |
| Total | 100 | 100% | 11% | 18% | 19% | 34% |

If Positive

A - Much Caring

If Negative

A - Try to exploit

B – Cooperative

B – Discourage to work

Table no 4 shows the behavior of men society towards the women entrepreneurs which are trying to raise their living standard. Only 29% of male societies are positive in which 11% are caring and 18 % are cooperative, 53 % are negative, in which 19% are trying to exploit the business and 34% are trying to discourage and 18% are neutral.

Table no 5:
Education of parent of the respondent

| Parent education | F | % | If yes | | |
|------------------|-----|------|--------|--------|------|
| | | | Father | Mother | Both |
| Yes | 69 | 69 | 38 | 15 | 16 |
| No | 31 | 31 | - | - | - |
| Total | 100 | 100% | 38% | 15% | 16% |

According to the table no 5, data shows most of the parents are educated. This result is the greater change in the women empowering.

Table No 6:
Patriarchal family system opposed to women entrepreneurs

| Patriarchal family system opposed | F | % | If Yes why opposed | | | |
|-----------------------------------|-----|------|------------------------------|--------------------------------|--------------|---|
| | | | Male imposed their dominance | Reluctant to share information | Feel ashamed | Do not live on family financial support |
| Yes | 78 | 78 | 51 | 4 | 11 | 12 |
| No | 22 | 22 | - | - | - | - |
| Total | 100 | 100% | 51% | 4% | 11% | 12% |

Table no 6 shows the patriarchal family system opposes or favor to run their own entrepreneurs. 78% of the society opposed of women entrepreneurs and 22% are favored to the women entrepreneur. This table shows that the major opposition factors are:

- Male impose their dominance
- Reluctant to share information
- Feel ashamed
- Do not live in family female financial support

According to this 51% of male society members impose their dominance, 24 % do not share information, 11% feel ashamed on their women and 12% do not want to live on female financial support.

Table no 7:
Parent/ family oppose their daughter from setup of their own entrepreneurs

| Parents/ family oppose their daughter | F | % | If positive | | | | If negative | | | |
|---------------------------------------|-----|-----|-------------|----|-----|----|-------------|-----|---|-----|
| | | | A | B | C | D | A | B | C | D |
| Yes | 69 | 69 | 31 | 9 | 20 | 9 | - | - | - | - |
| No | 31 | 31 | - | - | - | - | 2 | 17 | 0 | 12 |
| Total | 100 | 100 | 31% | 9% | 20% | 9% | 2% | 17% | 0 | 12% |

If yes why oppose

- A – Insecure environment outside of house
- B – They don't want to take money from their daughter
- C – Due to tradition and culture
- D – Any other

If No why favour

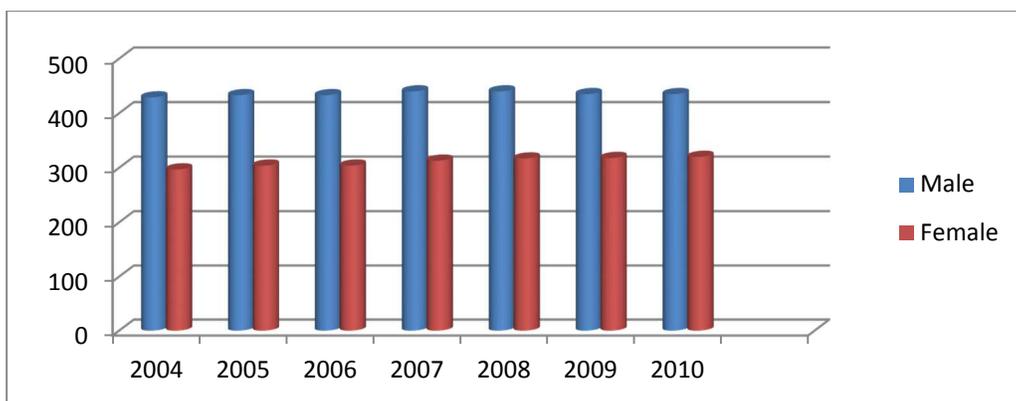
- A – They like their daughter job
- B – They want their daughter should stand on their own
- C – They want to expose them
- D – They want to make the future of their daughter

Tabl no 7, information shows the opinion of their family and parents for oppose or favour of the women entrepreneurs. The data shows 69% oppose their daughter/woman entrepreneurs and 31% favour. 31% of their family are against because of insecure environment outside the house, 9% don't want to take money from their daughter, 20% is oppose due to culture and tradition of the society and 9% have other reason. Among 31% of favour, 2% like that their daughter have their entrepreneurs, 17% want their daughter should stand in their own and face the society and 12% want to make the future of their daughter or women.

Table no 8:
All primary level education

| Year | Both sexes | Male | Female |
|------|------------|------|--------|
| 2004 | 726 | 429 | 297 |
| 2005 | 737 | 433 | 304 |
| 2006 | 737 | 433 | 304 |
| 2007 | 753 | 440 | 313 |
| 2008 | 757 | 440 | 317 |
| 2009 | 753 | 435 | 318 |
| 2010 | 755 | 435 | 320 |

All primary level education is analyzing from 2004 to 2010. According to the information of table no 8 total enrolled school of both sexes are given with future division of Male and Female.



For Both Sexes:

$$\%age \text{ (increase)} = \frac{755-726}{726} * 100\%$$

$$\%age \text{ (increase)} = \frac{29}{726} * 100\%$$

$$\%age \text{ (increase)} = 4\%$$

For Male:

$$\%age \text{ (increase)} = \frac{435-429}{429} * 100\%$$

$$\%age \text{ (increase)} = \frac{6}{429} * 100\%$$

$$\%age \text{ (increase)} = 1.4\%$$

For Female:

$$\%age \text{ (increase)} = \frac{320-297}{297} * 100\%$$

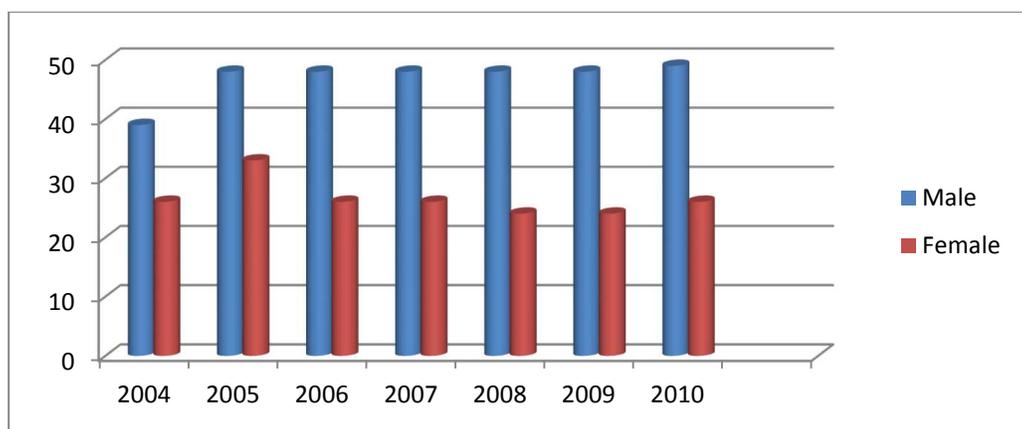
$$\%age \text{ (increase)} = \frac{23}{297} * 100\%$$

$$\%age \text{ (increase)} = 7.7\%$$

According to this, percentage increase of both sexes is 4%, Male is 1.4% and Female is 7.7% which is larger increase. This shows that education level of female is raises which helps women empowerment.

Table no 9:
All Middle School level education

| Year | Both sexes | Male | Female |
|------|------------|------|--------|
| 2004 | 65 | 39 | 26 |
| 2005 | 81 | 48 | 33 |
| 2006 | 74 | 48 | 26 |
| 2007 | 74 | 48 | 26 |
| 2008 | 72 | 48 | 24 |
| 2009 | 74 | 48 | 24 |
| 2010 | 75 | 49 | 26 |



For Both Sexes:

$$\%age \text{ (increase)} = \frac{75-65}{65} * 100\%$$

$$\%age \text{ (increase)} = \frac{10}{65} * 100\%$$

$$\%age \text{ (increase)} = 15.4\%$$

For Male:

$$\%age \text{ (increase)} = \frac{49-39}{39} * 100\%$$

$$\%age \text{ (increase)} = \frac{10}{39} * 100\%$$

$$\%age \text{ (increase)} = 25.6\%$$

For Female:

$$\%age \text{ (increase)} = \frac{26-26}{26} * 100\%$$

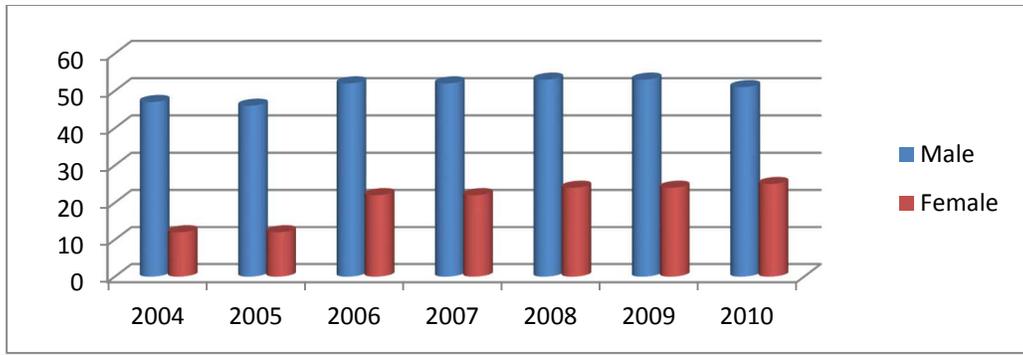
$$\%age \text{ (increase)} = \frac{0}{26} * 100\%$$

$$\%age \text{ (increase)} = 0\%$$

According to the table no 9 Middle School level educations of both sexes are increased to 15.4% in which female %age is 0 but in 2005 the level is increased by 27%, later own its decreased. For male the level is increased 25.6%.

Table no 10:
All High level Education

| Year | Both sexes | Male | Female |
|------|------------|------|--------|
| 2004 | 59 | 47 | 12 |
| 2005 | 58 | 46 | 12 |
| 2006 | 74 | 52 | 22 |
| 2007 | 74 | 52 | 22 |
| 2008 | 77 | 53 | 24 |
| 2009 | 77 | 53 | 24 |
| 2010 | 76 | 51 | 25 |



For Both Sexes:

$$\%age \text{ (increase)} = \frac{76-59}{59} * 100\%$$

$$\%age \text{ (increase)} = \frac{17}{59} * 100\%$$

$$\%age \text{ (increase)} = 28.8\%$$

For Male:

$$\%age \text{ (increase)} = \frac{51-49}{49} * 100\%$$

$$\%age \text{ (increase)} = \frac{4}{49} * 100\%$$

$$\%age \text{ (increase)} = 8.5\%$$

For Female:

$$\%age \text{ (increase)} = \frac{25-12}{12} * 100\%$$

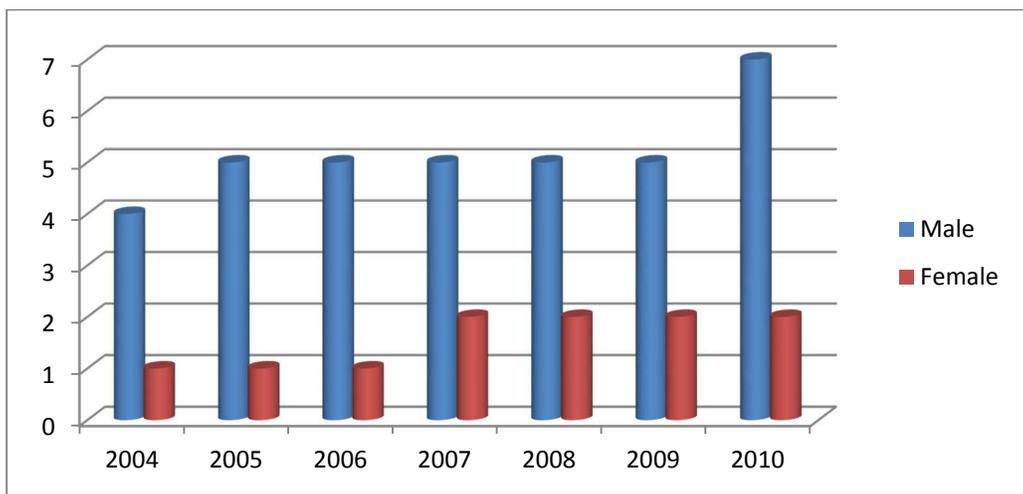
$$\%age \text{ (increase)} = \frac{13}{12} * 100\%$$

$$\%age \text{ (increase)} = 108\%$$

According to the table no 23 calculation the socio economic indicator shows that 28.8% is increased in both sexes of high level education. 8.5% is increased in male education and 108% is increased in female high level education which is greater change which brings women empowerment.

Table no 10:
All High Secondary level education

| Year | Both sexes | Male | Female |
|------|------------|------|--------|
| 2004 | 5 | 4 | 1 |
| 2005 | 6 | 5 | 1 |
| 2006 | 6 | 5 | 1 |
| 2007 | 7 | 5 | 2 |
| 2008 | 7 | 5 | 2 |
| 2009 | 7 | 5 | 2 |
| 2010 | 9 | 7 | 2 |



For Both Sexes:

$$\%age \text{ (increase)} = \frac{9-5}{5} * 100\%$$

$$\%age \text{ (increase)} = \frac{4}{5} * 100\%$$

$$\%age \text{ (increase)} = 80\%$$

For Male:

$$\%age \text{ (increase)} = \frac{7-4}{4} * 100\%$$

$$\%age \text{ (increase)} = \frac{3}{4} * 100\%$$

$$\%age \text{ (increase)} = 75\%$$

For Female:

$$\%age \text{ (increase)} = \frac{2-1}{1} * 100\%$$

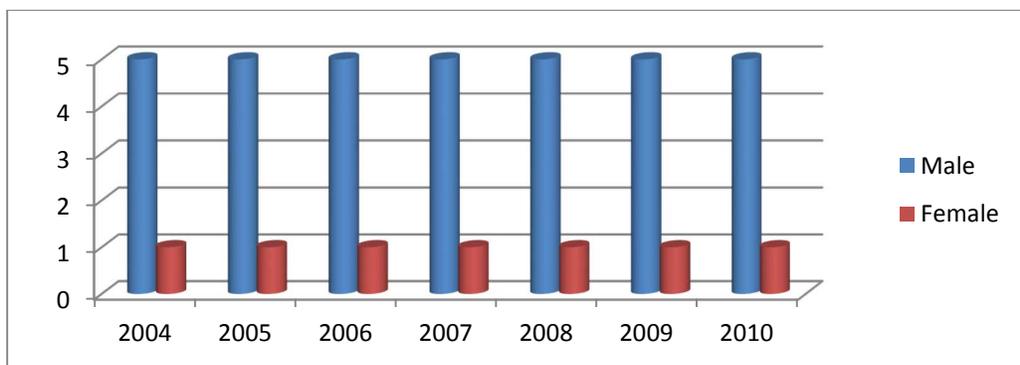
$$\%age \text{ (increase)} = \frac{1}{1} * 100\%$$

$$\%age \text{ (increase)} = 100\%$$

According to the table no 10 the socio economic indicator shows that there is increased percentage in both sexes is 80%. For male increased is 75% and for female is 100%.

Table no 11: All Degree level education

| Year | Both sexes | Male | Female |
|------|------------|------|--------|
| 2004 | 6 | 5 | 1 |
| 2005 | 6 | 5 | 1 |
| 2006 | 6 | 5 | 1 |
| 2007 | 6 | 5 | 1 |
| 2008 | 6 | 5 | 1 |
| 2009 | 6 | 5 | 1 |
| 2010 | 6 | 5 | 1 |



For Both Sexes:

$$\%age \text{ (increase)} = \frac{6-6}{6} * 100\%$$

$$\%age \text{ (increase)} = 0\%$$

For Male:

$$\%age \text{ (increase)} = \frac{5-5}{5} * 100\%$$

$$\%age \text{ (increase)} = 0\%$$

For Female:

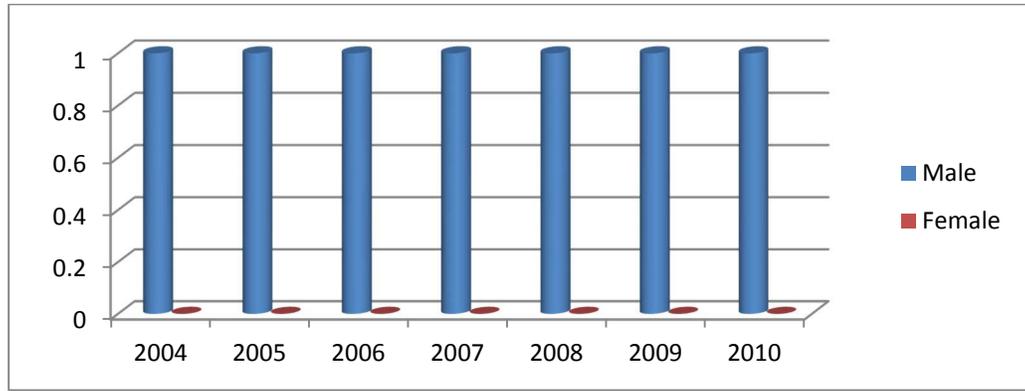
$$\%age \text{ (increase)} = \frac{1-1}{1} * 100\%$$

$$\%age \text{ (increase)} = 0\%$$

The table no 11 shows that there is no change in the entire degree level sector.

Table no 26:
All Post Graduate level education

| Year | Both sexes | Male | Female |
|------|------------|------|--------|
| 2004 | 1 | 1 | 0 |
| 2005 | 1 | 1 | 0 |
| 2006 | 1 | 1 | 0 |
| 2007 | 1 | 1 | 0 |
| 2008 | 1 | 1 | 0 |
| 2009 | 1 | 1 | 0 |
| 2010 | 1 | 1 | 0 |



For Both Sexes:

$$\%age \text{ (increase)} = \frac{1-1}{1} * 100\%$$

$$\%age \text{ (increase)} = 0\%$$

For Male:

$$\%age \text{ (increase)} = \frac{1-1}{1} * 100\%$$

$$\%age \text{ (increase)} = 0\%$$

There is no post graduate college for female. Also no change in male post graduates level because there is only a single institute.

Table no 12:
All college of Technologies level education

| Year | Both sexes | Male | Female |
|------|------------|------|--------|
| 2004 | - | - | - |
| 2005 | - | - | - |
| 2006 | 1 | 1 | 0 |
| 2007 | 1 | 1 | 0 |
| 2008 | 1 | 1 | 0 |
| 2009 | 1 | 1 | 0 |
| 2010 | 1 | 1 | 0 |

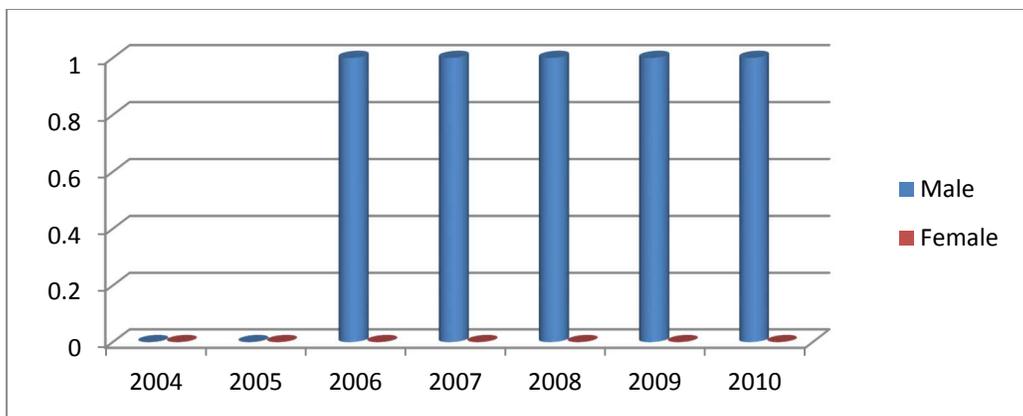
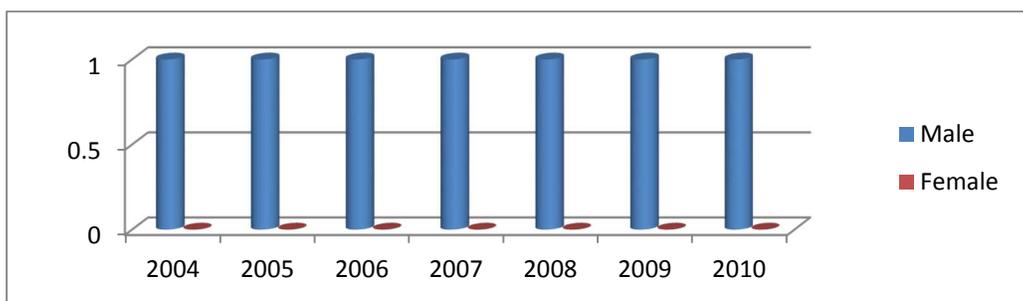


Table no 13:
All Commerce College, Technical and Vocational Education

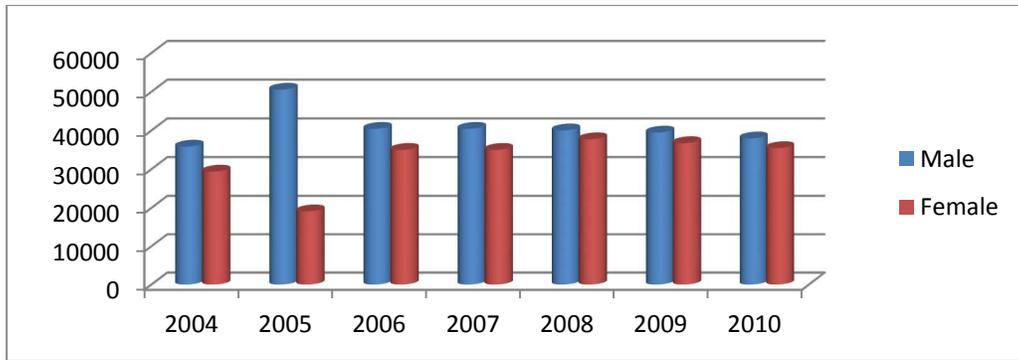
| Year | Both sexes | Male | Female |
|------|------------|------|--------|
| 2004 | 1 | 1 | 0 |
| 2005 | 1 | 1 | 0 |
| 2006 | 1 | 1 | 0 |
| 2007 | 1 | 1 | 0 |
| 2008 | 1 | 1 | 0 |
| 2009 | 1 | 1 | 0 |
| 2010 | 1 | 1 | 0 |



There is only 1 technical college, 1 commerce college and 1 technical and vocational college for male. There is no such education for female.

Table no 14:
All Primary level Enrollments

| Year | Both sexes | Male | Female |
|------|------------|-------|--------|
| 2004 | 65229 | 35843 | 29386 |
| 2005 | 69664 | 50545 | 19119 |
| 2006 | 75423 | 40435 | 34988 |
| 2007 | 75423 | 40435 | 34988 |
| 2008 | 77765 | 40031 | 37734 |
| 2009 | 76213 | 39475 | 36738 |
| 2010 | 73400 | 37951 | 35449 |



All primary level education enrollments is analyzing from 2004 to 2010. According to the socio economic indicator, the following results are calculated.

For Both Sexes:

$$\%age \text{ (increase)} = \frac{73400-65229}{65229} * 100\%$$

$$\%age \text{ (increase)} = \frac{8179}{65229} * 100\%$$

$$\%age \text{ (increase)} = 12.5\%$$

For Male:

$$\%age \text{ (increase)} = \frac{37951-35843}{35843} * 100\%$$

$$\%age \text{ (increase)} = \frac{2108}{35843} * 100\%$$

$$\%age \text{ (increase)} = 5.8\%$$

For Female:

$$\%age \text{ (increase)} = \frac{35449-29386}{29386} * 100\%$$

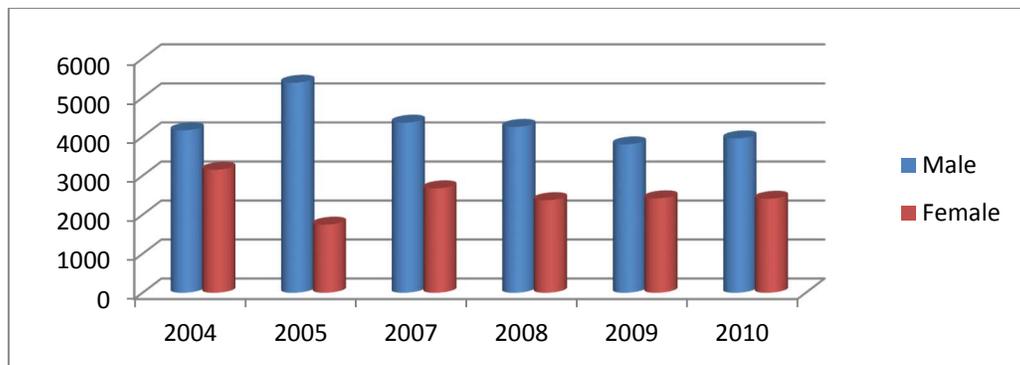
$$\%age \text{ (increase)} = \frac{6063}{29386} * 100\%$$

$$\%age \text{ (increase)} = 20.6\%$$

This calculation shows that 12.5% increase in both sexes in which 5.8% increase in male enrollments and 20.6% in female enrollments.

Table no 15:
All Middle School level enrollments

| Year | Both sexes | Male | Female |
|------|------------|------|--------|
| 2004 | 7311 | 4161 | 3150 |
| 2005 | 7126 | 5381 | 1745 |
| 2007 | 7034 | 4358 | 2676 |
| 2008 | 6622 | 4250 | 2372 |
| 2009 | 6221 | 3802 | 2419 |
| 2010 | 6403 | 3955 | 2408 |



For Both Sexes:

$$\%age \text{ (decrease)} = \frac{6403-7311}{7311} * 100\%$$

$$\%age \text{ (decrease)} = \frac{-908}{7311} * 100\%$$

$$\%age \text{ (decrease)} = -12.4\%$$

For Male:

$$\%age \text{ (decrease)} = \frac{3995-4161}{4161} * 100\%$$

$$\%age \text{ (decrease)} = \frac{-166}{4161} * 100\%$$

$$\%age \text{ (decrease)} = -4\%$$

For Female:

$$\%age \text{ (decrease)} = \frac{2408-3150}{3150} * 100\%$$

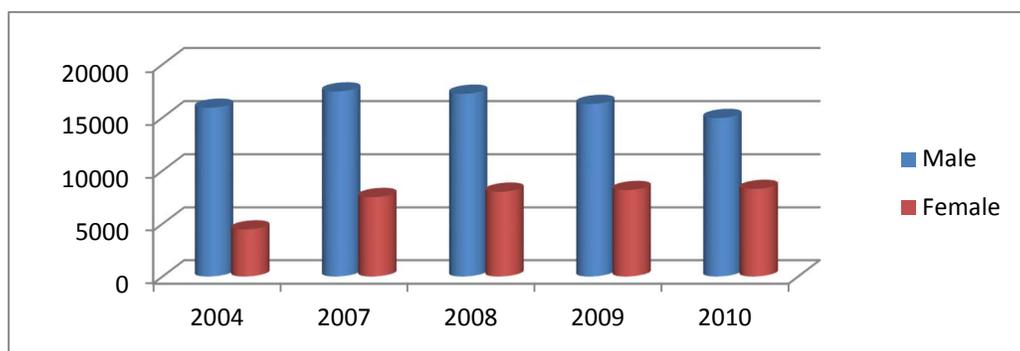
$$\%age \text{ (decrease)} = \frac{-742}{3150} * 100\%$$

$$\%age \text{ (decrease)} = -23.6\%$$

According to the table no 14 there is decrease in all. Male enrollments are decreased by 4% and female is also decrease by 23.6%.

Table no 15:
All High level enrollments

| Year | Both sexes | Male | Female |
|------|------------|-------|--------|
| 2004 | 20375 | 15916 | 4459 |
| 2007 | 24967 | 17449 | 7518 |
| 2008 | 25252 | 17232 | 8020 |
| 2009 | 24449 | 16271 | 8178 |
| 2010 | 23235 | 14952 | 8283 |



For Both Sexes:

$$\%age \text{ (increase)} = \frac{23235-20375}{20375} * 100\%$$

$$\%age \text{ (increase)} = \frac{2860}{20375} * 100\%$$

$$\%age \text{ (increase)} = 14\%$$

For Male:

$$\%age \text{ (decrease)} = \frac{14952-15916}{15916} * 100\%$$

$$\%age \text{ (decrease)} = \frac{-964}{15916} * 100\%$$

$$\%age \text{ (increase)} = -6.1\%$$

For Female:

$$\%age \text{ (increase)} = \frac{8283-4459}{4459} * 100\%$$

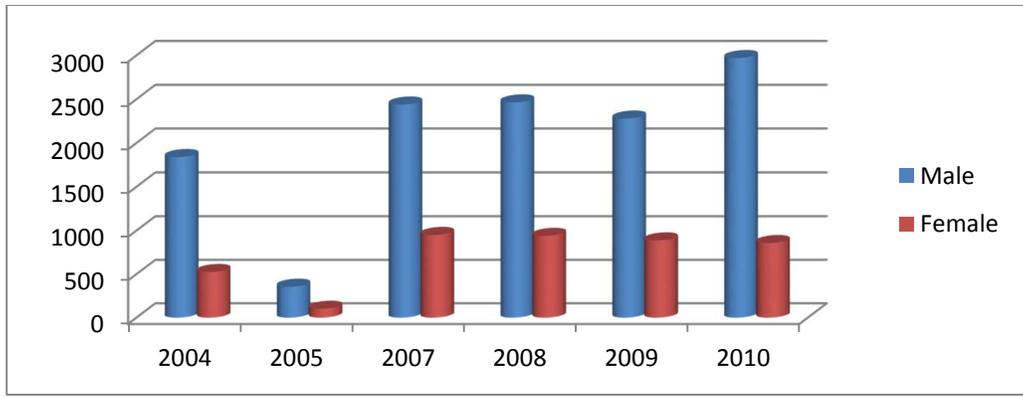
$$\%age \text{ (increase)} = \frac{3824}{4459} * 100\%$$

$$\%age \text{ (increase)} = 86\%$$

According to the table no 15, 4% increase in both sexes' enrollments. Male enrollments are decreased by 6.1% and female is increased by 86%.

Table no 16:
All Higher Secondary level enrollments

| Year | Both sexes | Male | Female |
|------|------------|------|--------|
| 2004 | 2363 | 1839 | 524 |
| 2005 | 457 | 355 | 102 |
| 2007 | 3388 | 2438 | 950 |
| 2008 | 3402 | 2463 | 939 |
| 2009 | 3165 | 2278 | 887 |
| 2010 | 3826 | 2969 | 857 |



For Both Sexes:

$$\%age \text{ (increase)} = \frac{3826-2363}{2363} * 100\%$$

$$\%age \text{ (increase)} = \frac{1463}{2363} * 100\%$$

$$\%age \text{ (increase)} = 61.9\%$$

For Male:

$$\%age \text{ (increase)} = \frac{2969-1839}{1839} * 100\%$$

$$\%age \text{ (increase)} = \frac{1130}{1839} * 100\%$$

$$\%age \text{ (increase)} = 61.4\%$$

For Female:

$$\%age \text{ (increase)} = \frac{857-524}{524} * 100\%$$

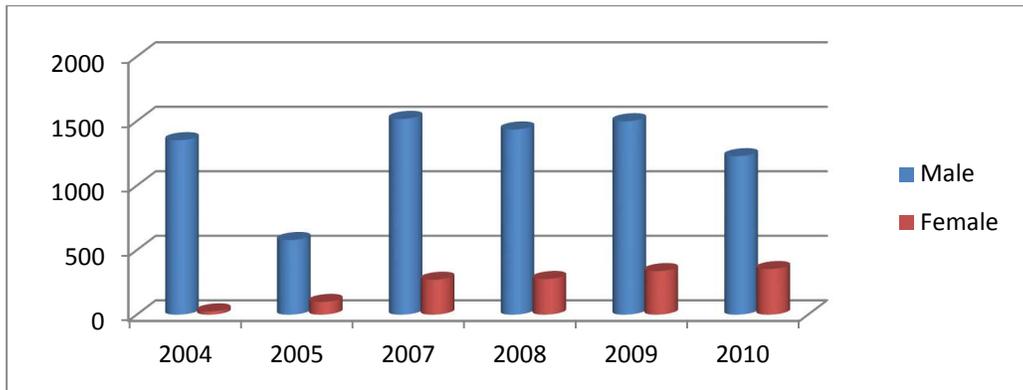
$$\%age \text{ (increase)} = \frac{333}{524} * 100\%$$

$$\%age \text{ (increase)} = 63.5\%$$

According to the table no 16, there is increase in both sexes enrollment in higher secondary level is 61.9%. In which male enrollment is 61.4% and female enrollments is 63.5%.

Table no 17:
All Degree level enrollments

| Year | Both sexes | Male | Female |
|------|------------|------|--------|
| 2004 | 1637 | 1352 | 25 |
| 2005 | 676 | 578 | 98 |
| 2007 | 1787 | 1517 | 270 |
| 2008 | 1711 | 1435 | 276 |
| 2009 | 1836 | 1499 | 337 |
| 2010 | 1581 | 1228 | 353 |



For Both Sexes:

$$\%age \text{ (decrease)} = \frac{1581-1637}{1637} * 100\%$$

$$\%age \text{ (decrease)} = \frac{-56}{1637} * 100\%$$

$$\%age \text{ (decrease)} = -3.4\%$$

For Male:

$$\begin{aligned} \text{\%age (decrease)} &= \frac{1228-1352}{1352} * 100\% \\ \text{\%age (decrease)} &= \frac{-124}{1352} * 100\% \\ \text{\%age (increase)} &= -9.2\% \end{aligned}$$

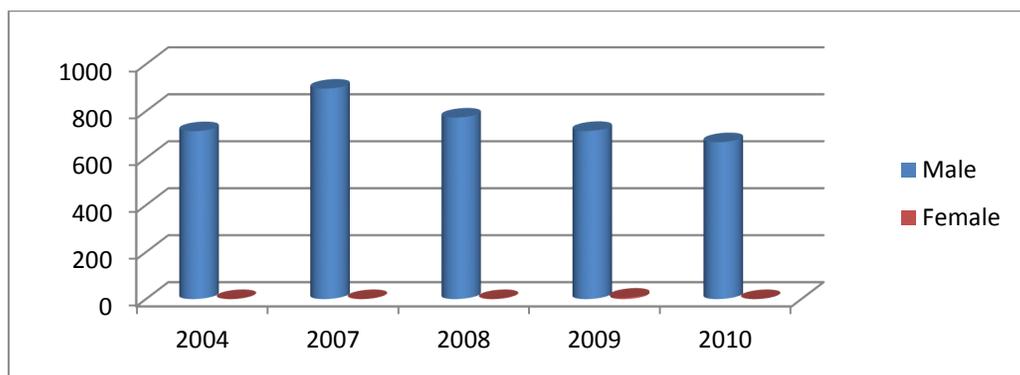
For Female:

$$\begin{aligned} \text{\%age (increase)} &= \frac{353-285}{285} * 100\% \\ \text{\%age (increase)} &= \frac{68}{285} * 100\% \\ \text{\%age (increase)} &= 24\% \end{aligned}$$

According to the table no 33, the degree level enrollment is decreased in both sexes while in male enrollment 9.2% is decreased but in female 24% is increased.

Table no 34:
All Post Graduate level enrollments

| Year | Both sexes | Male | Female |
|------|------------|------|--------|
| 2004 | 715 | 715 | 0 |
| 2007 | 896 | 896 | 0 |
| 2008 | 773 | 773 | 0 |
| 2009 | 722 | 716 | 6 |
| 2010 | 668 | 668 | 0 |



For Both Sexes:

$$\begin{aligned} \text{\%age (decrease)} &= \frac{668-715}{715} * 100\% \\ \text{\%age (decrease)} &= \frac{-47}{715} * 100\% \\ \text{\%age (decrease)} &= -6.6\% \end{aligned}$$

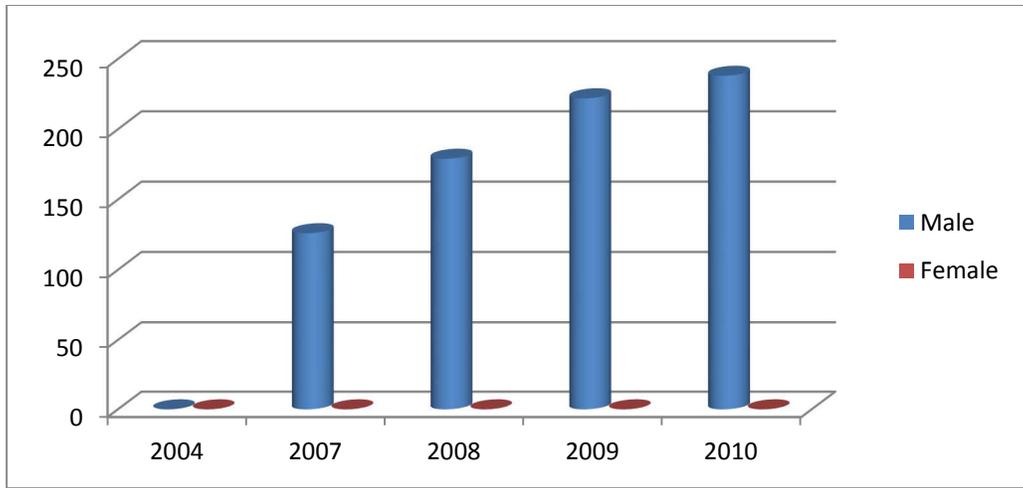
For Male:

$$\begin{aligned} \text{\%age (decrease)} &= \frac{668-715}{715} * 100\% \\ \text{\%age (decrease)} &= \frac{-47}{715} * 100\% \\ \text{\%age (decrease)} &= -6.6\% \end{aligned}$$

According to the table no 17, 6.6% decreased in both sexes and also male. There is no institution for female.

Table no 18:
All college of Technologies level enrollments

| Year | Both sexes | Male | Female |
|------|------------|------|--------|
| 2004 | 0 | 0 | 0 |
| 2007 | 126 | 126 | 0 |
| 2008 | 179 | 179 | 0 |
| 2009 | 222 | 222 | 0 |
| 2010 | 238 | 238 | 0 |



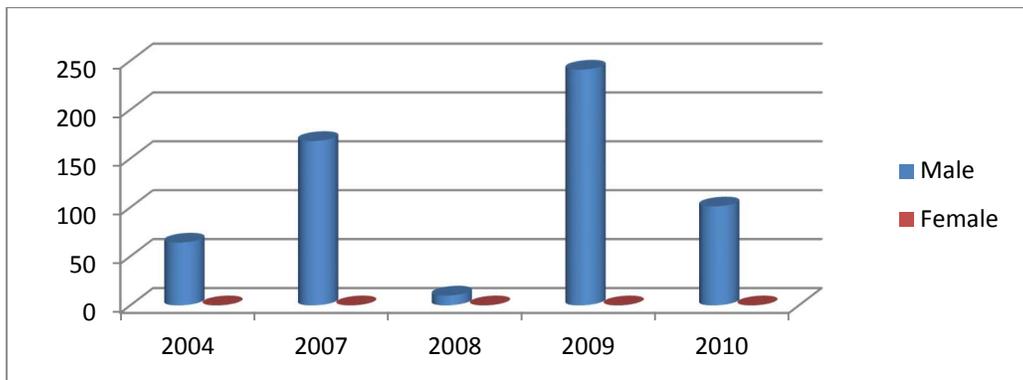
$$\%age\ (increase) = \frac{238-126}{126} * 100\%$$

$$\%age\ (increase) = \frac{112}{126} * 100\%$$

$$\%age\ (increase) = 90\%$$

Table no 19:
All Commerce College enrollments

| Year | Both sexes | Male | Female |
|------|------------|------|--------|
| 2004 | 64 | 64 | 0 |
| 2007 | 168 | 168 | 0 |
| 2008 | 10 | 10 | 0 |
| 2009 | 241 | 241 | 0 |
| 2010 | 101 | 101 | 0 |



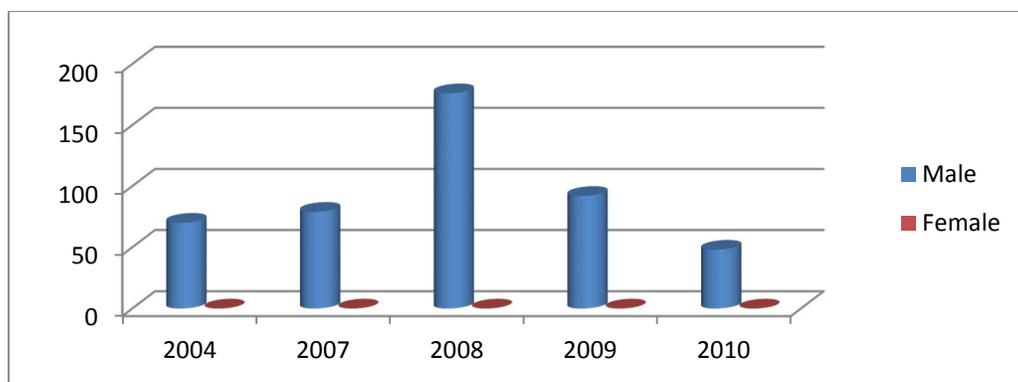
$$\%age\ (Increase) = \frac{101-64}{64} * 100\%$$

$$\%age\ (Increase) = \frac{37}{64} * 100\%$$

$$\%age\ (Increase) = 58\%$$

Table no 20:
All Technical and vocational enrollments

| Year | Both sexes | Male | Female |
|------|------------|------|--------|
| 2004 | 70 | 70 | 0 |
| 2007 | 79 | 79 | 0 |
| 2008 | 176 | 176 | 0 |
| 2009 | 92 | 92 | 0 |
| 2010 | 48 | 48 | 0 |



$$\%age \text{ (decrease)} = \frac{48-70}{70} * 100\%$$

$$\%age \text{ (decrease)} = \frac{-22}{70} * 100\%$$

$$\%age \text{ (decrease)} = -31.4\%$$

Finding

After analyzing the existing condition of women in social development of Pakistan, the researcher reached at the following findings:

1. Women are 50% of the population but are largely underrepresented.
2. No country can afford not to utilize all its human resources. Women comprise half the world's pool of potential talent and ability.
3. Women were totally ignore in past that they can play significance role if given equal access to economic resources, including land, credit, science and technology, vocational training, information, communication, markets, political and social participation and recognition.
4. The present and prevailing scenario in connection with the Women's empowerment, their existing situation regarding participation on the basis of equality in all spheres of society is very alarming.
5. Khyber Pakhtunkhwa is a male dominant society where women are underrepresented. Women are not enjoying their social status.
6. The NGO's provided a good platform especially for women so that they can empower themselves. They are doing help in all aspects of life.
7. The families don't want to relay on women economy in rural areas.
8. The NGO's provided a supportive system but they have also facing many problems in rural areas in regarding security.
9. Education level of graduation is very less.
10. Most of the society members are negative on behalf of women economy.
11. Most of the society members are against their daughters working.

Recommendation

1. Encourage greater involvement of indigenous women in decision-making at all levels;
2. Encourage and, where appropriate, ensure that government-funded organizations adopt non-discriminatory policies and practices in order to Protect and promote the equal rights of women and men to engage in social activities and to freedom of association,
3. Take positive action to build a critical mass of women leaders, executives and managers in strategic decision-making positions.
4. Restructure recruitment and career-development programmes to ensure that all women, especially young women, have equal access to managerial, entrepreneurial, and technical and leadership training, including on-the-job training.
5. Support non-governmental organizations and research institutes that conduct studies on women's participation in and impact on decision- making and the decision-making environment.
6. Education empowers women so that they can take decision about socio economic development and to participate more in nation's economy. The women education is not only for higher education, child betterment but it can also help to improve the country's output to increase the G.D.P.
7. Media have also role to show the women underestimated and unrepresented in socio economic development. If media play a positive role, they can change the image of women in rural areas.

8. A cultural obstacle creates the problems for women empowerment. Different seminars and work shop should be conducted in those areas.
9. The study shows that there was no equality for men and women. Society should give equal opportunities the men as well as women.
10. The need of hour is to bring awareness among the citizen of women entrepreneurs.
11. Research and documentations can help to show the difference for household and women entrepreneur.
12. The women should have access control on the production, credit access, employments and education.

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