

Role of Small Business Firms in Women Economic Empowerment: A Case Study of Gilgit Baltistan

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Abstract

This study is concerned with the role of small business firms in women economic empowerment in Gilgit Baltistan. The research design is a survey research using both qualitative and quantitative tools. Tabulation, frequency and percentages are the main tools used in Quantitative procedures while qualitative procedure includes the identification and comparison of different responses. Chi-Square test is also applied to test the hypothesis, developed in this study. The simple random sampling technique has been used to select respondents from 6 different small business firms and a sample of 200 female workers has been selected. The results showed that 65.12% female workers have been empowered economically due to small business firms. 66.28% respondents responded that firms have increased their decision making power on modification, repair and construction of a house and 61.63% responded that they take decisions on sale and purchase of livestock. The results further reveal that 80.23% said that they can take decision on transition of household equipment and 69.77% said that they can take decision on issues of children education. One interesting result is that these firms do not increase female workers education level instead it has increased their children education level. The results of chi-square test revealed that small business firms in Gilgit Baltistan have a significant positive impact on women economic empowerment and decision making power.

Keywords: Small Business Firms, Women Economic Empowerment, Chi-Square Test

Introduction

Economic empowerment is the capacity of women and men to participate and contribute to and benefit from growth processes in ways which recognize the value of their contribution, respect their dignity and make it possible to negotiate a fairer distribution of benefits of growth (Eyben et, al. 2008). Women empowerment and economic development are interrelated, economic development plays important role in reducing gender inequality while empowering women helps in development. Women's economic empowerment is seen as the single most important factor that contributes to equality between women and men. (SIDA 2009). The main focus of the study is to understand how small business firm empower women and implement empowerment initiatives. The study also highlights how indirectly these firms have contributed in enhancing women education level, income level, decision making power to raise their employment level. Efforts have been made to achieve objective of women empowerment through various channels like provision of different firms that aimed at increasing education level, income level, decision making power and employment level in Gilgit.

Women economic empowerment is the process that increases women's real power over economic decisions that influence their lives. Women's economic empowerment can be achieved through equal access to and control over critical economic resources and opportunities, and the elimination of structural gender inequalities in the labor market, including a better sharing of unpaid care work. It is not easy to bring women empowerment in any nation, it takes time. Gender equality, decision making power, provision of better education to girls and different job opportunities in different fields are some of the indicators of empowerment. The paper argues that perceiving women as economic actor should be facilitated by including her in labor market by improving her capabilities and skills. Annika *et al*, (2009)

Small business Firms and Women Economic Empowerment in Gilgit

Gilgit is the most populated city of Gilgit- Baltistan. Most people migrate to this city for business, jobs and education etc. Here people have more opportunities for the survival of life. It is blessed with many natural resources through their exploration this region can improve not only its own economic condition but the country's economic stability as well. However, due to lack of human resource this region is still lagging behind other parts of the country because only men are assigned to different outdoor tasks and women are confined to only indoor work and domestic chores. Pakistan is a male dominated society and unfortunately the same is the case in its all provinces where women bear almost all responsibilities to meet basic needs of the family, but she is not given her due right, resources and responsibility to fulfill these responsibilities. It is a challenging task to empower women in such regions but it is not impossible. It has been observed that small business firms have improved women economic empowerment by increasing women's access to economic resources and opportunities including jobs, financial services and market information. It has contributed not only in her improved welfare but directly or indirectly has contributed in her economic empowerment.

There are many firms for women that provide economic empowerment opportunities through different activities. However activities related to garments and drying fruits remain important sources of women economic empowerment in Gilgit-Baltistan. These firms also play an important role as income generating source by providing her different opportunities

to prove herself recognize her abilities and enhance her employment level. The following are some of the firms that aimed at empowering women in Gilgit.

- North Pole Fruit Traders Oshikhandass
- Mountain Fruit Pvt Ltd Danyore Gilgit
- Hunar Gah Danyore Gilgit
- Aftab Blanket center Jutial Gilgit
- Shining Light Vocational Center Jutial Gilgit
- North Pole fruit Traders Menawar Gilgit

This study has been taken in recognition of efforts taken by small business firms to promote and strengthen women's economic empowerment in Gilgit. The study explores the understanding of women economic empowerment and examines to what extent different business firms are providing opportunities to women for their economic empowerment.

Postmus et al (2012) found positive and significant relationships between financial literacy with economic empowerment, economic self efficacy and economic self sufficiency. Results also indicated that financial literacy, race, and economic self efficacy are significant predictors of economic empowerment.

Chaudhary et al (2012) have empirically investigated three major approaches to women empowerment, Integrated Development Approach, Conscious Raising Approach and Economic Empowerment Approach. The results reveal that secondary school enrollment of female, female labour force participation and women's overall development are positively related to women empowerment. Johansen co-integration test is used to investigate the long run equilibrium relationship between women empowerment and gender development index, women empowerment and economic empowerment of women and consciousness of women about their rights. The results of co-integration confirm a positive longrun relationship between the variables. Granger causality test is used to check the pairwise causality between women empowerment and other three variables and the test confirm a bilateral relationship between women's overall development and women empowerment.

Hou (2011) analyzed women's decision making power on household expenditure, composition of caloric availability, and child education. His study suggests that when women have more decision-making power, household investments shifts from food and transportation to education, medical care, footwear and clothing, and fuel and lighting. His result suggests that when women gain more power over decisions about household spending, they tend to spend more money on the activities they pursue the most. In both urban and rural areas, households spend more on education when women have more power. His study also suggests that in addition to direct income effect of cash transfer, there are other pathways that BISP (Benazir Income Support Programme) might improve human development indicators such as health, education and nutrition if BISP can actually women's decision making power.

Khan & Bibi (2011) assessed the effects of Government run participatory development projects on the social and economic empowerment of women and its implications for poverty alleviation in Nasirabad area of Balochistan. The findings show quantitative improvements in the indicators such as capacity building, access to microcredit, involvement in economic activities and reduction in the workload. The results showed a paradoxical situation facing beneficiaries with respect to involvement in economic activities and spending income.

CIDA (2010) worked on women economic empowerment in the West Bank Palestine' and explored the understanding of women economic empowerment in the West Bank and provide facts and knowledge on key indicators that define women economic empowerment in Palestine. By using the following indicators: assets, financial resources, education, continuous education, employment and decision making and leadership, self-worth, legal status and rights and time use The study has showed that there is a great correlation between the indicators and the challenge in isolating one indicator for measurement.

Blumberg (2005) investigated the impact of women economic empowerment on decision making, gender equality and control over income. His study revealed that the rising proportion of women all around the world who are earning have at least some control over income than those who are not earning. Female economic empowerment is a successful key for promoting gender equality and as well as more equitable development. He also investigated that woman in developing countries who earn income use it responsibly, especially if their earnings come from microenterprises.

The main objective of the study is to explore the impact of small business firms on women economic empowerment. The study will bring knowledge and awareness among readers about women economic empowerment owing to small business firms. The study will analyze and provide suitable literature on the questions highlighted below:

- Do small business firms really/actually provide employment opportunities to women?
- Do these firms increase decision making power?
- How a woman controls her income the way she wants to spend?

Research Methodology

This section deals with the methodology used in analyzing impact of small business firms on women economic empowerment in Gilgit. The organization of this study is as follows;

Research Area

The research was conducted in Gilgit and some of its regions like Danyore, Oshikhandass and Menawar to ensure more detailed investigation which would yield more valid and reliable results. The small business firms in these regions and firms female workers constituted the sample size.

Data Sources

Data have been collected by using two types of questionnaires as survey instrument. One type of questionnaire was developed for the organization and the second type for female workers working in organization. Questionnaire for the organization includes both open and close ended questions to analyze firm's perception on women economic empowerment. Questionnaire for workers includes workers personal information and close ended questions regarding their economic aspect, economic and household aspect, income aspect, education aspect and questions regarding opportunities provided by firms and an open end question to share their ideas, suggestions and recommendations for the firms.

A short informal interview was also taken from managers, supervisors and managing director of different firms to collect detailed information about these various firms.

Research Source

Primary data were use in conducting research.

Sample Size

The population of the study included different small business firms, the number of these firms was 6 and 194 different female workers working in these various firms. The simple random sampling was used in selecting the small firms and the female workers working in these firms. These firms are as follows: i) Mountain fruit Pvt Ltd Danyore ii) Hunar Gah Danyore iii) Aftab Blanket center Jutial iv) North pole fruit traders Oshikhandass v) Shining light vocational center jutial vi) North Pole fruit traders Menawar and 194 female workers and 6 administrative workers were selected randomly from these firms which makes the total sample size 200.

Measurement of Women Economic Empowerment

Different people have defined women economic empowerment variously, some people takes women empowerment as an indicator for economic development and according to some it is awareness of women rights in any field and some defines it as acquiring and making decisions regarding financial assets, employment and earnings.

According to UNDP (2010) women economic empowerment comprises of: i) economic opportunities that includes expanding employment and entrepreneurship, promoting decent and productive work, improving access to finance. ii) legal status and rights include improving women's property, inheritance and land rights and iii) voice inclusion and participation in economic decision making that includes developing mechanism women's involvement in decision making bodies.

Based on UNDP definition some similar variables have been to analyze firms' impact on women economic empowerment. These variables are income level, education level, decision making power and employment level. These variables were measured by dividing them into four categories. i) Household expenditure and decision making power ii) economic aspect including women income level and decision making power iii) education level and decision making power and iv) firms steps to empower women including opportunities, trainings and use of technology.

Data Analysis

Data have been analyzed by applying descriptive tools by showing different tables and diagrams in excel and SPSS. The data were organized into diagrams and tables based on the questionnaires given to the respondents. MS excel was used to draw the graphs for the computed data. The results were then analyzed and converted them into percentages, frequencies and other charts. Both qualitative and quantitative methods were used for the analysis of the data. The results were subsequently computed into percentages and frequencies. The diagrammatic representation of the results of the statistical data was presented in the form of pie charts, graphs and frequency tables. The open ended questions asked from the administration of different small business firms were analyzed by listing all responses given by the respondents.

The statistical program for social scientists (SPSS) was also used to analyze the pre-coded questions. This package was used because it is easy to use and can also be used for discussion of the results. SPSS also provides a user interface that makes it very easy and intuitive for all levels of users. Menus and dialogue boxes make it possible to perform analyses without having to write command syntax, like in other programs. It is also simple and easy to enter and edit data directly into the program. Chi- square test was used to analyze the data and the following hypothesis are developed to analyze the relationship between the variables

H₀₁: small business firm doesn't empower me economically.

H_{a1}: small business firms empower me economically.

H₀₂: small business firm doesn't increase my decision making power.

H_{a2}: small business firm increase my decision making power

Results and Discussion

This part of the paper describes information gathered from the firms through questionnaires. These are analyzed to put stress on the response from respondents using various forms of graphical representations.

Section 1

This section discusses and demonstrates socio economic condition of female workers.

Socio Economic Condition of Female Workers

Income Level

Table 3.1.1

Income level	Frequency	Cumulative Frequency	Percentage
below 5000	52	52	26.744%
5000-10000	120	172	61.627%
above 10000	22	194	11.627%
Total	194		100%

Source: author's own calculation

Figure 3.1.1

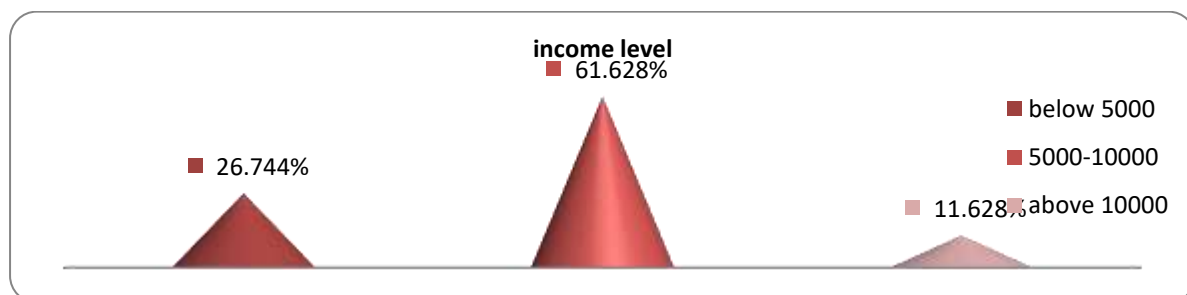


Figure 3.1.1 shows the income level of female respondents. The vertical axis of the diagram shows the frequencies of income level of respondents and horizontal axis shows income level of the respondents. According to the figure 26.744% respondents have income level below 5000 and 61.628% have income level between 5000 and 10000 and 11.62% have income level above 10000.

Education level

Table 3.1.2

Education level	Frequency	Cumulative Frequency	Percentage
illiterate	45	45	23.25%
Primary	58	103	30.23%
middle	34	137	17.44%
matriculate	23	160	11.63%
intermediate	14	174	6.98%
graduate	20	194	10.47%
Total	194		100%

Source: author’s own calculation

Figure 3.1.2

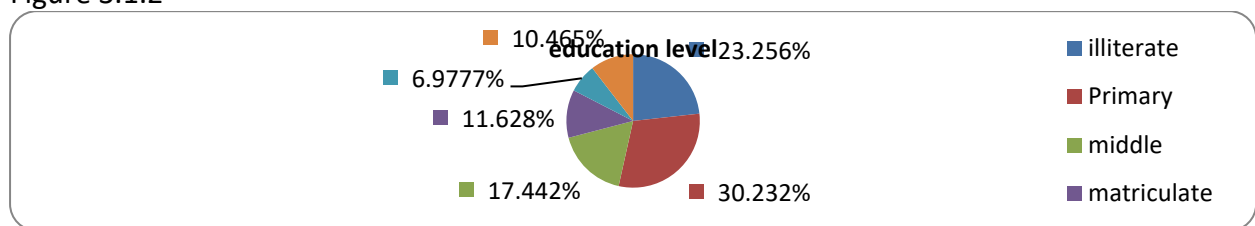


Figure 3.1.2 shows the education level of the respondents. The above pie chart illustrates that out of total 86 respondents 23.256% were illiterate, 30.232% respondents have primary education, 17.442% were middle pass, 11.628% were matriculate, 6.977% were intermediate and 10.465% were graduates.

Marital Status

Table 3.1.3

Marital status	Frequency	Cumulative Frequency	Percentage
married	126	126	65.12%
unmarried	68	194	34.88%
Total	194		100%

Source: author’s own calculation

Figure 3.1.3

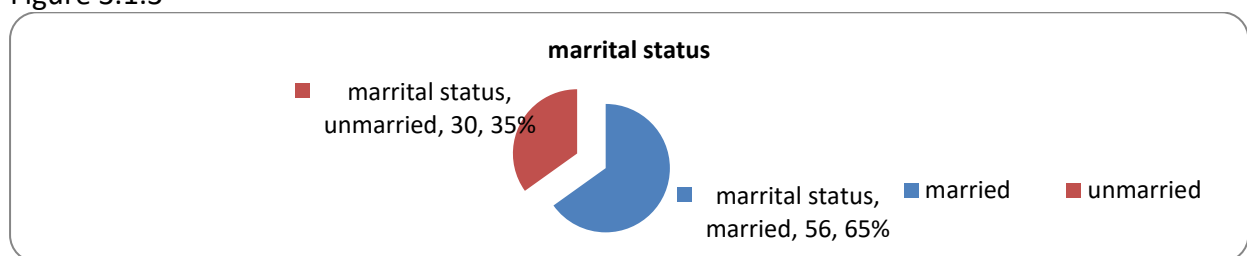


Figure 3.1.3 illustrates the marital status of the respondents. The pie diagram shows that out of total 194 respondents 35% were unmarried and 65% were married.

Family System

Table 3.1.4

Family system	Frequency	Cumulative Frequency	Percentage
joint	43	43	22.09%
separate	151	194	77.91%
Total	194		100%

Source: author’s own calculation

Figure 3.1.4

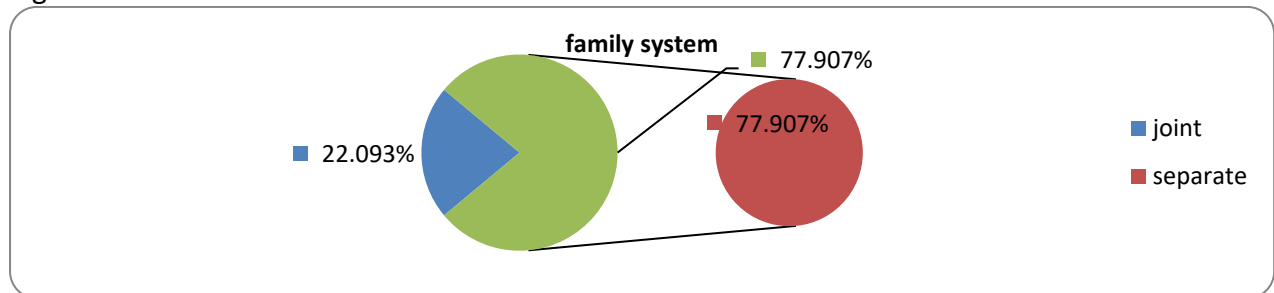


Figure 3.1.4 describes family system of the respondents. The figure shows that majority of respondents out of 86 have separate family system i.e 77.907% and 22.093% have joint family system.

Section 2

This section explains and demonstrates female respondents responses.

Female Respondents Responses

Indicator 1

Table 3.2.1

Indicator 1	Response	Frequency	Cumulative Frequency	Percentage
Do you think that the firm has enabled you to take decisions on the aspect of purchase, construction, modification or repair of house?	Yes	129	129	66.28%
	No	65	194	33.72%
	Total	194		100%

Source: author’s own calculation

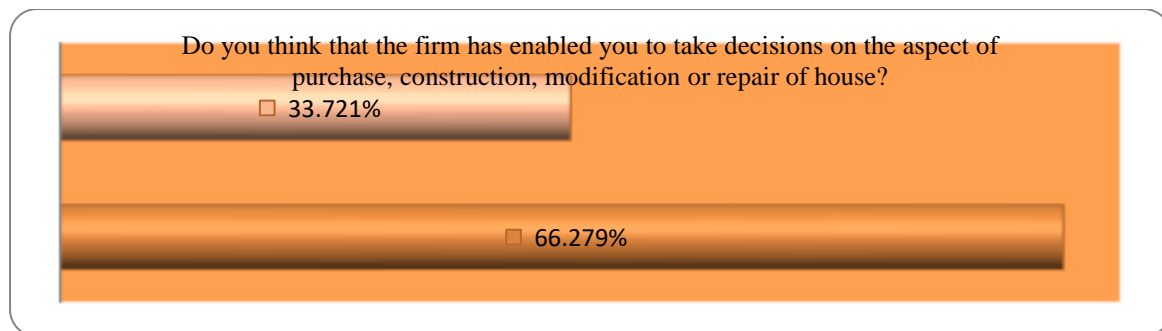


Figure 3.2.1

According to the figure 3.2.1 66.279% respondents said that the firm has enabled them to take decisions on purchase, construction, modification and repair of house while 33.721% respondents said that they do not take such decisions either such decisions are taken by the head of their house (In laws and husband).

Indicator 3

Table 3.2.3

Indicator 3	Response	Frequency	Cumulative Frequency	Percentage
Do you think that the firm has increased your decisions making power on purchase or sale of livestock?	Yes	120	120	61.63%
	No	74	194	38.37%
	Total	194		100%

Source author’s own calculation

120 respondents making 61.627% of total sample selected stated that firms have increased their decision making power on purchase or sale of livestock, however 74 respondents making 38.372% of the selected sample replied that the firm hasn’t any impact on increasing decision making power on purchase or sale of livestock. This is shown in figure 4.2.3 which is as follows

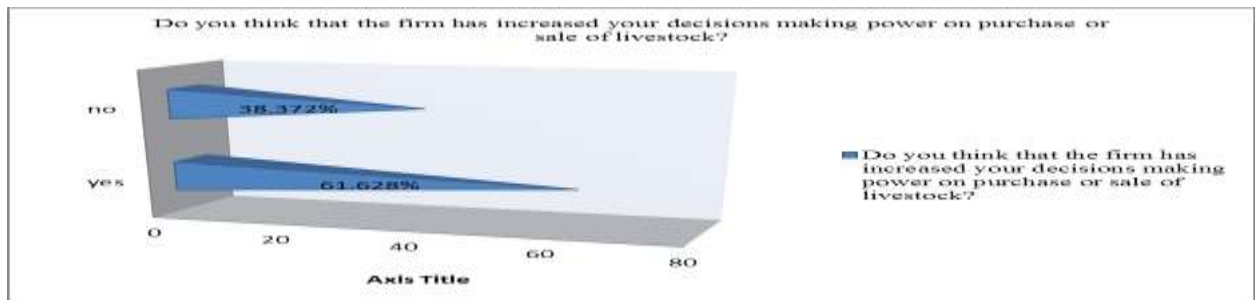


Figure 3.2.3

Indicator 4

Table 3.2.4

Indicator 4	Response	Frequency	Cumulative Frequency	Percentage
Do you spend income for the family/yourself?	Yes	187	187	96.51%
	No	7	194	3.48%
	Total	194		100%

Source: author’s own calculation

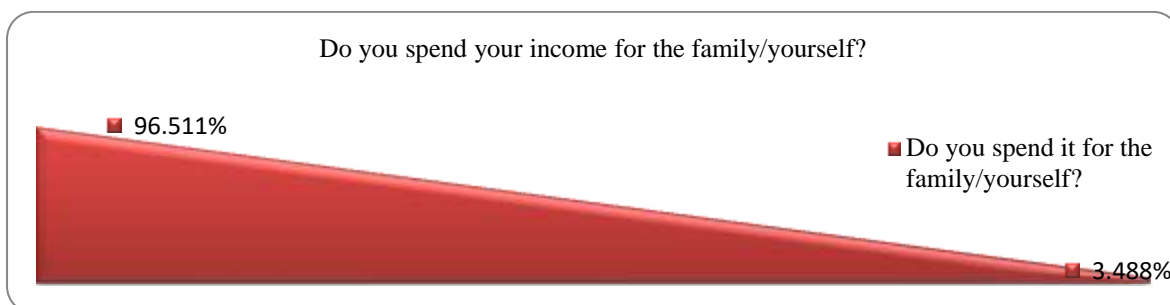


Figure 3.2.4

Figure 3.2.4 shows that out of total 194 (100%) of the sample size 187(95.511%) said that they spend the income provided by the firm for the family or their needs while 7(3.4888%) said that they don’t spend their income instead they save their whole income for future needs.

Indicator 5

Table 3.2.5

Indicator 5	Response	Frequency	Cumulative Frequency	Percentage
Do you think that the firms have improved your/ children education level?	Yes	142	142	73.25%
	No	52	194	26.74%
	Total	194		100%

Source: author’s own calculation

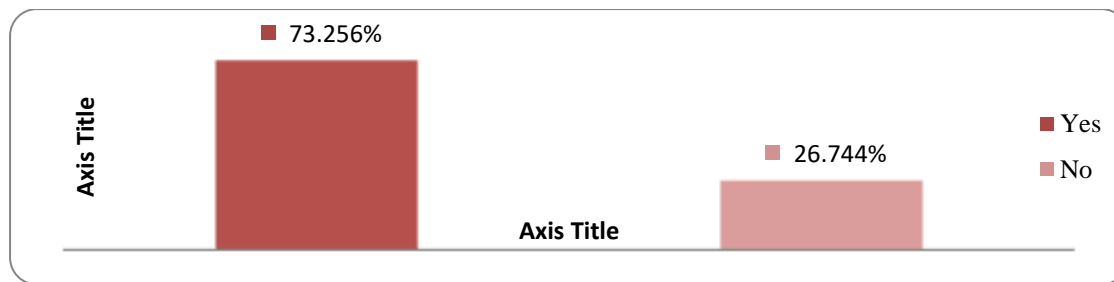


Figure 3.2.5

Figure 3.2.5 shows that majority of the 142 respondents representing 73.256% of the total 194 sample selected stated that firm has improved their/ their children’s education level and 52 respondents representing 26.744% of the sample selected said that there is no any impact of firm on their/ their children’s education level.

Indicator 6

Table 3.2.6

Indicator 6	Response	Frequency	Cumulative Frequency	Percentage
Does the organization empower you economically?	Yes	126	126	65.12%
	No	68	194	34.88%
	Total	194		100%

Source: author’s own calculation

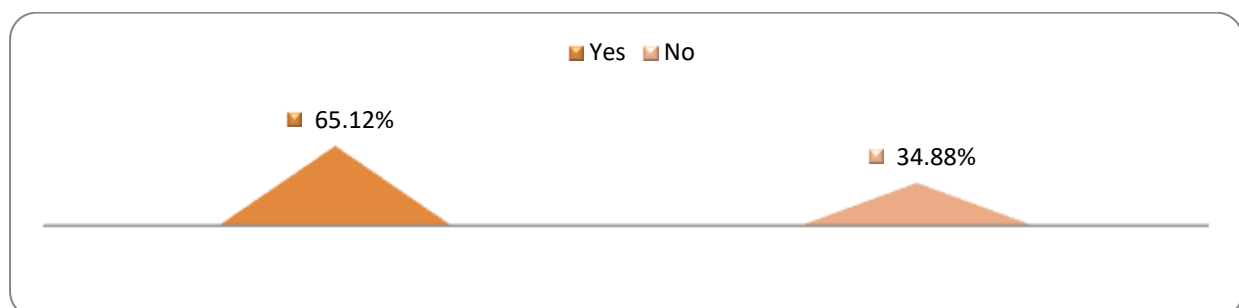


Figure 3.2.6

According to the figure 3.2.6, majority of the 126(65.116%) respondents stated that firm had empower them economically by providing them income, employment opportunities and funds etc. 68(34.883%) respondents said that firms do not empower them economically.

Indicator 7

Table 3.2.7

Indicator 7	Response	Frequency	Cumulative Frequency	Percentage
Does the organization have conducted programs/trainings for your empowerment?	Yes	135	135	69.76%
	No	59	194	30.23%
	Total	194		100%

Source: author’s own calculation

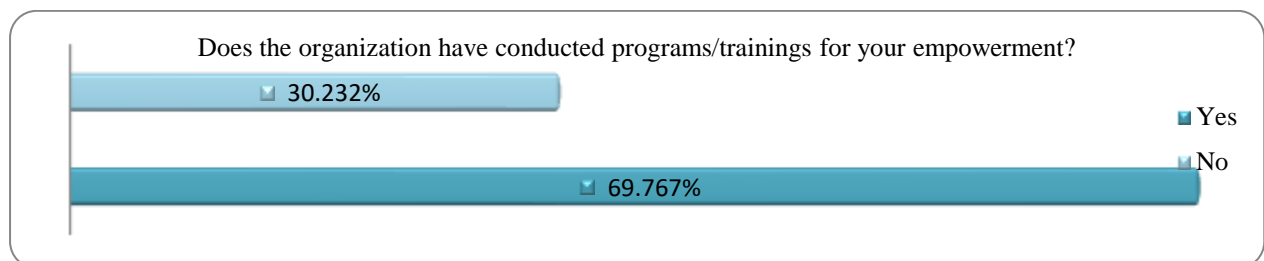


Figure 3.2.7

Figure 3.2.7 shows that majority of the total 194(100%) respondents 135(69.767%) responded that the firms have conducted programs/ trainings for their empowerment and 59(30.232%) said that the firms don’t conducted programs/ trainings for their empowerment

Indicator 8

Table 3.2.8

Indicator 8	Response	Frequency	Cumulative Frequency	Percentage
Do these trainings have changed your life?	Yes	171	171	88.37%
	No	23	194	11.63%
	Total	194		100%

Source: author’s own calculation

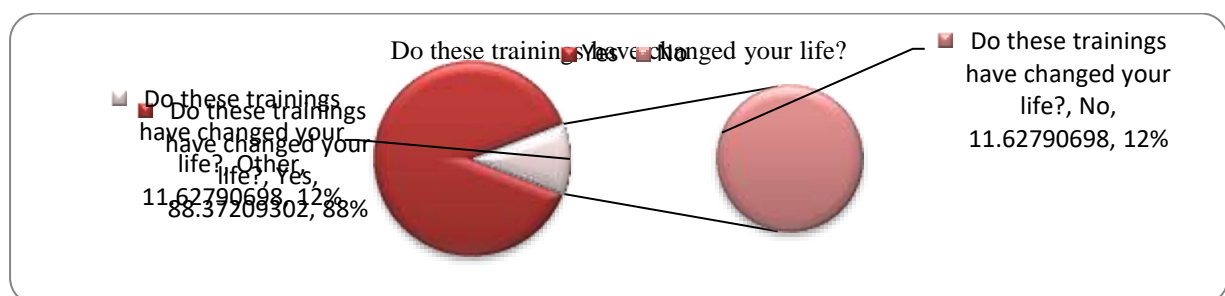


Figure 3.2.8

According to the figure 3.2.8, 171(88%) respondents stated that the trainings provided by the firms have changed their lives while 23(12%) said that the trainings provided by the firms haven't changed their lives.

Indicator 9

Table 3.2.9

Indicator 9	Response	Frequency	Cumulative Frequency	Percentage
Does the organization use technology in these projects/programs?	Yes	180	180	93.02%
	No	14	194	6.98%
	Total	194		100%

Source: author's own calculation

Out of total 86(100%) respondents' majority of the 180(93.023%) respondents stated that the organization/ firm use technology in their projects and programs while 14(6.976%) respondents said that their firms don't use technology in projects and programs. This discussion is demonstrated in figure 3.2.9 which is as follows

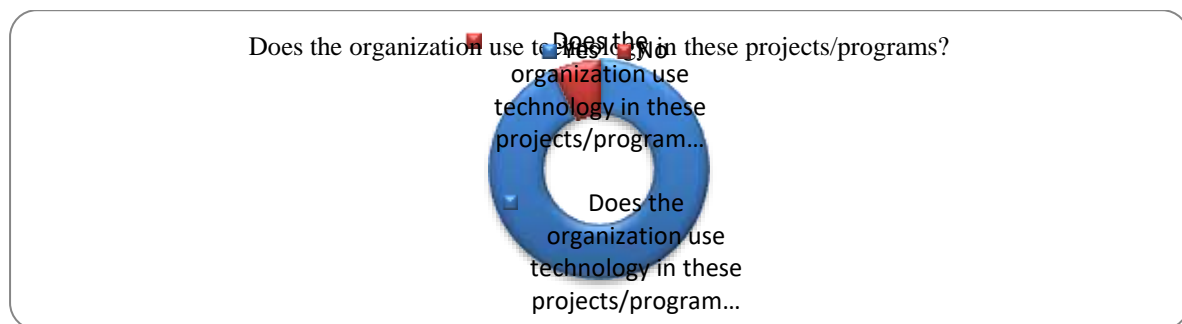


Figure 3.2.9

Section 4

In this section result of chi- square test has been applied. Chi- square test is used to test the hypothesis developed in previous chapter.

Hypothesis Testing For Does Small Business Firms Empower Me Economically

H₀₁: small business firm doesn't empower me economically.

H_{a1}: small business firms empower me economically.

Chi-Square Test for Women Economic Empowerment

	Women Economic Empowerment
Chi-square calculated	7.860
Chi-square tabulated	3.84
Df	1
Confidence interval	95%

The above table shows the value of chi-square for women economic empowerment due to small business firms. The value of chi-square calculated is 7.860 with df (degree of freedom) 1 and confidence interval 95%. The value of chi-square tabulated is 3.84 which is less than chi-square calculated and chi-square tabulated lies in the critical region so we accept the alternative hypothesis and reject our null hypothesis.

Hypothesis Testing For Does Small Business Firms Increase My Decision Making Power

H₀₂: small business firm doesn't increase my decision making power.

H_{a2}: small business firm increase my decision making power.

Chi-square Test For Decision Making Power

	Decision Making Power
Chi-square calculated	9.11
Chi-square tabulated	3.84
Df	1
Confidence interval	95%

The above table shows the value of chi-square for decision making power. The value of chi-square calculated is 9.11 with df (degree of freedom) 1 and confidence interval 95%. At this confidence interval we reject the null hypothesis and accept the alternate hypothesis as the value of chi-square calculated lies in the critical region.

Interpretation and Discussion of Results

Socio Economic Condition of Female Respondents

Respondents personal information consists of female workers income level, education level, family system and marital status. Looking at the results of income level of female respondents (see Fig 4.1) it was found that out of 194 (100%) female workers 52(26.744%) have income below 5000, 120(61.627%) have income between 5000-1000 and 22(11.62%) have income level more than 10,000. The results indicates that majority of female workers have income level less than 5000. Similarly when their education level was analyzed it was found that majority of female workers have primary education level i.e 45(30.323%), 56(23.255%) were illiterate, 34(17.441%) were middle pass, 23(11.627%) were matriculate, 14(6.976%) were intermediate and 20(10.465%) were graduates. The results of education level reflect that workers are not hired on the basis of education level either firm prefers to illiterate and housewives. According to marital status of female workers out of 194(100%) majority of 126(65.116%) were married while 68(34.883%) were unmarried. The last part of section one analyzed was family system of female workers and it was found that majority of 194(100%) female workers 43(77.906%) have separate family system while 151(22.093%) have joint family system.

Through qualitative and quantitative survey it was found that small business firms provide economic empowerment to women by providing her employment opportunities and by increasing decision making power and control over income. Due to these firms women say has been increased in household decision making as it is shown and analyzed through different indicators. Through this study the researcher has used different indicators to better analyze impact of small business firms on women economic empowerment. The main findings regarding these indicators are as follows:

Firms Impact on Women Economic Empowerment

Through qualitative analysis it was found that there is a significant impact of firms on women economic empowerment. It was analyzed through chi square test that firms significantly affect women economic empowerment as the results revealed that $p < 0.05$ i.e 0.005 similarly value of chi-square tabulated is less than chi-square calculated i.e $3.84 < 7.860$. It was analyzed through quantitative analysis that out of 194(100%) female respondents 126(65.12%) responded that firms have economically empowered them and 68(34.88%) respondents responded that the firms don't empower them economically.

Blumberg (2005) investigated the impact of women economic empowerment on decision making, gender equality and control over income. He took women economic empowerment as dependent variable and his study revealed that the rising proportion of women all around the world who are earning have at least some control over income than those who are not earning.

Employment Level

Employment is a key indicator for women empowerment in a region like Gilgit where even males have to face challenges in employment opportunities. Although the researcher through survey found that small business firms are playing a key role as a platform for providing employment opportunities to women. All of the 194(100%) respondents responded that firm is providing employment opportunities to them. By using various empowerment indicators including employment a research was done by CIDA (2010) in west Palastine it was found that full time and self employment seem to be the most prominent forms of employment among respondents. The present study found that the firms not only provide full time employment but also enable them to be self employed by enhancing their various skills.

Decision Making Power

There is a strong and positive relationship between women economic empowerment and decision making power, it does mean that when women has power she will do as she want whether it is wrong or right. It was analyzed and found that the firm has increased decision making power in different aspects. 129(66.279%) out of 194(100%) respondents responded that firms have increased their decision making power on modification, repair and construction of a house and 65(61.627%) responded that they take decisions on sale and purchase of livestock. Similarly they can take decisions on transition of household equipment 120(80.232%) and issues of children education 74(69.767%). The same indicator was also analyzed by Hou (2011) and he found that when women has more decision making power, household investments shifts from food and transportation to education, medical care, footwear and clothing, and fuel and lighting. However it was not analyzed by him that how women decision making power increases. It was found that small business firms open a way toward increasing decision making power of women. Through qualitative analysis i.e by using chi- square test it was found that firms have positive and significant impact on decision making power and the firm has increased decision making power of female workers as the value of tabulated chi-square is less than the calculated chi-square i.e $3.84 < 9.11$

Income Level

While assessing income level of female workers, it was found that majority of 61.62% female workers have income level less than 5000-10000 while 26.744% have income level less than 5000 and the remaining 11.62% workers have income above 10000. It was found that majority

of female workers decide to spend their money as they want. It was also analyzed that less female workers get any portion of their family member's income in their hand. The firms made them independent by providing them income. The studies of Arshad (2011) revealed that 'UCT income' to women has increased their household responsibilities in three ways as they were reinforced for child care, schooling of their children and their food items.

Education Level

Education was one of most important indicator used in this study but it was interesting to see some strange results regarding education of female workers. As discussed earlier that small business firms prefer illiterate and house wives so less of female workers responded that firm has increased their own education level instead it has improved their children's education level including both boy child and girl child. This indicates that these firms have increased and improved indirectly the education level of future generation which is a positive indication.

The survey with firm's administration has shown that small business firms offer a variety of services and opportunities that support and promote women economic empowerment in various ways. Some of the relevant services and activities conducted for women empowerment are as follows:

- Skill development in the form of training courses and workshops:
 - **Profession**, including supervisors, processing managers, master trainers, beauticians, dress designers, embroidery and handicrafts.
 - **Skills** on food processing management, supervisory, income generating skills (tailor and beautician) , marketing, packing and grading of food products.
 - **Awareness-raising** on women health, education and to run their own business by utilizing their skills.
- Employment opportunities
- Income

It was also analyzed that these small business firms are providing employment opportunities to those women who in to our society are considered nothing more than an illiterate and working machine that works for free of cost. They are now treated as an important family member and their say in decision making in family matters, educational issues and utilization of income has increased significantly.

Conclusion

This paper analyzes impact of small business firms on women economic empowerment in Gilgit. Using primary data it was found that small business firms have positive impact on women economic empowerment. These firms provide economic empowerment to women by providing them employment opportunities, income and increasing their decision making power. This chapter is therefore designed to focus on the outcomes of the research findings. It was concluded that when women have their own income they spend it independently to fulfill family needs in this way she also contributes to family spending. She buys dresses, utensils to their family and some of them buy jewelry to their daughters and for themselves. By applying chi-square test it was found that firms significantly affect women economic empowerment and decision making power. Through different activities and services small business firms try their best to empower women. Despite of these contributions of these firms, the firms are faced with lots of challenges to empower women. The challenges include giving awareness to female worker's family members regarding women employment and to

train members; deal with workers having different mental level and building capacity of less educated women with production process by using different technologies, provision of building and Payment challenges.

Conclusively the impact of small business firms on women economic empowerment in Gilgit is of immense importance to this region as a whole. Therefore there is need to improve the firms condition and help its growth as its role to in empowerment of women in this region is of vital importance.

Based on the issues highlighted and discussed in this paper the following recommendations are made to small business firms in its operations and work.

- The firms should conduct studies, exploring small business firm's efforts for economic empowerment of women.
- Should introduce new projects/ programs to enhance women economic empowerment in other parts of the region. The initiatives will help improve the lives of women and provide them opportunities to contribute in income generation of their families.
- Provide trainings on different projects, income generating activities and build the capacities to use skills and technologies for various economic activities.
- Generate and provide employment opportunities for fresher according to their needs, abilities, skills and knowledge.
- Provide proper and adequate working environment and physical infrastructure so that the workers could easily and effectively do their job.
- Workers should be provided with their rights in accordance with national and international laws and aligned with human rights. The workers should be made aware of their rights and duties.

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