



“ENTREPRENEURIAL UPLIFT OF RURAL YOUTH OF PAKISTAN; A CASE STUDY ON CHITRAL”

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Abstract

In the global context, the youth have been dedicated as a key motivator of small and medium-sized enterprises (SME's) because of their creativity, energetic nature for doing something valuable. The rural youth of Pakistan is considered an important asset of the country because the population of Pakistan mainly lives in rural areas. Rural entrepreneurial uplift plays a central role in the growth of the economy in both developing and developed countries. Entrepreneurship along with small and medium-sized businesses helps in creating employment opportunities for the rural youth if they have provided the facilities related to entrepreneurial training, communication technology, internet, and most importantly the need for finance to inject in their enterprises and small and medium-sized businesses. Providing rural youth with the facilities creates interest levels in youth to take entrepreneurship as a career. INGOs, NGOs in rural areas are working to make better living standards and are providing rural youth with platforms and opportunities to operate at global and international levels. The government has launched different SME banks and schemes through which the rural youth can get micro-credit loans for their enterprise development. The paper also talks about the significance of small and medium-sized businesses and entrepreneurship in the economic development of developing countries.

For this research, the researcher selected 150 youth entrepreneurs from the Chitral District of KPK province who are engaged in different kinds of small and medium-size business and entrepreneurial activities. A total of 200 questionnaires were distributed among the youth entrepreneurs and out of 200, 150 youth entrepreneurs gave responses timely. So the total number of 150 responses we received and used for the research.

Keywords: Entrepreneurship, rural youth, SMEs, INGOs, and NGOs

Pakistan is counted among the 10 largest populated nations in the world. The people of Pakistan are facing many problems like instability of the economy, slow growth in agriculture, and increasing in unemployment. In this time of globalization, the growth mainly depends on modern technology and in the small and medium business sectors mostly in rural areas like northern Pakistan.

Chitral is situated in the northern region of Khyber Pakhtunkhwa surrounded by the tallest mountains of the Hindu Kush range in the north-west, Karakorum Range on the north-east and the south by Hindu Raj range. According to a survey conducted in 2017 the population of Chitral consists of 484,923. Among those 55% consists of youth. The youth in Chitral is considered to be between the age of 15-29 and it consists of 68% of males and 53% of the female population according to a survey conducted by AKRSP. The reason behind this is that the

schooling here in Chitral starts at the age of 8 years so it takes time to do matriculation. The Kho people, whose mother tongue is Khovar are there are more than 14 languages, are spoken in Chitral including Kalasha, Pashto, Whekhi, Persian, etc. It is connected with the Afghan border through Dorah pass which creates the link between Pakistan and Tajikistan and on the north it is connected to Gilgit-Baltistan with the help of Shandor pass and in the southern part, it has linked with Noristan a province of Afghanistan with the help of Kalash valley and Kunar Province through Arrandu. Having connected routes to many countries increase the trade opportunities if the government takes some appropriate steps in trade promotion. The Kalasha community is supposed to be the descendant of Alexander the Great. They live in Bumburet, Rumbur, and Birir valley near lower Chitral. Their culture, language, and beliefs differentiate them from Chitrali people.

Chitral mostly depends on agriculture like people in Chitral grow wheat/maize for their living. Most people go to different cities to get seasonal jobs in the winter seasons and in spring they came back to continue their agricultural activities. Besides these, Chitral is rich in natural minerals, cultural identity, fresh vegetables and fruits, handicrafts, medicinal plants, and most importantly promotion of tourism. Chitrali people are creative and skilled in making handicrafts which are then sold in other parts of the country and international market. Talking about the SME sector there are different categories of the sector which are operating in Chitral which includes, tourism, construction, agriculture, transport, real estate, handicrafts, hoteling, social services, online services, bee farming, etc. The people of Chitral are interested in starting their own business and some of them are interested in doing jobs in the cities as they thought that life is better in cities. They migrated in search of jobs and better livings. Most male in Chitral is interested in having their small ventures to help their families in financial terms. The youth in Chitral are more interested in tourism promotion, local products, and adventure but the lack of capital, finance, lack of funding support from governments and NGOs, slow internet, and unavailability of technology affect their interest level towards entrepreneurial activities. The females in Chitral are mostly engaged in agriculture and handicrafts. Very few females are supported by their families in doing business and running an enterprise or any other activity. There are very few females in Chitral who are engaged in doing business because of their societal norms, culture, and lack of family support and platforms.

According to Dunne et al., (2014) youth is differentiated by a variety of working indicators such as age, emotional stability, decision-making ability, dependency, responsibility, and their potential to make a difference in society. In Pakistan, the population of youth is approximately 60% of the total population of Pakistan. This means three out of five persons are youth. The rural youth represents a significant portion of the rural world's population. They comprised of 1.3 billion and are expected to be 1.5 billion in 2013 (Bennell, 2007). Youth is supposed to be the future of every nation.

During a project done by AKRSP in Chitral, they categorized the age of youth between 15-35 years, the reason behind this is the schooling of children in Chitral starts from 8 years and it takes some extra time to complete matriculation, (Qari Usman Javed Chitrali (president award holder, youth activist). Youth in Chitral comprise 266,707 numbers of the total population of 484, 923 in 2015. The youth are considered the future of any nation. Most of the countries focus on their youth and engaged them in developmental activities like entrepreneurial activities. The globalized youth share ideas, transfer, and learn language skills through the internet. Youth in SMEs are active participants in local development and are considered as the catalyst for economic development.

This study mainly focuses on the identification of different sources and initiatives taken by the government, INGOs, and NGOs for the sake of youth involved in the SME sector in Chitral. It can help us to understand the entrepreneurial uplift of rural youth of Chitral and how it can help in economic stability and rural development.

Research Objectives

- To examine the government initiatives, link to SME's/entrepreneurial uplift of youth in Chitral
- To examine the role of NGO's and INGO's link to SME's/entrepreneurial uplift of youth in Chitral.
- To find out the interest level of youth in Chitral towards entrepreneurship.

Research Questions

- To what extent the youth in Chitral are interested in SME's/entrepreneurial options?
- What are the governmental initiatives, links to SME's/entrepreneurial sector uplift in Chitral?
- What is the role of INGO's and NGO's links to SMEs/entrepreneurial sector uplift in Chitral?

LITERATURE REVIEW

This study was carried out to study the role of NGOs/NGO's and government in entrepreneurial uplift of rural youth of Pakistan. For this purpose, the researcher chooses different articles related to national and international researchers to explore this research paper. From this research paper, the researcher gets familiar with the entrepreneurship uplift, uplift of the SME sector of Pakistan especially the rural SME sector, and globalization process of economies and technology and internet availability in rural areas. The reason behind this study is to give the upcoming research helping document to study entrepreneurship and SME's sector in rural areas and the role of NGO's and governments in uplifting rural youth entrepreneurs.

Entrepreneurship

The emerging concept of entrepreneurship has become the top trend in this globalized era where competition is very tough especially for the developing countries. Developing countries like Pakistan are facing many difficulties like poverty, unemployment, health issues, pollution, and many others. Entrepreneurship is an essential element for job creation and poverty reduction, development of economy, and generating finance. It is the ability of a person by which he/she can develop and establish a successful business that generates profit. It is the ability of a person by which he/she can develop and establish a successful business that generates profit. Entrepreneurship development results in contributing to economic stability, social development and also helps to maintain good living standards for the rural people. The youth mainly focus on the proper utilization of limited resources for poverty reduction and employment generation in rural areas. Mostly the rural youth are very innovative and energetic. Entrepreneurs have the ability and willingness to manage and control a business or enterprise by using creative thinking, managerial skills and can assist difficulty and obstacle. Entrepreneurs are more creative and smarter than other individuals and have the motivation and capacity to set goals and act accordingly. Most of the rural entrepreneurs are lacking training support, communication system, lack of funds, marketing problems, and facilities for their start-ups. Managerial abilities play a significant role in an entrepreneur's decision-making process about funds generating, connectivity with other firms, using opportunities to participate in the cross-border exchange of resources and products. Rural entrepreneurship is successful when the rural entrepreneurs work smartly by eliminating time wastage and unnecessary efforts. They can explore opportunities and they are willing to accept challenges and will power to win and make a change in their society.. The need for entrepreneurial mindset development in Pakistan is important for two reasons. Firstly, Pakistan needs entrepreneurship for discovering new opportunities, and secondly for job creation as we know through entrepreneurship job creation is possible, which leads to poverty alleviation and eliminating unemployment. The rural enterprises mostly consist of male owners, very few rural females are allowed to do business or run an enterprise. Women entrepreneurs face many problems related to training facilities, technological facilities, and finance. Lack of support from family and society, lack of managerial skills, and know-how of updated technology are some of the difficulties faced by rural women entrepreneur. Rural women own very few assets, they have a limited approach to market options and are not allowed to use social services. This causes a huge loss for the women entrepreneurs as technology, the internet, and social services are the needs of today's world especially for the development of enterprises. But they are not allowed to use and take advantage of these services. Entrepreneurial training and availability of finance and communication mode is an important element of entrepreneurship uplift in rural areas.

SME's

Amer (2013) Pakistan has a population above 200 million. To meet the population's requirement Pakistan has started different ideas to generate a source of income. By seeing the importance of trade and business the government of Pakistan has developed a body to promote

SME's which is recognized as "Small and Medium Enterprises Development Authority". According to SMEDA (2007), SME's are the enterprises having up to 250 employment sizes and their annual sales are not up to 250 million. The core responsibility of SMEDA is to formulate policies for the promotion of SMEs. Hyder and Lussier (2016) stated that SMEDA plays a role in providing training facilities and promotion of SME'

According to Syeda Asiya Zenab (2014), the SME's are considered as;

- The enterprise having with at least 10 employees
- The enterprise having 50 workers
- The companies having the number of employee strength up to 250

Pakistan is representing 90% of all the enterprises and employed 80% of the non-farming labor force which shares 40% of the annual GDP of Pakistan. For the development of SME's the entrepreneurs go at universal levels and orient themselves at the international level to survive and compete in this globalized era. SMEs account for 99% of over 3.2 million business enterprises in our country Pakistan and have a 35% share in value addition; Pakistan's SMEs certainly have the potential to contribute considerably more than their existing shares of about 86\$ billion towards GDP. SMEs in Sindh and KPK are 15% each and in Punjab, it is 65.4%, and in Baluchistan, SMEs are 2.3%. In Pakistan, the SME sector is contributing to Pakistan's economy by improving technical chains, uplifting industrial sectors, and entrepreneurs, and enterprise development. The role of SME's in work generation and economic development is not negligible because of their contribution to Pakistan's economy on a large scale. Maximum utilization of youth's potential awareness and training opportunities are needed especially in developing countries.

Role of Globalization

It is defined as the process of development of nations in terms of technology, business, economy, and flow of information across national borders by removing barriers for trade and communication by making trade possible across nations. Globalization makes it easy for people to connect with the world by the help of internet and communication modes. The Internet plays a vital role in the development of SMEs and the marketing of enterprises, products, and services. The SME sector involves in delivering goods and services for large firms to make a sustainable environment. Globalization has a great impact on the youth in SME sectors especially the rural youth engaged in the SME sector because there is a lack of awareness and insufficient knowledge about the global and international market. The youth are struggling hard to take benefits from technologies and opportunities to compete in the international market. Globalization brings national, international, and local entrepreneurs in the same platform due to which the local entrepreneurs face a lot of challenges, and to compete and overcome these challenges they need good decision-making ability. The decision making power of rural entrepreneurs helps to utilize the locally available resources in such a way that they can gain several satisfied customers. The access to SME's to operate in the global and international market is a result of technological advancement and communication modes available due to globalization.

Role of INGO's/NGO's

Globalization connects the economy and industry of a country to the rest of the world by making investment and trade possible in foreign countries and markets. According to Ishtiaq Ahmad and Rao (2013), INGOs and NGOs are noticeable actors in this globalized era and are playing their role in both developing and developed countries by working for the betterment of the disadvantaged people. Globalization has minimized the restriction in export and imports with the help of modern technology and communication mode. In Pakistan INGOs and NGOs are operating since the time of independence. The number of NGOs was 7 at the time of independence and there was a rapid increase in the early 90s. CIDA mentioned that less than 100 efficient NGOs are operating in Pakistan. Gondal (2012) stated that according to UNDP, 16,000 NGOs are actively working in Pakistan and an Indian news agency Thaindian News 100000 functional NGOs are working in Pakistan and 35,000 are supposed to be unregistered. NGOs are supposed to be the significant tools for youth development, by providing the entrepreneurs with raw materials, technological facilities, financial and professional advice that helps in entrepreneurial program dissemination. NGOs are providing the youth with the benefits of globalization by providing them with platforms, training facilities, and timely support to overcome challenges and help the rural youth in becoming a successful contributor to society. NGO sector in Pakistan is

expanding but slowly as compared to other developing countries but the NGO sector has attained consideration and importance in the last two decades.

In rural areas like Chitral, the role of INGOs and NGOs is satisfactory because they are providing the rural with all the possible facilities the rural youth needed or expected from the NGOs but if we talk about communication modes provided by the NGOs and INGOs they are not sufficient. SME's and entrepreneurship in Chitral face problems and constraints like limited resources, limited technology, not stable internet facilities, lack of finance, undeveloped trade networks. AKRSP is one of the leading organizations engaged in rural development in Pakistan especially in northern areas of Pakistan. It is working on different projects like health, hydropower, education, and infrastructure development, management of natural resources, women development, and small enterprise development. AKRSP has contributed to the life of 1.3 million villagers in the Chitral and Gilgit- Baltistan northern region of Pakistan. HASHOO another active NGO in northern areas is providing different training facilities to the rural entrepreneurs of northern areas. HASHOO is providing the rural youth of Chitral with bee farming techniques and training, different kinds of hospitality training and courses, and entrepreneurship training. Entrepreneurial activities are the main source in rural areas for their development and if rural entrepreneurship is encouraged in rural areas of Pakistan, our country can probably fight with poverty, unemployment, rural backwardness.

Role of Government

Government organizations like SBP, FBS, and provincial labor development have their definition of SME's. According to SMEDA (2007), the absence of a proper definition of SMEs in Pakistan is creating hardship in identifying business, align, and implement development programs. The government of Pakistan has introduced SMEDA, 10 years back as mentioned by (Tariq Mehmood, M. Amir, 2011). SMEDA is responsible for promoting small and medium enterprises and businesses. Pakistan has the potential to compete in the international market because it has some considerable advantages and areas from where Pakistan can get benefits from promoting the products, culture, tourism, and services provided by the local areas. This may result in an increase in the foreign exchange rate in a positive way that can help to develop a suitable framework for all kinds of progress. The important step taken by the government of Pakistan towards the SME sector development is by introducing Small and Medium Size banks (SME banks) for making sure the monetary support available for the entrepreneurs. Lack of financial assistance and training facilities from government institutions is the major hurdle in the growth of small enterprises. The government is working towards the betterment of the small enterprises as the government knows the importance of the SME sector in economic development in this globalized era.

Naseem (2002) discussed the two financial bodies build by Pakistan's government. The first financial body is the Regional Development Finance Corporation (RDFC) and the second one is the Small Business Finance Corporation (SBFC) to support the business enterprises in the country. Due to corruption, non-deserving people get loans with the help of political support and involvement without any merit consideration and the poor people experience corruption and inadequacy in availing loan opportunities. For the development of SMEs proper development framework is needed. The policies regarding the SME's development must contain financial assistance, a human development framework, updated technology, and proper communication channels. Unfortunately, in rural areas of Pakistan, there is no proper developmental framework for SME's and the rural people are unaware of the opportunities due to a lack of communication technologies and the internet which is an essential part of today's world.

For the creation of self-employment for the youth of Pakistan, the government has launched a scheme through which the youth can avail of loans from the bank for the establishment of their small and medium-size enterprises under the Prime Minister's National Agenda Program. The order of offering loans was launched in 1998. Under the Prime Minister's National Agenda Program UBL, ABL, MCB, NBP are considered as the institutions which provide loans to the skilled youth of Pakistan. After some time the BOP and BOK were added to the scheme. The scheme offers loans to small and medium-sized enterprises consists of two different categories.

1. The amount of loan access from 10,000 to 500,000 pkr
2. The second category of loan access from 500,001 to 5,000,000 pkr

All banks are playing their role in developing the SME sector in Pakistan. They are offering loans in those areas which are recommended by the government in the small and medium enterprise sector. The role of microfinance in Pakistan cannot be rejected because from the time of independence our achievements in progress towards development are not satisfactory.

Role of rural Youth of Pakistan

Youth is the most important element of any society that is supposed to be a change-maker and the future of any nation. In Pakistan, the definition of youth is different as according to National Youth Policy Pakistan, the youth are those whose age is in between 15-29 years. They are creative and innovative and accountable members to bring change in a society for the betterment. The population of our country Pakistan mostly lives in rural areas and is involved in small agricultural activities for their livings. In our country agriculture is considered as the main support to the country's economy. This is why our government needs to focus on rural youth development for the better future of the country. According to the World Bank, the total percentage of the rural population of Pakistan was 63 percent in 2018. A significant portion of the world's population comprise the rural population. It is important to train and teach the rural youth to compete with the global challenges and problems and make them a good contributor to society as well as to the economy. Rural youth need easy accessibility of technologies, communication channels, internet, and funds to support their small and medium-sized enterprises. Many rural entrepreneurs fail because of the lack of resources and capital. Rural entrepreneurs need the training to enhance their entrepreneurial abilities and skills as most of the young entrepreneurs are not well trained. In Chitral, many organizations are working for the betterment of youth but they are unable to provide the youth with the appropriate capacity to survive at this time. Technology plays a significant role in the rural entrepreneur's life by making communication cheap and internet availability. The Internet provides online trading facilities for the rural youth which is cheap but in most rural areas there is no internet availability. In some areas the internet is available but it is much slower and the youth face many difficulties related to internet browsing.

There is a linkage between entrepreneurial uplift of rural youth and the role of INGOs/NGO's and government. Pakistan is rich in talented youth and can easily overcome these challenges by motivating the youth towards entrepreneurship. Entrepreneurship can help in improving youth status in society. Youth is an agent of the dynamic change of societies and nations. But in rural areas, the youth are deprived of SMEs and entrepreneurial facilities, they do not have youth clubs in their area, lack of financing institutions, individuality, and risk handling ability. The rural youth can take entrepreneurship as a source of income which can benefit them as well as their society.

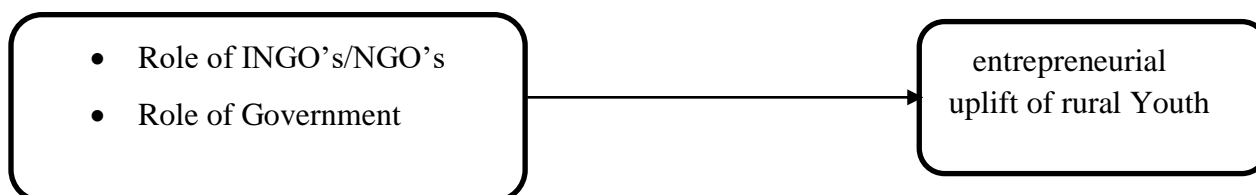
In rural areas entrepreneurship and small and medium-sized business development is very important. Entrepreneurial development plays a vital role in rural development as well as the national economic development of any country as it is accepted as an economic development force in the rural parts and training facilities are also achieving great importance in rural areas with time.

Theoretical Framework

The theoretical framework describes your opinion that how certain variables and concepts are linked together. In this framework, the independent variable is the Role of INGO's/NGO's and Government and the dependent variable is Entrepreneurial Uplift of Rural Youth.

i.v

d.v



Research Hypothesis

H1: The role of INGOs will have a significant impact on the entrepreneurial uplift of rural youth

H2: The role of NGOs will have a significant impact on the entrepreneurial uplift of rural youth.

H3: The role of government will have a significant impact on the entrepreneurial uplift of rural youth.

METHODOLOGY

Introduction

This chapter comprises of what methodology has been used for the research. In this chapter, the researcher has discussed the study scale for the research. Further, the researcher provides information about the sampling technique, sampling size, and focus area for carrying out the research. After this, the researcher told about the tools used for data collection and, the technique used for data analysis. In the end, ethical concern for the research was discussed and the researcher provides a summary of this chapter.

Study Scale

The study was done in District Chitral which is situated in the northern areas of Khyber Pakhtunkhwa Province.

Sampling Technique

The convenience sampling technique was used to collect data from the sample population. Convenience sampling is a type of non-probability sampling method where the sample is taken from people easy to contact.

Sample Size

This study was done in District Chitral (KPK) and a total number of 200 questionnaires were distributed among the entrepreneurs and small and medium enterprise owners through digital medium and 150 out of them have been used for the analysis. The researcher gets 150 questionnaires in time and started her research with these 150 questionnaires. Each questionnaire comprises 30 questions with five options starting from strongly disagree, disagree, neutral, agree, and then strongly agree. The majority of the respondents were enrolled in universities and colleges.

Focus Area

The focus area for this research is District Chitral of Khyber Pakhtunkhwa. The researcher reached the small and medium-sized business owners (youth) and entrepreneurs operating in Chitral.

Tools for data collection

The methodology applied in data collection was based on a self-developed questionnaire through a quantitative questionnaire. Then the questionnaires were run to check the validity and Cronbach's Alpha test was run and then the questionnaire was ready to use. Cronbach's Alpha was developed by Lee Cronbach in 1951. It is used to measure the reliability of the data to check the reliability of the data for the study. The questionnaire is divided into three parts each part comprises ten questions. For each question, five options are given starting from strongly disagree, disagree, neutral. Agree and then strongly agree for the respondents.

Technique for data analysis

To analyze the data, applied descriptive statistics was used. In this type, the researcher analyzed the frequencies and percentages of data and Regression and correlation.

Ethical concerns

It has great importance in every research. Firstly, the researcher has to ensure the respondents that the research work is not meant to affect their personal life and issues. For this purpose, the researcher saved the questionnaires in a password-protected database. The researcher tries to avoid personal questions that may hurt the respondents.

RESULT AND DISCUSSION

Introduction

Chapter 04 focuses on analyzing the data and presentation of results according to the research objectives. This chapter consists of descriptive statistics which is used to summarize large data to get a concise summary. This chapter also contains frequencies of the responses and the correlation and regression analysis. A total of 200 questionnaires were distributed and a total of 150 responses were received from the respondents. Below the results are present in table forms.

Table 4.1: Descriptive Statistics of Demographic Characteristics

	N	Minimum	Maximum	Mean	Std. Deviation
Age	150	1.0	4.0	2.613	.6107
Education	150	1.0	5.0	3.213	.7471
Gender	150	1.0	2.0	1.720	.4505
Is your company/service/business based in Chitral?	150	1.0	1.0	1.000	.0000
What is your sector of activity?	150	2.0	13.0	8.353	4.0370
Is your company/business registered with the government?	150	1.0	2.0	1.200	.4013
What are the numbers of employees?	150	1.0	4.0	1.300	.7023
Valid N (listwise)	150				

This table shows the demographic characteristics of the respondents, their age, education, gender, company registration information, employee information, and sector of activity in which they are operating

Frequency Table

Table 4.2: Age of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	15-19	4	2.7	2.7	2.7
	20-25	56	37.3	37.3	40.0
	26-30	84	56.0	56.0	96.0
	31-35	6	4.0	4.0	100.0
	Total	150	100.0	100.0	

This table shows the age of the respondents. A total of 150 questionnaires distributed, out of the total, 56% belong to age group 26-30. It shows that the respondents are in their late twenties and are younger people.

Table 4.3: Gender of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	female	42	28.0	28.0	28.0
	male	108	72.0	72.0	100.0
	Total	150	100.0	100.0	

The above table shows that the majority of the respondents are male as they are 72% and out of 150. 28% of respondents are female. This means this study holds more males than females.



Table 4.4: Education level of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	matric	1	.7	.7	.7
	intermediate	20	13.3	13.3	14.0
	bachelor	81	54.0	54.0	68.0
	masters	42	28.0	28.0	96.0
	M-Phil	6	4.0	4.0	100.0
	Total	150	100.0	100.0	

The questionnaire distributed to respondents having minimum matric level education and maximum M-Phil. The results show that majority of the respondents hold bachelor's degrees, as in the table the respondents to bachelor's degree is 54%.

Table 4.5: Is your company/service/business based in Chitral?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	150	100.0	100.0	100.0

The above table shows the percentage of the business/service/company based in Chitral and 100% are based in Chitral.

Table 4.6: What is your sector of activity?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	hoteling and tourism	23	15.3	15.3	15.3
	Transportation	3	2.0	2.0	17.3
	Education	6	4.0	4.0	21.3
	Handicrafts	13	8.7	8.7	30.0
	Sports	4	2.7	2.7	32.7
	Computer and mobile repairing	14	9.3	9.3	42.0
	clothing and footwear	16	10.7	10.7	52.7
	Agriculture	5	3.3	3.3	56.0
	real estate	5	3.3	3.3	59.3
	Media	6	4.0	4.0	63.3
	retail/wholesaler	17	11.3	11.3	74.7
	Other	38	25.3	25.3	100.0
	Total	150	100.0	100.0	

This table shows the sector of activity of the respondents and it shows that the largest sector of activity is tourism and hoteling with 15.3% responses, the second one is retailer and wholesaler with 11.3% responses. 10.7% are doing business related to clothing and footwear, 9.3% are engaged in mobile and repairing, 8.7% are doing handicrafts business, 4% are engaged in the education sector, 4% in media, 3.3% in the agriculture sector. 3.3% in real state, 2.7% in sports, and 2% in transportation, and the rest of 25% are engaged in other sectors.

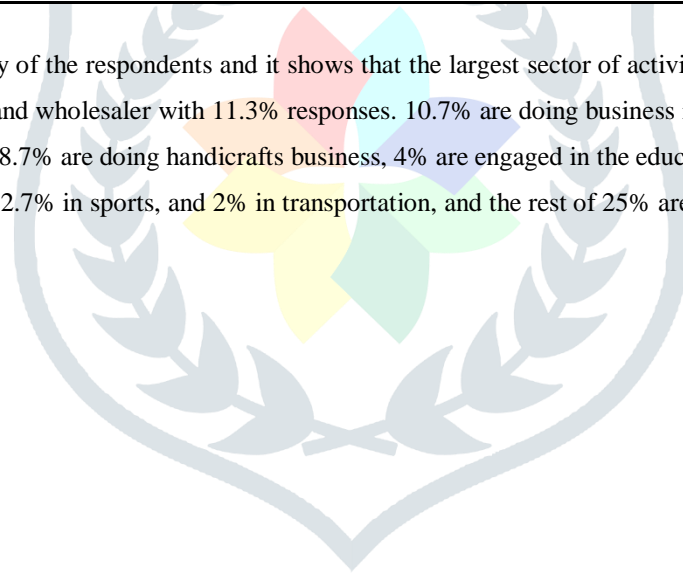


Table 4.7: Is your company/business registered with the government?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	120	80.0	80.0	80.0
	Yes	30	20.0	20.0	100.0
	Total	150	100.0	100.0	

This table shows that approximately 20% of the businesses of the respondents are registered and the rest 80% are not registered with the government which shows the majority is not registered.

Table 4.8: What are the numbers of employees?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-5	121	80.7	80.7	80.7
	6-10	18	12.0	12.0	92.7
	11-15	6	4.0	4.0	96.7
	16-20	5	3.3	3.3	100.0
	Total	150	100.0	100.0	

This table shows the number of employees. 80.7 % respondent have responded with 1 – 5 employees.

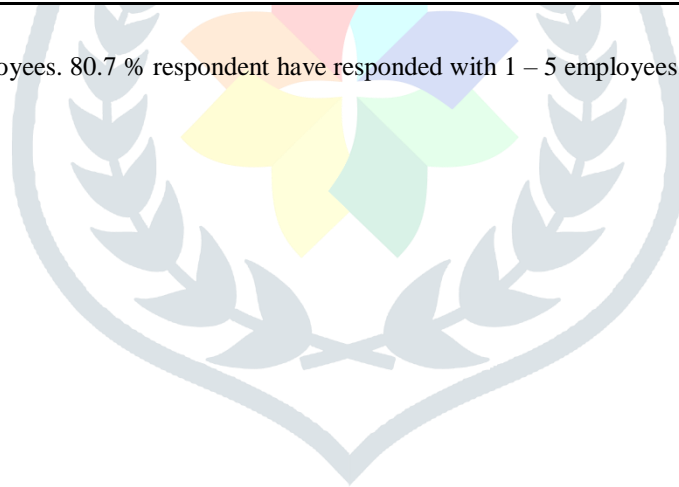


Table 4.9

Q.1: Watching family members running the family business from early childhood provides a strong foundation for the youth interested in pursuing an entrepreneurial career option.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	11	7.3	7.3	7.3
	Neutral	20	13.3	13.3	20.7
	Agree	77	51.3	51.3	72.0
	Strongly Agree	42	28.0	28.0	100.0
	Total	150	100.0	100.0	

The above table shows the responses to the first question. 51% of respondents agree with the statement, 28% strongly agree, 28% disagree, and 20% neutral.

Table 4.10

Q2: Easy access to entrepreneurial training facilities offers added chances for the youth to develop an interest in pursuing an entrepreneurial career option.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	2	1.3	1.3	1.3
	Neutral	16	10.7	10.7	12.0
	Agree	118	78.7	78.7	90.7
	Strongly Agree	14	9.3	9.3	100.0
	Total	150	100.0	100.0	

This table shows that 78.7% of respondents agree with the statement, 9.3 are strongly agreed, 10.7 are neither agreed nor disagree, and 1.3 percent disagree.

Table 4.11

Q3: Easy access to raw materials and cheap labor boosts the chances to develop an interest in local youth to indulge in entrepreneurial activities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	18	12.0	12.0	12.0
	Agree	87	58.0	58.0	70.0
	Strongly Agree	45	30.0	30.0	100.0
	Total	150	100.0	100.0	

The above table shows that 58% of respondents agree with the statement, 30% are strongly agreed and 12 % are neutral.

Table 4.12

Q4: The youth in Chitral, generally opt for entrepreneurial career options with satisfaction and confidence.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.7	.7	.7
	Disagree	65	43.3	43.3	44.0
	Neutral	48	32.0	32.0	76.0
	Agree	35	23.3	23.3	99.3
	Strongly Agree	1	.7	.7	100.0
	Total	150	100.0	100.0	

The above shows that 43.3% disagree with the statement, 32 are neutral to the statement, and 23.3 are agreed and .7 percent have strongly disagreed and .7 are strongly agreed. It means in Chitral the youth are not satisfied and confident in entrepreneurial career options.

Table 4.13

Q5: Entrepreneurial career options play a significant role in generating employment opportunities to support the social and economic development of any nation.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	1	.7	.7	.7
	Neutral	15	10.0	10.0	10.7
	Agree	94	62.7	62.7	73.3
	Strongly Agree	40	26.7	26.7	100.0
	Total	150	100.0	100.0	

The above table shows that 62.7 respondents agree with the statement, 26.7 are strongly agreed, 10% are neutral and .7% disagree.

Table 4.14

Q6: Youth in Chitral face a lot of challenges in accessing finance to inject in their business both as startups and the financial support for business expansion.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.7	.7	.7
	Neutral	13	8.7	8.7	9.3
	Agree	70	46.7	46.7	56.0
	Strongly Agree	66	44.0	44.0	100.0
	Total	150	100.0	100.0	

This table shows that 46.7% of respondents agree with the statement, 44% are strongly agreed, 8.7% are neutral and .7 percent are strongly disagreed.

Table 4.15

Q7: some of the critically positive effects of globalization include, access to innovative business technology trends to boost the enterprise activities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	8	5.3	5.3	5.3
	Agree	111	74.0	74.0	79.3
	Strongly Agree	31	20.7	20.7	100.0
	Total	150	100.0	100.0	

This shows that 74% of the respondents are agreed and 20.7% are strongly agreed and the rest 5.3% are neutral to the statement.

Table 4.16

Q8: Young entrepreneurs having managerial abilities manage business operations better than those who do not have such skills

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	1	.7	.7	.7
	Neutral	16	10.7	10.7	11.3
	Agree	92	61.3	61.3	72.7
	Strongly Agree	41	27.3	27.3	100.0
	Total	150	100.0	100.0	

This table shows that 61.3% are agreed, 27.3 are strongly agreed, 10.7 are neutral and .7 have disagreed with the statement.

Table 4.17

Q9: In Chitral, lack of access to/timely access to financial support is one of the critical challenges faced by the youth-owned entrepreneurial set-ups.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.7	.7	.7
	Disagree	1	.7	.7	1.3
	Neutral	3	2.0	2.0	3.3
	Agree	89	59.3	59.3	62.7
	Strongly Agree	56	37.3	37.3	100.0
	Total	150	100.0	100.0	

This table shows that 59.3% are agreed, 37.3 percent are strongly agreed, and 2% are neutral. .7% is disagreeing and .7 is strongly disagreeing with the statement.

Table 4.18

Q10: Access to the global market increases, not just, the chances of business expansion for the youth-owned entrepreneurial setups but can generate the options for the improved national economic standing in the international business scenario.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.7	.7	.7
	Disagree	1	.7	.7	1.3
	Neutral	28	18.7	18.7	20.0
	Agree	89	59.3	59.3	79.3
	Strongly Agree	31	20.7	20.7	100.0
	Total	150	100.0	100.0	

This shows that 59.3% are agreed, 20.7% are strongly agreed, 18.7 are neutral and .7 has disagreed and .7 is strongly disagreed with the statement.

Table 4.19

Q11: Accessing low-cost bank loans from local financial institutions that support youth entrepreneurship is easy.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.7	.7	.7
	Disagree	22	14.7	14.7	15.3
	Neutral	37	24.7	24.7	40.0
	Agree	86	57.3	57.3	97.3
	Strongly Agree	4	2.7	2.7	100.0
	Total	150	100.0	100.0	

This shows that 57.3% are agreed, 24.7 are neutral, 14.7 have disagreed, 2.7 are strongly agreed and .7 is strongly disagreed with the statement.

Table 4.20

Q12: The government is ensuring necessary participation through introducing innovative schemes through its commercial banks and DFIs for the uplift of entrepreneurial activities.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	1.3	1.3	1.3
	Disagree	13	8.7	8.7	10.0
	Neutral	59	39.3	39.3	49.3
	Agree	75	50.0	50.0	99.3
	Strongly Agree	1	.7	.7	100.0
	Total	150	100.0	100.0	

This shows that 50% are agreed, 39.3 are neutral, 8.7 have disagreed, 1.3 have strongly disagreed and .7 is strongly agree with the statement.

Table 4.21

Q13: I remained successful in obtaining financial support from government banks/DFI's for my entrepreneurial career initiatives.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	1.3	1.3	1.3
	Disagree	26	17.3	17.3	18.7
	Neutral	64	42.7	42.7	61.3
	Agree	53	35.3	35.3	96.7
	Strongly Agree	5	3.3	3.3	100.0
	Total	150	100.0	100.0	

This shows that 42.7% of respondents are neutral to the statement, 35.3 % are agreed, 17.3 disagree, 3.3 are strongly agreed and 1.3 are strongly disagreed.

Table 4.2

Q14: I am satisfied with the financial assistance which I receive from the banks for establishing/developing my enterprise.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	3	2.0	2.0	2.0
	Disagree	27	18.0	18.0	20.0
	Neutral	69	46.0	46.0	66.0
	Agree	44	29.3	29.3	95.3
	strongly Agree	7	4.7	4.7	100.0
	Total	150	100.0	100.0	

This shows that 46% are neutral, 29.3 are agreed, 18% disagree, 4.7% are strongly agreed and 2% strongly disagree with the statement.

Table 4.23

Q15: In Chitral, the youth entrepreneurial program dissemination/ promotion facilities provided by the government, through various modes (i.e., Phone, internet-technology) are adequate?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	4	2.7	2.7	2.7
	Disagree	82	54.7	54.7	57.3
	Neutral	28	18.7	18.7	76.0
	Agree	25	16.7	16.7	92.7
	Strongly Agree	11	7.3	7.3	100.0
	Total	150	100.0	100.0	

This shows that 54.7% have disagreed, 18.7 are neutral, 16.7 are agreed, 7.3 are strongly agreed and 2.7 strongly disagree with the statement.

Table 4.24

Q16: Local government plays a positive role in the entrepreneurial promotional activities in Chitral.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	9	6.0	6.0	6.0
	Disagree	81	54.0	54.0	60.0
	Neutral	38	25.3	25.3	85.3
	Agree	22	14.7	14.7	100.0
	Total	150	100.0	100.0	

This shows that 54% have disagreed, 25.3 are neutral, 14.7 are agreed and 6% strongly disagree with the statement.

Table 4.25

Q17: The government is raising awareness by taking concrete/innovative steps to fully utilize the entrepreneurial potential of (the youth) in Chitral to compete in a global scenario.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	5	3.3	3.3	3.3
	Disagree	90	60.0	60.0	63.3
	Neutral	31	20.7	20.7	84.0
	Agree	22	14.7	14.7	98.7
	Strongly Agree	2	1.3	1.3	100.0
	Total	150	100.0	100.0	

This shows that 60% have disagreed, 20.7 are neutral, 14.7% are agreed, 3.3% are strongly disagreed and 1.3% strongly agree with the statement.

Table 4.26

Q18: The registration process of a new business in Chitral, is extremely quick and understandable

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	5	3.3	3.3	3.3
	Disagree	78	52.0	52.0	55.3
	Neutral	39	26.0	26.0	81.3
	Agree	28	18.7	18.7	100.0
	Total	150	100.0	100.0	

The above table shows that 52% have disagreed, 26% are neutral, 18.7% are agreed and 3.3% strongly disagree with the statement.

Table 4.27

Q19: In Chitral, affording and regulating entrepreneurial setups is highly understandable and manageable.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	4	2.7	2.7	2.7
	Disagree	71	47.3	47.3	50.0
	Neutral	57	38.0	38.0	88.0

Agree	16	10.7	10.7	98.7
Strongly Agree	2	1.3	1.3	100.0
Total	150	100.0	100.0	

This shows that 47.3% have disagreed, 38% are neutral, 10.7% are agreed, 2.7% strongly disagree with the statement.

Table 4.28

Q20: Our government's entrepreneurial initiatives to support youth in Chitral have been widely acknowledged to be beneficial for the regional economic growth through efficient bank credit facilitation.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	1.3	1.3	1.3
	Disagree	30	20.0	20.0	21.3
	Neutral	60	40.0	40.0	61.3
	Agree	57	38.0	38.0	99.3
	Strongly Agree	1	.7	.7	100.0
	Total	150	100.0	100.0	

This shows that 40% are neutral to the statement, 38% are agreed, 20% have disagreed, 1.3% are strongly disagreed and .7% strongly agree with the statement.

Table 4.29

Q21: NGOs/INGO's are regularly involved in offering innovative entrepreneurial training programs to support youth in Chitral.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	2	1.3	1.3	1.3
	Neutral	33	22.0	22.0	23.3
	Agree	110	73.3	73.3	96.7
	Strongly Agree	5	3.3	3.3	100.0
	Total	150	100.0	100.0	

This shows that 73.3% of the respondents are agreed, 22% neutral, 3.3% strongly agree and 1.3% disagree with the statement.

Table 4.30

Q22: Obtaining professional or financial advice from NGOs/INGOs by prospective young entrepreneurs is easy and economical.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.7	.7	.7
	Disagree	11	7.3	7.3	8.0
	Neutral	56	37.3	37.3	45.3
	Agree	81	54.0	54.0	99.3
	Strongly Agree	1	.7	.7	100.0
	Total	150	100.0	100.0	

This shows that 54% of the respondents are agreed, 37.3% are neutral to the statement, 7.3% have disagreed, .7% is strongly disagreed and .7% strongly agree.

Table 4.31

Q23: Young prospective entrepreneurs like myself are generally aware of the existing support structure for entrepreneurial support offered by local NGOs/INGO's.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	7	4.7	4.7	4.7
	Disagree	75	50.0	50.0	54.7
	Neutral	28	18.7	18.7	73.3
	Agree	38	25.3	25.3	98.7
	Strongly Agree	2	1.3	1.3	100.0
	Total	150	100.0	100.0	

50% of the respondents are disagreeing with the statement, 25.3% are agreeing, 18.7% are neutral, 4.7% have disagreed and 1.3% strongly agree.

Table 4.32

Q24: In Chitral, youth entrepreneurial programs dissemination/promotion facilities provided by NGOs/INGO's, through various communicational modes are sufficient?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	75	50.0	50.0	50.0
	Neutral	41	27.3	27.3	77.3
	Agree	32	21.3	21.3	98.7
	Strongly Agree	2	1.3	1.3	100.0
	Total	150	100.0	100.0	

This shows that about 50% of respondents disagree with the statement, 27.3 are neutral, 21.3 are agreed and 1.3 are strongly agreed.

Table 4.33

Q25: Young entrepreneurs in Chitral consider that the role of NGOs/INGO's working around them should be more supportive to encourage the entrepreneurial initiatives in the area.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.7	.7	.7
	Disagree	6	4.0	4.0	4.7
	Neutral	55	36.7	36.7	41.3
	Agree	87	58.0	58.0	99.3
	Strongly Agree	1	.7	.7	100.0
	Total	150	100.0	100.0	

This shows that 58% agree with the statement, 36.7% are neutral, 4% have disagreed, .7% is strongly disagreeing and .7% is strongly agreeing with the statement.

Table 4.34

Q26: Youth in Chitral are generally satisfied with the support facilities and networking opportunities provided by NGOs/INGO's for the entrepreneurial sector uplift.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	1.3	1.3	1.3
	Disagree	59	39.3	39.3	40.7
	Neutral	42	28.0	28.0	68.7
	Agree	47	31.3	31.3	100.0
	Total	150	100.0	100.0	

This shows that 39.3% of respondents have disagreed, 31.3% are agreed, 28% are neutral and 1.3% strongly disagree with the statement.

Table 4.35

Q27: In Chitral, it is generally acknowledged that the NGOs/INGO's undertake activities effectively which are otherwise lacking attention by the government?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	3	2.0	2.0	2.0
	Neutral	27	18.0	18.0	20.0
	Agree	113	75.3	75.3	95.3
	Strongly Agree	7	4.7	4.7	100.0
	Total	150	100.0	100.0	

This shows that 75.3% of the respondents are agreed, 18% are neutral, 4.7% is strongly agreed and 2% disagrees with the statement.

Table 4.36

Q28: In Chitral, NGOs/INGOs are effectively providing information and timely support to cope with the challenges of increased scarcity, higher cost, and inflexible environmental standards.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	8	5.3	5.3	5.3
	Neutral	65	43.3	43.3	48.7
	Agree	75	50.0	50.0	98.7
	Strongly Agree	2	1.3	1.3	100.0
	Total	150	100.0	100.0	

This shows that 50% of the respondents are agreeing with the statement, 43.3% are neutral, 5.3% have disagreed and 1.3% strongly agree with the statement.

Table 4.37

Q29: In Chitral, it is generally acknowledged that NGOs providing young entrepreneurs with tangible resources, which support them to compete faster and effectively in the global market.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	1.3	1.3	1.3
	Disagree	1	.7	.7	2.0
	Neutral	55	36.7	36.7	38.7
	Agree	92	61.3	61.3	100.0
	Total	150	100.0	100.0	

This shows that 61.3% of the respondents agree with the statement, 36.7% are neutral, 1.3% are strongly disagreed and .7% disagree with the statement.

Table 4.38

Q30: Due to the impact of globalization and the effective networking support by INGO's there is a growing competition among skilled young entrepreneurs and emerging entrepreneurial set-up representing the Chitral area of Pakistan.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	1.3	1.3	1.3
	Disagree	4	2.7	2.7	4.0
	Neutral	76	50.7	50.7	54.7
	Agree	62	41.3	41.3	96.0
	Strongly Agree	6	4.0	4.0	100.0
	Total	150	100.0	100.0	

This shows that 50.7% of respondents are neutral to the statement, 41.3% are agreed, 4% are strongly agreed, 2.7% have disagreed and 1.3% strongly disagree with the statement.

Table 4.39

Descriptive Statistics

	Mean	Std. Deviation	N
Youth	40.0400	2.83525	150
Role of Government	29.3333	4.57696	150
Role of NGOs	33.4333	3.71541	150

Mean is the average of all the responses. It is calculated by adding all the ratings and then dividing it with the total number of responses. Standard deviation is all about mean variance and its statistical measurement. In simple words it is the square root of variance.

4.2 Correlation

It is a statistical process that is used to understand the relationship between two or more quantitative variables in a study. A weak correlation show weak relationship among variables and a strong correlation show a strong relationship between variables.

Table 4.40 Correlations

	Role of Youth	Role of Government	Role of INGOs/NGOS
Role of Youth			
Role of Government			
Role of INGOs/NGOS			

Youth	Pearson Correlation	1	-.024	.114
Role of Government	Pearson Correlation	-.024	1	.603*
Role of NGOs	Pearson Correlation	.114	.603*	1

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

Correlation -.024 shows that youth and role of government two variables are not significantly related and there is a weak correlation while 0.603 shows that the role of government and role of NGOs/INGOs are both significantly related and .144 shows that there is significant relationship between the rural youth and role of INGOs/NGOs.

4.3 Regression

The regression analysis is used to understand the relationship between the independent variables (role of INGOs/NGOs) and the dependent variable (rural youth). It is used to analyze the strength of relationship between the variables. Below is the regression table for the study.

Table 4.41 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Sig F
1	.123a	.015	.002	2.832	.000

a. Predictors: (Constant), Role of NGOs, Role of Government

The overall regression table was significant.

Hypothesis Summary

This study mainly focuses on knowing the role of government and NGOs/INGO's in the youth entrepreneurial uplifting in Chitral. The results show that hypothesis 1, The role of INGOs will have a significant impact on the entrepreneurial uplift of rural youth, relationship between the rural youth in Chitral is proved. The second hypothesis which is, the role of NGOs will have a significant impact on the entrepreneurial uplift of rural youth is also proved but the third hypothesis is not proved that is the role of government will have a significant impact on the entrepreneurial uplift of rural youth which means that the government initiatives in rural youth development is negatively related to the youth development. This means that there is not admirable role of government in uplifting the rural youth of Chitral in terms of entrepreneurship.

Conclusion

After analyzing the findings and results of the study we can conclude that there is a relationship between INGOs/NGOs and entrepreneurial uplift of rural youth of Chitral. The objectives of the thesis are discussed and reflected with the hypothesis. A digital platform has been used for data collection which gathered a total of 150 responses. H1, H2 are accepted, which showcases that there is a positive relation between INGOs/INGOs in the entrepreneurial uplift of entrepreneurs in Chitral by facilitating the youth with entrepreneurial training and knowledge. INGOs are helping the youth entrepreneurs in resource generation such as creating a pool of finances for their enterprise and also developing their skills by providing them with entrepreneurial career options. The NGOs are also providing the youth with training platforms to attain entrepreneurial knowledge. Although entrepreneurial uplift helps in generating employment opportunities, support and encouragement from the government is much needed. In a globalized world, Pakistan needs to work for the betterment of their SME sector to improve the economy. For this purpose not only communication technology is vital but also the training and motivation of entrepreneurial activities need particular attention. The rural youth of Pakistan are working hard to get benefited from increased opportunities due to globalization but they

lack managerial skills to run an enterprise. The government is not providing the youth entrepreneurs in Chitral with facilities like internet, access to finance, and the global market.

The youth in Chitral do not have youth clubs and centers to enhance their entrepreneurial abilities. They also lack internet facilities to reach online markets and finance opportunities to inject in their start-ups and existing businesses. They need support from the government as well as from the NGOs to make their enterprise stable in this competitive era. Pakistan's success towards a stable economy depends on the development of the SME sector. For this purpose, they need a skilled labor force, training facilities and a good infrastructure for accelerating economic development and employment generation.

Recommendations

- The government of Khyber Pakhtunkhwa and Pakistan need to focus on Chitral District to uplift the tourism and hoteling sector for the promotion of tourism in Chitral as it is a tourist attraction for both local and international tourists. Chitral is already benefiting from the tourism industry but the sector needs to be developed to provide the youth with economic and entrepreneurial opportunities.
- One of the most important elements that is still not stable in Chitral is the proper communication mode and adequate technology which is the basic need of today's life. The government should focus to resolve this issue to make small and medium-size enterprises stable in Chitral.
- To uplift entrepreneurial activities entrepreneurs need timely access to finance and technology which is somehow missing in Chitral and it needs attention from the national and international non-governmental and governmental organizations.
- Pakistan has a greater potential for the entrepreneurial uplifting of rural youths but in rural areas, there are no proper systems and youth forums to boost the capabilities of youth entrepreneurs which needs attention from the government. There must be some youth forums to help and guide the youth entrepreneurs in their start-ups and enterprise establishment.
- Chitrali society needs to be aware of the importance of the entrepreneurial uplifting of youth and should support it.
- There is a need to develop a female entrepreneurship concept in Chitral as there are very few female entrepreneurs and they are mostly related to the handicraft business. They need to be motivated and they need support from the family, society, and the government and NGOs.
- Entrepreneurship education and training are considered as the catalyst for entrepreneurial uplift. In rural Pakistan, entrepreneurship education should be provided at local levels. This helps in motivating the entrepreneurial mindsets of the rural youth which can lead towards prosperity and development of rural areas.
- The Internet provides access to networking opportunities across borders. The local youth entrepreneurs should be facilitated with internet and international networking opportunities.
- The registration process of enterprises in Chitral needs serious attention and from the study, we get to know that about 80% of business enterprises are not registered with the government.
- The government should implement the policies for SMEs and make sure every SME is following the guidelines.

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Questionnaire

I am a student of BS-Leadership and Management Studies, National Defence University, Islamabad, doing the research thesis on the “Entrepreneurial uplift of rural youth of Pakistan, A case study on Chitral”, for which the questionnaire is developed. Your opinion as a participant is highly valued and encouraged. I will maintain strict confidentiality in my research.

Thank you for your participation.

Personal Information

AGE

- 15-19
- 20-25
- 26-30
- 31-35

Gender

- Male
- Female

Education

- Matric
- Intermediate
- Bachelor
- Masters
- M-Phil
- Other;

Is your company/service/business based in Chitral?

- Yes
- No

What is your sector of activity?

- Food processing
- Hoteling and Tourism
- Transportation
- Education
- Handicrafts
- Sports
- Computer and mobile repairing
- Clothing and footwear
- Agriculture
- Real estate
- Media
- Retail/wholesaler
- Other service

Is your business, company registered with the government?



- Yes
- No

What are the number of employees?

- 1-5
- 5-10
- 10-15
- 15-20

KEY. 1= Strongly Disagree, 2= Disagree, 3=Neutral, 4= Agree, 5= Strongly Agree

To study the interest level of youth in Chitral towards entrepreneurial options

1. Watching family members running the family business from early child hood provides strong foundations for the youth interested in pursuing entrepreneurial career options.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

2. Easy access to entrepreneurial training facilities offers added chances for the youth to develop interest in pursuing entrepreneurial career options.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

3. Easy access to the raw material and cheap labor boosts the chances to develop the interest in local youth to indulge in entrepreneurial activities.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

4. The youth in Chitral, generally opt for entrepreneurial career options with satisfaction and confidence.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

5. Entrepreneurial career options play a significant role in generating employments opportunities to support social and economic development of any nation.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

6. Youth in Chitral, face a lot of challenges in accessing finances to inject in their businesses both as startups and the financial support for business expansion.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

7. Some of the critically positive effects of globalization include, access to innovative business technology and trends to boost the enterprise activities.

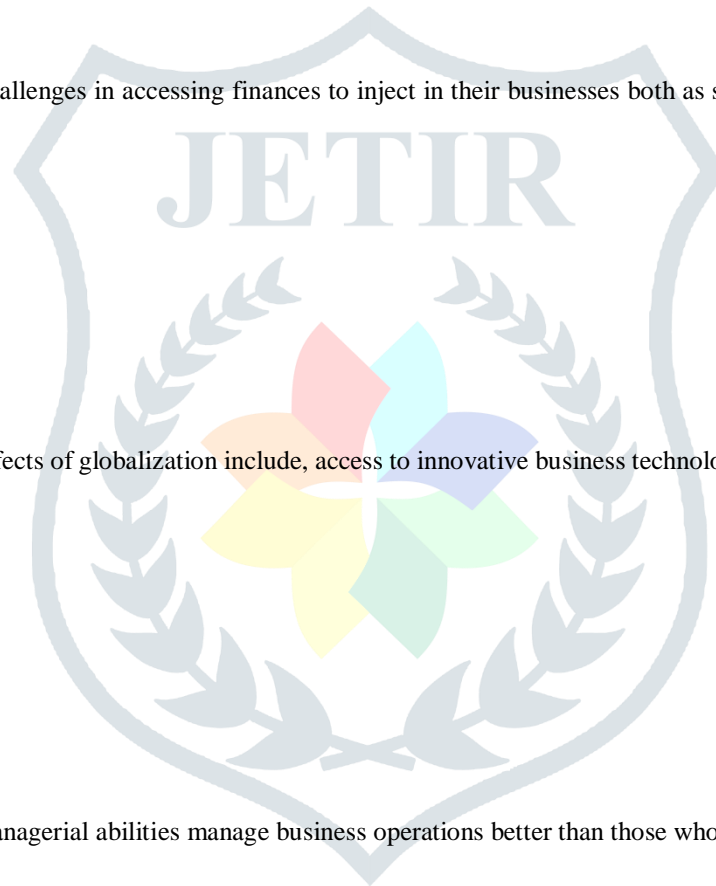
- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

8. Young entrepreneurs, having managerial abilities manage business operations better than those who do not have such skills.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

9. In Chitral, the lack of access/ timely access to financial support is one of the critical challenges faced by the youth owned entrepreneurial set-ups.

- Strongly Disagree
- Disagree
- Neutral



- Agree
- Strongly Agree

10. Access to global market increases, not just, the chances of business expansion for the youth owned entrepreneurial set-ups but can generate the options for the improved national economic standing in the international business scenario.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

Role of government initiative links to SME's sector in Chitral

1. Accessing low cost bank loans from local financial institutions that support youth entrepreneurship is easy.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

2. The Government is ensuring necessary participation through introducing innovative schemes through its commercial banks and DFIs for the uplift of entrepreneurial activities in Chitral.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

3. I remained successful in obtaining financial support from government banks / DFI's for my entrepreneurial career initiatives.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

4. I am satisfied with the financial assistance which I received from the banks for establishing/ developing my enterprise.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

5. In Chitral, the youth entrepreneurial programs dissemination/ promotion facilities provided by Government, through various modes (i.e., Phone-Internet-technology) are adequate?

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

6. Local Government plays positive role in the entrepreneurial promotional activities in Chitral

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

7. The government is raising awareness by taking concrete/ innovative steps to fully utilize the entrepreneurial potential of (the youth in) Chitral to compete at global scenario.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

8. Registration process of a new business in Chitral, is extremely quick and understandable.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree.

9. In Chitral, affording and regulating an entrepreneurial set-up is highly understandable and manageable.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

10. Our Government's entrepreneurial initiatives to support youth in Chitral, have been widely acknowledged beneficial for the regional economic growth through efficient bank credit facilitation.

- Strongly Disagree
- Disagree
- Neutral

- Agree
- Strongly Agree

Role of INGO's and NGO's links to SMEs sector uplift in Chitral.

1. NGO's/ INGO's are regularly involved in offering innovative entrepreneurial training programs to support youth in Chitral.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

2. Obtaining professional or financial advice from NGO's/ INGO's by prospective young entrepreneurs is easy and economical.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

3. Young prospective entrepreneurs like myself are generally aware of existing support structures for entrepreneurial support offered by local NGO's/ INGO's.

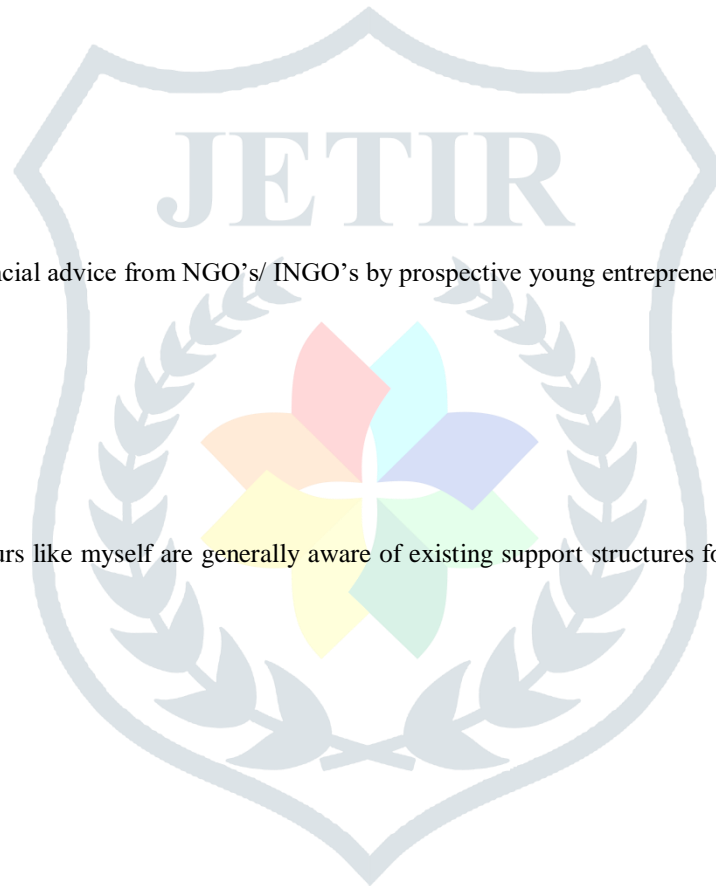
- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

4. In Chitral, youth entrepreneurial programs dissemination/ promotion facilities provided by NGO's/ INGO's, through various tele-communicational modes are sufficient?

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

5. Young entrepreneurs in Chitral consider that the role of NGO's/ INGOs working around them should be more supportive to encourage the entrepreneurial initiatives in the area.

- Strongly Disagree



- Disagree
- Neutral
- Agree
- Strongly Agree

6. Youth in Chitral are generally satisfied with the support facilities and networking opportunities provided by NGOs/ INGO's for the entrepreneurial sector uplift.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

7. In Chitral, it's generally acknowledged that the NGO's/ INGOs undertake activities affectively which are otherwise lacking attention by the government?

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

8. In Chitral, NGOs/ INGOs are effectively providing information and timely support to cope with the challenges of increase scarcity, higher cost and inflexible environmental standards.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

9. In Chitral, it's generally acknowledged that NGOs provide young entrepreneurs with intangible resources, which support them to compete faster and effectively in the Global market.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

10. Due to the impact of globalization and the effective networking support by INGOs there is a growing competition among skilled young entrepreneurs and emerging entrepreneurial set-up representing Chitral area of Pakistan.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

