

## POVERTY ALLEVIATION THROUGH ENTREPRENEURSHIP: A CASE STUDY OF THATTA

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### ABSTRACT

This particular research seeks an explanation thorough the factors such as economic, political, social as well as governmental influences that could help entrepreneurship to alleviate the poverty in one Pakistan's small city Thatta. For this purpose the strategically approach is employed what is referred to by some as a 'multi-method approach' (Brewer & Hunter, 2006). This approach includes the pilot study, field work and survey questionnaire. Study analysis revealed nine main factors related to internal and external thoughts of society and individual cause the lack of development in Thatta entrepreneurship culture. These available findings are precious to get in-depth understanding the nature of problems associated with the development of Thatta entrepreneurship which can alleviate the poverty.

**Keywords:** Poverty, Entrepreneurship, Alleviation, Thatta, Pakistan

**Introduction:**

Poverty (Abrar & Ghouri, 2010a) one of the most common phenomenon faced by truly almost every country these days. According to Asian Development Bank (2002) everywhere around the world we see countries struggling to survive. More over Asian Development Bank (2002) argue that thus statistically the charts might show increasing, economic growth (Abrar & Ghouri, 2010b) but the failure is the hidden line behind these graphs and that hidden line is basically the poverty line. However many countries have organisations working towards projects that might lead to reduction in poverty. One of such banks is the Asian Development bank which has assisted the government of Pakistan (Malik et al, 2010) in undertaking economic reforms and other necessary measures that lead to the reduction in poverty. Thus this have to an extent help increase the economic growth of Pakistan to great extents and helped it give a more favourable outlook around the world.

However the recent increase in prices of food (Ghouri & Khan, 2011) and other commodities around the world connected with a bunch of negative domestic problems have given a Pakistan a very negative outlook. The government ensures about saying that they are working towards its favourable conditions by introducing programs that might lead to reduction in poverty in Pakistan (Pakistan Economic Survey, 2005-06). Thus this research report is based upon the reduction of poverty in Thatta, Pakistan by entrepreneurship within the society (Malik et al, in-press) being affects. If we learn to understand these terms basically by economists it is described as a phenomenon which undertakes innovation and risk taking. Thus our query relies in the fact how widely innovation is and risk taking encouraged in other nations. Do the consequences of poverty reduce the chances for young entrepreneurs to be more innovative and risk taking?

**Literature Review:**

Many scholars found the importance of entrepreneurship prosper the society and alleviative poverty. As like Hussain (1994) conduct its study in prospect of Pakistan and argued that poverty alleviation strategy must be provision of basic needs, community participation, and community self-reliance through income generation activities (availability of capital, new opportunities for businesses etc), human resources development (education, training and development of potential entrepreneurship etc.) with process of implementation (consistency in policies, realistic approach etc) has to start with the people and building of new organizations of the poor.

Hamidon (2009) conducted doctoral research in Malaysian environment on entrepreneurship development where he used the tools of interview and survey questionnaire, that poverty can reduced by the entrepreneurship initiation in Malaysia. He further argued that government and cultural role is essential in promoting the entrepreneurship. Same kind of research carries out in Thiland by Allal (1999) shows micro and small enterprises development help the poverty alleviation and raise the living standards of enterprenuers and help the society well being.

Adeniyi-Kie (2004) conduct research for poverty alleviation through entrepreneurship in Information technology and concludes that entrepreneur can easily invest in include: The business centers, graphics centers, music studios, the internet centers, computer training centers, computer technicians, web design, web hosting, internet employment agency services, internet advertisements, b-2-b, internet tourist agency, and internet travelling agency, which are substantial in the alleviation of poverty. Syz (2003) posits that this information technology create vigor impact on society and trade which ultimately assist in poverty alleviation and create wealth in particular economy.

**Methodology:****The Research Approach:**

For this purpose the strategically approach is employed what is referred to by some as a 'multi-method approach' (Brewer & Hunter, 2006). That multi-method approach is capable of adding firmness, wideness and deepness to my research analysis with its own strengths and limitations. According to Bryman (2004) every method can complement each other for the purpose of particular research

### **The Research Method:**

The qualitative interview is the main source of data generation of this study. Resident entrepreneurs of Thatta and Government officials were the main target of interview in which they give multiple perspectives on given issue. A questionnaire (Cronbach's alpha .71) was distributed to existing Thatta entrepreneurs which complemented the qualitative interview. Respondent can elaborate more his feelings experiences and opinions on specific issue in the lights of cultural values and environment. A combination of the survey questionnaire and the interviews is considered beneficial as their strengths and limitations would usefully supplement and complement each other for the purpose of this study.

A pilot study which conducted at November – December 2009 period, was carried out prior to the actual data collection process. In this session, interviews/ discussions amid observation conducted with target participants' e.g. five government employees and officials and four Thatta entrepreneurs.

### **The Field Work:**

#### **Interview:**

The interview respondents for this study were identified through the respondents' link/ relations through the snowball technique. The main purpose of the survey questionnaire in this study was to find out general feelings and perceptions on the issues associated with the development of entrepreneurship for poverty reduction in Thatta, Pakistan. Researcher and team mates distributed the questionnaires on random bases at homes, markets, different public places and offices and requested them to fill it out in one week. The introductory letter and supporting letter were attached with questionnaire. Awareness about English language was lacking in Thatta so questionnaire and attached letters were translated into Sindhi language to get valid and compel response. After one week, research team went two times at one sample responder for collection of a questionnaire. 370 questionnaires were distributed 116 (31.35%) questionnaires were returned to team.

#### **Questionnaire survey:**

The targeted survey respondents for this study consisted of potential and existing Thatta entrepreneurs who been identified through a purposive sampling. In the context of this study the respondents were identified through links and observations. This method of sampling was also adopted because of its ability to provide useful information and efficient prediction for the purpose of the study without having to incur high costs which are usually associated with probability sampling techniques (Vaus, 1995). The fact that the field work of this study was undertaken in Thatta's summer weather which gets lot of energy to peruse so our research team adopt sequential strategy.

### **Research Findings & Discussion:**

#### **Themes and Findings Resulting from Interviews with Thatta Respondents:**

Researcher provides nine factors which give insight about their feeling and attitude regarding research issue. These factors are:

- Opinion about mindsets for entrepreneurship

- Opinion about mindsets for poverty
- Opinion about mindsets for initiative for entrepreneurship in Thatta society
- Opinion about Mindsets about entrepreneurship and poverty alleviation
- Opinion about government initiatives for entrepreneurship and poverty alleviation
- Opinion about problems with Implementation entrepreneurship culture for poverty alleviation
- Opinion about lack of entrepreneurship culture
- Opinion about lack of successful role models
- Opinion about negative attitude towards failure

### **Entrepreneurship:**

Nine respondents (R1, R3, R4, R6, R7, R9, R10, R12, R15, R16, and R17) commented that Thatta people are looking those businesses which can make them rich in no time.

### **Poverty:**

Every respondent believed that poverty is main problem of Thatta.

### **Entrepreneurship in Thatta Society:**

Seven of the respondents (R1, R2, R3, R4, R6, R7 R15, R16 and R17) sense that lack of initiative for entrepreneurship is the reason with effect the poverty. Otherwise it can be beneficial for Thatta society.

### **Entrepreneurship and poverty alleviation:**

Nine of the respondents (R1, R2, R4, R5, R7, R8, R11, R16 and R17) sense that entrepreneurship can lead to poverty but people scares to take so called 'BOLD' step.

### **Government initiatives for entrepreneurship and poverty alleviation:**

Majority of government employees insist about government seriousness for promoting entrepreneurship which can reduce poverty.

### **Opinion about problems in initiation of entrepreneurship for poverty alleviation:**

This factor can cause the problem of lack of progress in poverty alleviation with entrepreneurship. (R2, R3, R4, R6, R7 R11 and R16) demonstrated that lack of talent come in between confidence for take inventiveness regarding entrepreneurship which can lead to poverty alleviation.

### **Lack of Entrepreneurship Culture:**

Ten of the interview respondents (R1, R2, R3, R4, R6, R10, R11, R14, R15, R17) attributed the preference of the Thatta population to go for farming or stable jobs as the reason for their lack of entrepreneurship development. This reflects their attitude to stick their old family values and risk-averse attitude which specifically expressed by R10.

### **Lack of Successful Role Models:**

Three respondents (R5,R7 and R16) supposed that Thatta lacking by role model in entrepreneurship which can promote entrepreneurship which can help to diminish poverty Based on the

above, the researcher has been able to conclude that the eleventh factor that could be a cause to the underdevelopment of Thatta entrepreneurship is the lack of successful role models among the Thatta people.

### **Negative attitude towards failure:**

Another factor that is a cause to the slow development of Thatta entrepreneurship is the negative attitude of the Thatta people towards failure in entrepreneurship. Four respondents (R5, R7, R11 and R17) verify this factor and confirmed that this fear is reduced then poverty can be trim down.

### **Analysis of Survey Questionnaire:**

The main purpose of the survey questionnaire for this study was to find out about general feelings and generate quantified information on issues under investigations. Data analysis completed by using statistical package for social sciences (SPSS) version 11 with Window XP operating system.

### **Findings of the Survey:**

#### **Response about Poverty and Entrepreneurship:**

Every participant felt poverty is the major problem of city of Thatta. Some respondent said “this is the most visible thing and fact of Thatta”. About entrepreneurship 55 (47.41%) out of 116 participants sensed entrepreneurship is important for society and this figure sours up to 77 (66.38%) when they registered their view about entrepreneurship can help in poverty alleviation.

#### **Response about business problems:**

The responses of 116 respondents regard to main problem in start of new business or main problem facing by existing business, 33 (28.45%) showed ‘lack of opportunities’ as main problem. 31 (26.72%) felt ‘availability of funds’ is the second main problem, loan repayment 20 (17.24%) ranked third, and ‘purchasing power of customers’ ranked at fourth, 13 (11.21%) by respondents. Other responses were 9 (07.75%) preferred ‘lack of competition’, 6 (05.17%) chosen ‘availability of suppliers’, 2 (01.72%) preferred ‘information about market’ and others 2 marked (01.72%).

In 5<sup>th</sup> question, about availability of teaching or guidance about entrepreneurship, 66 (56.90%) responded “difficult to find”, 32 (27.59%) remarked “in family”, 14 (12.07%) respond “no availability” just 4 (03.45%) thought “from government”.

#### **Response about Government initiatives about entrepreneurship & poverty alleviation:**

Question about Government doing enough for entrepreneurship and poverty alleviation showed more negative responses 91 (78.45%) and 98 (84.49%) respectively. The other interesting question in which respondent asked to show his remark that ‘can government alleviate poverty through entrepreneurship’, more than half participant of survey showed positive response 61 (52.59%) and remaining 55 (47.41%) felt that entrepreneurship couldn’t alleviate poverty in Thatta.

In other question, ‘how government can support entrepreneurship which can ultimately helpful to alleviate poverty’, 28 (24.14%) respondents preferred ‘reduce tax rate’, 26 (22.41%) selected ‘provide loan on low interest rates’, 22 (18.97%) rated ‘provide common resources for business’, 12 (10.34%) opted ‘media support’, 11 (09.48%) went for ‘advisory’, 9 (07.76%) selected ‘contracts/ licenses’, 8 (06.90%) picked ‘technical assistance’, and no one marked ‘other’ 0 .

**Response about success of business:**

Question about 10 important factors that contributing to success in business. ‘Government support’ was the most important factor which marked by 38 (32.76%) participants. ‘Hard work’ 23 (19.83%) was the 2<sup>nd</sup> most important factor and ‘luck’ 15 (12.93%) remain 3<sup>rd</sup> most important factor. In other factors ‘experience’ selected by 13 (11.21%) respondents, ‘family support’ opted by 10 (08.62%) samples, ‘back up money’ picked by 9 (07.76%) respondents, ‘little competition’ went for 7 (06.03%) participants and ‘other’ option choose by 1 (0.86%) respondent.

**Response about society and culture is supportive for entrepreneurship & poverty alleviation:**

69 (59.48%) respondents had the opinion that society and culture is supportive for entrepreneurship and 47 (40.52%) thought negative about particular issue. On the other hand, 56 (48.28%) participants illustrated that society and culture values are compassionate for poverty alleviation.

**Response about political influences and powers play a negative role on entrepreneurship & poverty alleviation:**

The results of the question shows alarming situation that 82 (70.69%) participants believed that political influences and powers play a negative role on entrepreneurship and remaining 34 (29.31%) said ‘no’ in the response. Meanwhile, more respondents agreed 89 (76.72%) while ask the same question regarding poverty alleviation and remaining 27 (23.28%) showed that political powers care about poverty alleviation.

**Discussion of the Findings from Interviews:**

**About Entrepreneurship, Poverty & Thatta Society:**

Almost every respondent agreed that entrepreneurship can alleviate poverty, and they confirmed that poverty is the visible dilemma of Thatta. Moreover, most people looking for short cuts to getting rich and prefer private/ government jobs or even farming. People of Thatta are risk averse and entrepreneurship need courage. Even Thatta poor population can’t even think about to start their own business because of under confidence which initiated (Malik et al. 2011) by poverty.

These responses expressed the recognition of pinpoint issues but education level and mind set of Thatta people are the foremost problem. Their preference for steady and salaried jobs, their risk-averse approach and their lack of international revelation and entrepreneurship experience as the result of them not is being raised in a business environment. Furthermore, this illustrated that politicize or power oriented figures captured the fate and minds of Thatta people and limited their approach and confidence.

**About Government Initiatives for Entrepreneurship and Poverty Alleviation:**

In this regard the matter revealed by the majority of interviewees is the failure of the government policies consistency; allocate business exposure and opportunities to Thatta people. Corruption, availability of capital from government, government taxes and cost of capital are other main issues with lie between entrepreneurs which can work negatively to poverty. In brief, government lacking to promote the entrepreneur culture which can reduce the poverty. Government can help entrepreneurs and potential entrepreneurs with various types of tangible and intangible resources at low cost, which favors the progress of an enterprise and society. Problems are worsening by the lack of consistency in policies, malfunction of the government to act due to political interferences, the lack of monitoring and unethical favors by power structure of society. Difficult procedures, rules and requirements for obtain loan from government agencies and financial institute remain another problem.

**Other Problems for Initiation Entrepreneurship for Poverty Alleviation:**

The main problem of commencement the entrepreneurship society is the education level of Thatta population which leads to lack of talent transformation and confidence. Security and corruption conditions of Pakistan which affected Thatta, was also a part of distress showed by majority of respondents. Power and politicize culture is the other severe issues which is inherited in Thatta society, hurting the entrepreneurs' initiation. The traditional values and culture of Thatta isn't support entrepreneurship oriented environment. Limited approach of Thatta population has negative attitude towards failure in business; they treat this huge crime because they prefer to do government/ private jobs or farming (as discuss earlier) and this business initiative isn't match their traditional values of culture. Furthermore, lacks of role model who inspire, promote and commence to aspiring the entrepreneurs. Opportunities as like metropolitan city (Karachi) also limited in Thatta to start or expend the business, even it's difficult to find the famous franchisees of foods. Infrastructure position also an issue which not suit to conduct a business.

**Discussion of the Findings from Survey:****About Entrepreneurship, Poverty & Thatta Society:**

Poverty is the major concern for the society of Thatta, but less then half of participants expressed that entrepreneurship isn't important for society. Surprisingly, majority knew the importance of entrepreneurship for alleviate the poverty from society.

**Problems for Initiation Entrepreneurship for Poverty Alleviation:**

'Lack of opportunities' was the main factor for the respondent for initiation of entrepreneurship. As we discuss earlier in interviewees' discussion that Thatta is small city which not fully developed so they facing limited opportunities for businesses. Small area of Thatta city isn't allowing their people to expend their business or start new business. Majority of Thatta population is bond with their traditional values, which associated to their clothing, food preferences etc which also played a part in 'Lack of opportunities' factor. 'Availability of fund' remains the second big problem for the participants of Thatta. Government authorities isn't supporting entrepreneurship and if they, they impose many rules regulations and restrictions which make things difficult for potential entrepreneurs and contributing more to their financial limitation. Same is the case with Banks and other financial institutes, they also compel difficult precincts for obtain a loan. If with nature help they find to getting a loan the 'repayment of loan' is another problem for them. Higher interest rate and other high expenditure of operations leave businessman in problem to find the money for repayment of loan. 'Purchasing power of customer' is an issue which ranked forth by the respondents. This factor proved our research need for Thatta society that they are suffering from poverty. They have no enough purchasing power to buy more or new product or services, and this is major setback for potential and existing entrepreneurs. Purchasing power of particular society showed the strength of that society, and chances for expending the businesses in particular one.

In other question regarding guidance for entrepreneurship, more than half samples illustrated that its difficult to find the appropriate person who can guide the potential or existing entrepreneurs about business. Almost quarter of respondents expressed that they have the guidance in their family and more than ten percent said 'no availability' for guidance and very low percentage of respondent thought that they can find guidance 'from government'. This reflects the attitude of Thatta population, in whole sample; low percentage can find the proper direction for entrepreneurship which they can find in their family. Government role is almost unseen to assist the population of Thatta for entrepreneurship which is really a concerning part to prevent poverty.

**Factors for Initiation Entrepreneurship for Poverty Alleviation:**

In question regarding factors for success of entrepreneurship, respondent rated ‘government support’ on first priority. This is the fact that government has all the powers to initiate the positive progress or stop problematic issues and here in the poverty alleviation case, government support is crucial. Without it, the culture of entrepreneurship can’t be raise or poverty could not be assuaged by it. Government can mould resources and make long term and short term policies for sake of entrepreneurship which ultimately act negatively on poverty. ‘Hard work’ entitled as second most important factor for success, which is likely to behind every success story. Hard work called the other name of commitment; if commitment not there for business, it can’t be survive in competitive world. Surprisingly, ‘luck’ found to be the third most significant factor of success of business which illustrated the lacking self confidence and leave things attributed by some to reasons of faith or superstition, which happens beyond a person’s control by Thatta respondents. After luck factor participants thought that ‘experience’ was the forth main factor for victory in entrepreneurship’s triumph. Previous understandings from incidence teach the person how to react or behave (Khan et. al, 2010) in different situation(s), which is quite obvious reason to have some experience in hand for success in business. ‘Family support’ (Abrar & Ghouri, 2010c), ‘back up money’ (Abrar & Ghouri, 2010d), ‘little competition’ and ‘other’ comes up at fifth, sixth, seventh and at eight on important factor ranking respectively. ‘Little competition’ is least emphasizing factor for success for Thatta samples in business as compare to ‘family support’ and ‘back up money’ factors. Little competition limits the business people mind to think out of the box or how to acquire more market share approach. ‘Family support’ positively support the person in difficult situation, and it is the norm of business that business people often find themselves in stress and tense situations especially in Pakistan. Money in the back regularly supports the business e.g. repayment of loans, payments of account payment, in difficult times as family.

**Society and Culture Status for Entrepreneurship & Poverty Alleviation:**

Almost sixty percent people believed that society and culture is supportive for entrepreneurship and this can be grown in Thatta society. But remaining respondent think negatively, the main reasons of it are majority of people are linked to agricultural background, education, overall behavior of family and friends are not supportive for entrepreneurship. Astoundingly on the other hand, less then half people think that society and culture concerned about the poverty alleviation which is positive sign. However, more than half people are not show concern about it. It shows the low society values, people thinking are self centered and most population just not seeing outside them and they don’t care what is going around and how other people living. Society values are way too low.

**Political & Power Influences role on Entrepreneurship & Poverty Alleviation:**

This question’s response clearly shows that politics and power ethnicity affect negatively on entrepreneurship and entrepreneurship culture in distress by the negatives moves of political and power figures. Meanwhile, same result about poverty alleviation expressed by the participants, the reason can be, if poor find enough money for them somehow then the ‘slavery culture’ will hurt and these political and power figures interests will be affected. This posit that the top management or control hands of Thatta society are not honest and loyal with them, and they living there for their benefit on the neck of general population of Thatta.

**Recommendations:**

This study suggested the commitment and rigorous efforts by the government of Pakistan to promote Thatta entrepreneurship to alleviate the poverty. This is clear evidence that government programs



and initiatives are lacking in Thatta region for entrepreneurship and poverty, and if any program operating for initiation of entrepreneurship in Thatta it do not help much. Government should strategically initiate the various programs especially with integration of skill and training (Ghouri & Abrar, 2010) and financial assistance. These programs should take place at least twice a year. Government agencies must lend the required amount of money to start or to develop small enterprises (Ghouri, 2010; Malik et al, 2011) to enable people to generate enough income. Financial resources should be offered at a reduced price, which would help small entrepreneurs invest in the development of new products and ideas. These programs should be well-intentioned and indeed well-structured that intended to boost the number of viable and competitive Thatta entrepreneurs which can helpful in reduction of poverty. These programs should be take place on long term and continuous basis with past experiences of failures of programs. These programs supervise by the local honest figures or those government officials who have better past records.

The studies posit that government to provide complete security and resource support for entrepreneurial development. Government can build new place for new entrepreneurs with fully resourced surrounding. This step can be further supported by tax reduction on new entrepreneurs for five to eight years.

This study also emphasized to promote healthy competition among the Thatta entrepreneurs. This practice can be happen to award government contracts and licenses. The criteria on awards of government contracts and licenses should be based on demonstrated professionalism or interest as shown in training or work experiences. Political and power figure connections should not be a consideration. These steps attract other potential entrepreneurs to come, compete and initiate feasible environment for entrepreneurship. Government should also build some policies for failures of entrepreneurship. But this does not give the sense that the government should provide a safety net for failure. Support should be given on those entrepreneurs who face real difficult experience which resulted in failures.

Study also pointing towards the promotion of successful figures of entrepreneurship and those who fight against poverty with this arsenal. Such information should be disseminated through different channels including print and electronic media, information services, informal groups and NGOs. This information could encourage potential entrepreneurs to understand markets (Ghouri, 2010; Ghouri & Khan, in-press), value chains, production techniques, and marketing mechanisms, thereby preparing them to take on new challenges. Success stories shared with children and adolescents in schools, college and university levels, and endorse those figures in society could promote entrepreneur culture which alleviates poverty.

The other recommendation for Thatta society, if government supports the industries near the precincts of Thatta also set off the entrepreneur culture. Entrepreneurs can find the new business opportunities, inventory for their businesses and even distributed the end products near the rural areas surrounding the Thatta. Government should emphasis on creation of value chains. Value chains usually maintain a good network, which in many cases reduces transaction costs and market risks while ensuring financial (Khan et al, 2010) and other tangible and intangible resources if required. These networks are not limited to production agents. They extend to various business-related agents such as government agencies. Through these networks firms may get access to various types of critically important resources.

Thatta chamber of commerce & industry need to explore possibilities on how they can assist entrepreneurship (Ghouri, 2010) market rather than be dependent on government contracts and licenses. They must make themselves a central point for embryonic Thatta entrepreneurs to seek direction and support for their entrepreneurial ventures. They should also come up with a plan (Khan, 2011) on how they can help potential entrepreneurs and their members to overcome prejudices and discrimination from the power and political figures.

This chamber of commerce entity design program to help to mobilize the financial resources with new capacity building for potential entrepreneurs and their members and set up a trust fund as an alternative means of financial assistance for who are in need. Suggestion of several “entry points” to the

process of alleviation of mass poverty Experts of every field (Ghouri, 2010; Lashlay, 2003) should be in contract with Thatta chamber of commerce & industry for assist the new or old entrepreneurs in every aspects of business. As developing nations work to reduce the obstacles to legal business formation, and need to raise entrepreneurial spirit in the poor society of Thatta, we surly will see larger numbers of "opportunity entrepreneurs."

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