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Social Entrepreneurship an Effort to Eradicate Poverty: A Case Study of Akhuwat

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ABSTRACT

The term social entrepreneurship is used to refer to the rapidly growing number of organizations that have been created for the benefit of society. Social entrepreneurs have created models for efficiently catering to basic human needs that existing markets and institutions have failed to satisfy. Social entrepreneurship combines the resourcefulness of traditional entrepreneurship with a mission to change society. Social entrepreneurship offers insights that may stimulate ideas for more socially acceptable and sustainable business strategies and organizational forms. Because it contributes directly to internationally recognized sustainable development goals, social entrepreneurship may also encourage established corporations to take on greater social responsibility. The mission of Akhuwat is to reduce poverty in the country. The paper will argue that social entrepreneurship ventures such as Akhuwat are able to overcome the hurdles to socio-economic and sustainable development in poor countries by building necessary infrastructure, creating social capabilities to respond to economic opportunity and discovering and creating the conditions for scaling up and for financial viability. Thus, this paper will highlight the impact of Akhuwat in reducing poverty and enhancing economic and social status of the beneficiaries of Akhuwat.

INTRODUCTION

Social entrepreneurs are those who recognize social problems and start working in a different way to organize, create, and manage a venture to resolve social problems (Satar, Alarifi, Alkhoraif, & Asad, 2023). People who intend to positively influence the life of poor, helpless, miserable, and needy people are social entrepreneurs (Horsnell & Pepin, 2002). Currently social entrepreneurship is one of the

leading demands of society. Social entrepreneurship is becoming more and more popular amongst nonprofit organizations and one of the most misunderstood concepts by most people (Damer, Al-Znaimat, Asad, & Almansour, 2021). Many people consider it as a business for making money along with social cause, and many consider it as a nonprofit business just for the wellbeing of the

individuals (Amir & Asad, 2018). Social entrepreneurship in its true sense is much more than these two concepts.

Many people feel difficulty in becoming social entrepreneurs (Sulaiman & Asad, 2023). The basic reason is lack of education and lack of spirit to help others (Asad, Aledeinat, Majali, Almajali, & Shrafat, 2024). Many people feel that it is necessary to be rich person to become a social entrepreneur or one must have strong links with the government officials to work smoothly (Asad, Asif, Sulaiman, Satar, & Alarifi, 2023). The challenge is to uncover the hidden factors that motivate a person to become social entrepreneur (Asad, Majali, Aledeinat, & Almajali, 2023). It is important to uncover specific entrepreneurial strategies that are required to become a successful social entrepreneur (Pelchat, 2005; Fadhel, Aljalahma, Almuhanadi, Asad, & Sheikh, 2022).

The methodology followed by social entrepreneurs may or may not have any materialistic motive (Bashir & Asad, 2018; Asad, et al., 2021; Asif, Asad, Bhutta, & Khan, 2021). The best example of social entrepreneur today in Pakistan is Dr. Muhammad Amjad Saqib who has initiated micro financing with a unique methodology. The peculiarity of the model followed by him is that the issue of sustainability has been resolved without charging any interest (Saqib, 2009; Asif, Asad, Kashif, & Haq, 2021). The biggest

problem of microfinance organizations is either to become profit making organizations or to remain sustainable or to become a social welfare organization keeping the sustainability of the organization at stake (Dees, 2001; Chethiyar, Asad, Kamaluddin, Ali, & Sulaiman, 2019; Damer, Al-Znaimat, Asad, & Almansour, 2021).

There are more than 1.2 billion people in the world struggling to survive (Zahra, Majeed, Mahmood, & Asad, 2012; Sattar, Alarifi, & Asad, 2021). Even a country like US which has experienced a long steady boom has not been able to benefit the life of every citizen (Victor, ul Haq, Sankar, Akram, & Asad, 2021). According to a survey of more than 2.8 billion workers in the world, nearly 1.4 billion did not earn enough to lift themselves and their families above the US\$ 2 per day poverty line.

For many people particularly in the rural areas of developing countries to create and run tiny businesses, micro enterprises mainly in the unregulated informal sector microcredit are very important (Ta'Amnha, Magableh, Asad, & Al-Qudah, 2023). Social entrepreneur ventures that provide microfinance to women contribute a lot in society (Sulaiman, Asad, Shabbir, & Ismail, 2023). The poorest, especially the women, when receive credit, they become economic actors with power, they can improve not only their own lives but, in widening circle of impact, the lives of their families,

their communities and their nation (Sulaiman, Asad, Ismail, & Shabbir, 2023).

Akhuwat in this matter provides microcredit to the needy people. Thus, it provides small working capital loans to the people who have the capacity to become self-employed (Satar, Alarifi, Alkhoraif, & Asad, 2023). Even small amounts of capital can make the difference between absolute poverty and thriving little business generating enough income to feed the family, send kids to school and build a decent house.

Literature Review

The major problem of Pakistan is poverty and illiteracy. Due to these two basic issues many other problems arise. Government is taking many steps to overcome these issues, but government alone is not enough (Shaker, Asad, & Zulfiqar, 2018; Majali, Alkaraki, Asad, Aladwan, & Aledeinat, 2022). To resolve all the major issues of Pakistan social entrepreneurs like Dr. Amjad Saqib are required. It is also very important that people who can become social entrepreneur may understand the need of social entrepreneurship and realize the fact that they should initiate social entrepreneur ventures for the betterment of the society (Dees, 2001).

The need for social entrepreneurs is increasing day by day in Pakistan. The social entrepreneurs like Dr. Muhammad Amjad Saqib are working to eradicate economic disparity. As a result of

decreasing economic disparity the increasing crime rates will decrease. Another important issue is that the concept of volunteerism is very weak in Pakistan. Social entrepreneurship ventures require volunteers for their support. Volunteer participation in the social work is the need of Pakistani Society because people who are well to do, if they want to help the needy, they can bring a big change in the society.

Microfinance is about providing financial services to the poor who are not served by the conventional formal financial institutions it is about extending the frontiers of financial service provision (Khalil, Asad, & Khan, 2018). The provision of such financial services requires innovative delivery channels and methodologies (Khan A., Asad, Khan, Asif, & Aftab, 2021). Microfinance is a great tool that can be implemented to alleviate poverty (Hammami, Ahmed, Johny, & Sulaiman, 2021).

However, the approbation of microfinance cannot be forgo understanding the delivery channel, methodology and products offered are all interlinked and in turn promise alleviation of poverty and fulfilling the unsaid promise (Haider, Fatima, Asad, & Ahmad, 2016). The hurdles that poor face while acquiring a loan is the collateral asked by institution that is most of the times troublesome (Haq, Asad, Natarajan, Sankar, & Asif, 2021). And the financial institution refrain from lending loans to such clients their own preferences

include, urban or rural, large scale over small scale, high cost on return than low cost on return (Haider, Asad, Fatima, & Abidin, 2017).

The following are a few reasons preventing financial institutions from lending to poor sect of society.

- Lack of information: no standardized information, financial statements, credit histories don't exist.
- Systematic risks: agricultural production is associated with some systematic risks, low yield, draught, floods, all this is reflected in a high covariance of local incomes.
- Administrable difficulties: small rural farmers often live geographically scattered in areas with poor communication facilities, making loan administration difficult.
- Repayment problems: a farmer can only pay two installments on each yield per year.

A very few among the wide population living on and below poverty line on this globe maintain their finances and assets and plan to invest and borrow to make themselves more secure in future because nobody is willing to invest in them (Haider, Asad, & Aziz, 2015). Microfinance is believed to illuminate the above-mentioned problems quite diligently (Khan S., Asad, Fatima, Anjum, & Akhtar, 2020; Khushi, din, & Sulaiman, 2020; Qalati, Ostic, Sulaiman, Gopang, & Khan, 2022) and Akhuwat is one the leading institutions that go

only for betterment of the society without earning profits.

The term social entrepreneurship covers a wide range of activities (Qalati, Qureshi, Ostic, & Sulaiman, 2022). The important thing is to develop new ideas to reduce increasing poverty and hunger (Riphah, Ali, Danish, & Sulaiman, 2022). There is no doubt behind the fact that financial strength is an important factor behind social entrepreneurship, but it is not the only factor important for an individual to become a social entrepreneur (Alkhuzaie & Asad, 2018; Allam Z., Asad, Ali, & Ali, 2021; Allam Z., Asad, Ali, & Malik, 2022).

A very important dimension that must be addressed is that are individuals alone enough to work for the social cause or professional groups are required to work constructively (Almansour, Asad, & Shahzad, 2016; Bilal & Sulaiman, 2021). What is required to become a social entrepreneur is a strong will and a determined mission with a promising vision (Farrukh & Asad, 2017; Fatima & Asad, 2018) and Akhuwat has all these capabilities. The situation that Pakistan is facing now a day requires maximum resource mobilization and achievement of goals in an ethical manner (Xie, S. A., L., Sulaiman, & Qureshi, 2023), which is possible with the help of social entrepreneurial ventures (Haider, Asad, & Almansour, 2015) like Akhuwat.

METHODS

In this study primary data has been collected to find the impact of social entrepreneurial venture like Akhuwat to eradicate poverty. The questionnaire was designed in such a way that it meets the requirement of the socio-economic impact assessment of Akhuwat. So, the basic data collection is based on questionnaires and personal interviews. The questionnaire covers all the socio-economic aspects such as income and expenditures level, living condition, dwelling condition, their social activities etc. All the questions are close ended questions. ‘Likert Scale’ has been used (considered on 1-5 points scale) to measure the respondents’ perceptions. ‘1’ represents the lowest level of satisfaction or high disagreement, whereas ‘5’ represents the highest level of satisfaction. For this purpose, the sample size of 150 borrowers was taken. The test was used in the earlier studies of impact assessment of microfinance. (Khan & Haider, 2008). Through this test the authors have checked the variables before and after the intervention of a stimulus which is microfinance. The value of F gives us the conclusion that is there any impact of the stimulus over the variable or not. The population for our study encompasses the people who have taken loan from Akhuwat at least last three or four years in the sample area of Punjab, Pakistan. The random sample method has been used

and questionnaire was conducted with the help of different branches of Akhuwat.

RESULTS AND DISCUSSION

Table 1. *Result From SPSS*

Performance indicator	F-Value	Sign.
Sales Increase	2.486	0.101
Income increase	2.854	0.203
Employment increase	2.258	0.096
Meeting household expenses	2.256	0.037
Assets increase	2.632	0.302

The model mentioned above shows that the loans given by Akhuwat have changed the lives of poor and vulnerable people. The impact of microfinance in the lives of poor people can be seen through the help of following variables that have shown significant improvement.

This need for social entrepreneurship in Pakistan is growing especially for poverty alleviation (Light, 2006; Zuhaib , Wenyan, Sulaiman, Siddiqu, & Qalati, 2022). Even though social enterprises are facing severe challenges not only from the environment but also from the so-called elite of the society but still they are improving, which is a very positive sign (Ullah, et al., 2021). From the findings of the research, another thing that can be observed is that social entrepreneurs are the change agents and could bring

a major change in society (Ullah, et al., 2021). Microcredit and microfinance have been recognized worldwide in countries like Bangladesh, Nepal, India and African third world countries as well as a tool for fighting poverty and small loans lent out on small interest rate can elevate standard of living and make communities better as more employment opportunities open.

The reviewed literature shows that through commitment, enthusiasm and will to help needy people, by bringing the forces together and giving momentum to this noble cause we can alleviate poverty. This has helped millions of people to live life with respect (Salem, Alanadoly, & Sulaiman, 2023). Keeping the effectiveness of microfinance, as a tool to reduce poverty, in view, the above study was planned with the objectives of assessing poverty reduction by micro financing to the poor households and the impact of microfinance approach of credit facilitation on income level of poor households as well as on consumption smoothening (Kashif, et al., 2020).

The sample selected showed that people were able to increase their income and provided not only with financial help to their families but also had positive change to their financial and social situation and started active participation in the decision making of their friends and family members (Youssry, 2007). The provision of loan without any collateral by Akhuwat is the major

attraction for the beneficiaries as they do not have collateral for loans.

To sum up, it can be noticed from our overall analysis that there is significant improvement because of microfinance activities on the living standard of the beneficiaries not only in economic terms but also in social term (Israr, Asad, Altaf, & Victor, 2021). From our research, we have come to the conclusions that there is a noticeable and positive impact of microfinance activities on the living standards, social status, empowerment, employment, education, and poverty alleviation among the poor people in the society (Boschee & McClurg, 2003). The concept of social entrepreneurship is the need of the developing societies like Pakistan, and it can flourish if the society is educated and educated people support this cause.

CONCLUSION

This study tries to evaluate the impact of Akhuwat over poverty eradication of its beneficiaries through micro finance. Micro finance is a growing sector, but still this sector requires improvement. The basic recommendations based on findings are as follows:

- Training institutes must be developed for workers of microfinance institutions so that they may easily analyze and access the deserving people in an efficient way.

- A pilot study should be conducted for the development of policies for microfinance sector by the relevant institutions to address the real need of the poor people.
- The government may allocate the funds since performance to the NGOs working in the microfinance sector.

The focus of microfinance institutions is to give loans for productive purposes to reduce the burden over the poor people by increasing their earnings. This will increase commercial activities which will directly boost the economic growth of the country.

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