

Successful Women Entrepreneurship in Azad Jammu & Kashmir: A Case of British Pakistani Women In UK And AK

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ABSTRACT: *This paper is related to the successful women entrepreneurs who have developed their small and medium enterprises at their home country Kotli Azad Jammu & Kashmir as well as in Luton, England. The enterprise developed in UK are being studied and analyzed by the author during the post doctoral attachment with the University of Bedfordshire by arranging the questioners, personal interviews and group discussion with the successful British Pakistani Business Community. This paper is a case study of the family business of Mrs. & Mr. Haseeb and their daughter who are engaged in different business enterprises at Kotli Azad Jammu & Kashmir and England.*

Keywords: *Women entrepreneurs, Entrepreneurship, SME Management, Entrepreneurial development in UK and AK*

I. INTRODUCTION

Mrs. & Mr. Haseeb is a young couple belonging to a famous business family in Azad Jammu and Kashmir (AJK) who is representing the fourth generation business enterprise management in AK and second generation in Britain. Mr. & Mrs. Haseeb's family was in retail business even before the independence of Pakistan at Kotli AK. Mr. Haseeb completed his intermediate (FA) from government Degree College of the same district and he was quite good at school and college education.

During a summer holiday Haseeb's uncle's family went back home to Azad Kashmir to see and stay with the rest of the family members for a couple of weeks. Both brothers observed the good matches of their children (between the cousins). It was decided to initially arrange their elder sons marriages with their elder daughters (mutual patrilineage exchange/arranged marriages). It is still preference for marriages with first cousins as per traditional Pakistani and Kashmiri marriage system.

However, as result of the cousin marriage, Mr. Haseeb and his sister moved with their spouses to Britain in November 1989. Soon after his arrival in Luton, Mr. Haseeb started his job as an assistant machine operator in local factory with intention to earn money and to get admission in the higher education. During his work at a local factory in Luton UK, he saved some money and gained good experience of public dealings and communication skills with the support of his uncle and his wife as well. During this period his wife also completed some courses in textile designing and received practical experiences of the garments i.e. cutting and designing, after her A level education from local institute at Luton. She was very active in her school extra curricular activities and was also quite popular amongst her school class fellows and family friends. One weekend the couple went out for personal shopping in the local shopping center (Arndale) and got an idea to start their own family clothes business with the support of their family and personal savings in the Luton areas. He left the job to start any business.

II. RESEARCH METHODOLOGY

A formal questioner was designed to interview the manager/director of Haseeb Boutique International and their related business at UK and AK. After getting some basic information through the questioners, the personal interviews were arranged with the business owned managers i.e. Mr. Haseeb, Mrs. Haseeb and their brother and daughters who are dealing with various business at different places, UK and AK. Some of the information was collected from the printed brushers and company/Business offices in order to prepare this article/case study related to the successful women Entrepreneurship in UK and Azad Jammu & Kashmir. The case study is focused on a successful family business operated in UK and Azad Jammu & Kashmir at Kotli by Mr. and Mrs. Haseeb family, a successful enterprising couple.

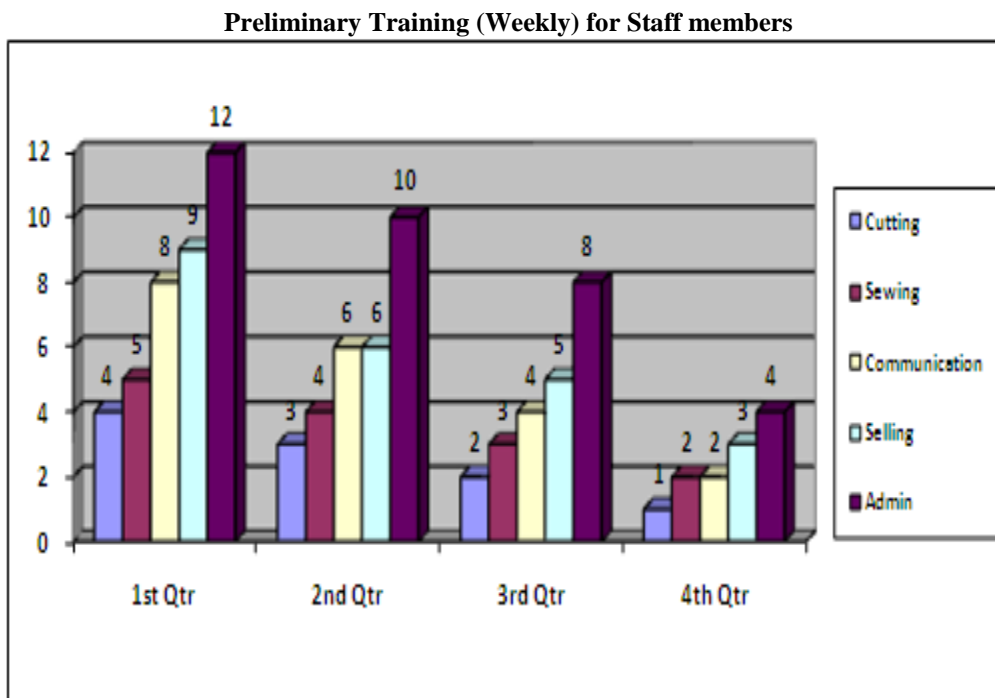
Profile/Characteristics of Business Owners: Memsaab Boutique

A smart couple got a smart business idea and shared it with the family members and their family immediately approved the idea as well. Mr. Haseeb was already business minded and an experienced person and his wife was not only experienced but also relevantly educated in the field of business and textile designing and was fully willing to turn all the learnt theories into practices and turn her dreams into realities! They implemented their idea(s) by opening initially a small shop of the clothes trading. They celebrated the opening of their family business on July 25, 1998 after ten years of their marriage and working experience of ordinary level local jobs in Luton. They named their business “Memsaab Fashion” later the business was known as “Memsaab Boutique,” the love of beauty and design, at 122-124, Bury park road Luton Bedfordshire. As per the decision and planning, initially they started the cloths shop and in the second stage they introduced self-made design garments and finally the sub continental traditional boutiques of high quality and classical Asian Style and design.

III. THE STAFF AND TRAINING PROGRAMMES

One of the specialties of this family business is that all the members of the staff are locally hired girls except the Managing Director Mr. M Haseeb. The co-director (active partner) Mrs. Haseeb, a British born lady, properly trained and a well skilled individual, is totally responsible for the hiring and firing of the female staff. She invites the applications and formally conducts the interviews as per decided dates and times. The selected girls were given a proper training schedule on the date of inductions with the names of their immediate coordinators and supervisors headed by Mrs. Haseeb. The trainee girls stay under the command and control for a few weeks to months depending upon the individual communication skills, professional capability and capacity.

The following pattern of training and development of the staff and workers including part timers and full timers and indicated in the following graph.



Source: The office records and developed by Authors

All the above training schedule and programmes are introduced, arranged and implemented by the co director with full utilizations of her school and college level education and training in Britain. The couple has entrepreneurial personalities, thinking and customers’ dealings. They got the initial idea, collected finance, arranged the premises and just did it successfully. In the beginning the couple was supported by their family members i.e. father -in-laws, brothers and sisters regarding interior set up and sample presentations. Now-a-days they have 16 staff members including part timers and supervisory one.

IV. CHARACTERISTICS OF ENTERPRISE: HASEEB'S BUSINESS IN AK

During the last ten years they established and expanded their business in Azad Jammu and Kashmir (back home) as well by up grading and extended their previous Shoes shop and renamed it as "Haseeb Boot House" at Shaheed Chowk Kotli Azad Kashmir. Mr. Haseeb's second younger brother, a college graduate smart looking Mr. Zafeer Butt has further developed it and employed four other staff members for the business. More recently, the third brother of Mr. Aneel who finished/completed his college education was also involved in the family business when the couple decided to open an other outlet of this business in the motherland AK with the name of "Memsaab Shoes Store" in a newly developed market with the support of their younger brother Mr. Idrees Butt, Mr. Adeel Butt and other 9 staff members at Kotli AK. Mr. Latif Butt an old business man blessed six sons and his two other younger sons, the brother of Mr. Haseeb, Mr. Muneeb Butt and Mr. Adeel Butt also decided to open a branch of this Luton business in Kotli AK with the same business name "Memsaab Boutique" Now the six brothers are actively as well as successfully involved in their local and abroad business of shoes and ladies garments.

In Kotli Azad Kashmir, Haseeb family also introduced the long working hours right from 8am to 9pm a hard working culture/habit is also exported back home as a business and cultural exchange. The following are the businesses of Haseeb's brothers at Kotli Azad Kashmir:

Haseeb Boot House Kotli

This is an oldest business of Haseeb family in Azad Jammu and Kashmir, Pakistan. It is quite successful business initially run by Mr. Haseeb and then his younger brother Mr. Zafeer Butt who is managing this shoes business for the last 10 years. In the beginning, it was a just small shoes shop and now a day it has become one of the modern stores having all the varieties of the male, female and kids' shoes at the competitive prices. The store has competition from the Serves shoes, Kashmir shoes, Memsaab shoes, KuKu shoes and English shoes etc. Mr. Zafeer, branch/business manager has employed eight other male staff members to run this store.

Memsaab Shoes Enterprise

After the successful experience of Haseeb Boot/shoes at Shaheed chowk Mr. Adrees Butt younger brother of Mrs. & Mr. Haseeb decided to open a new shoes shop with new name (Memsaab) at new place (Hassan road) in 2002. Mr. Adrees and Mr. Aneel (Butt Brothers) are managing this business. This branch has all varieties of the shoes but this is more specialized in ladies fashion shoes. Mr. Adrees is Branch Manager with the support of his brother Mr. Adeel and other 10 staff workers showing excellent business progress. They have good network and public relations with local communities which is major source of their business success and high gentry's clientele. All the brothers have the UK experience and they are applying the UK experience in their native town and enjoying quite good return on their investments.

Memsaab Boutiques and Fashion House

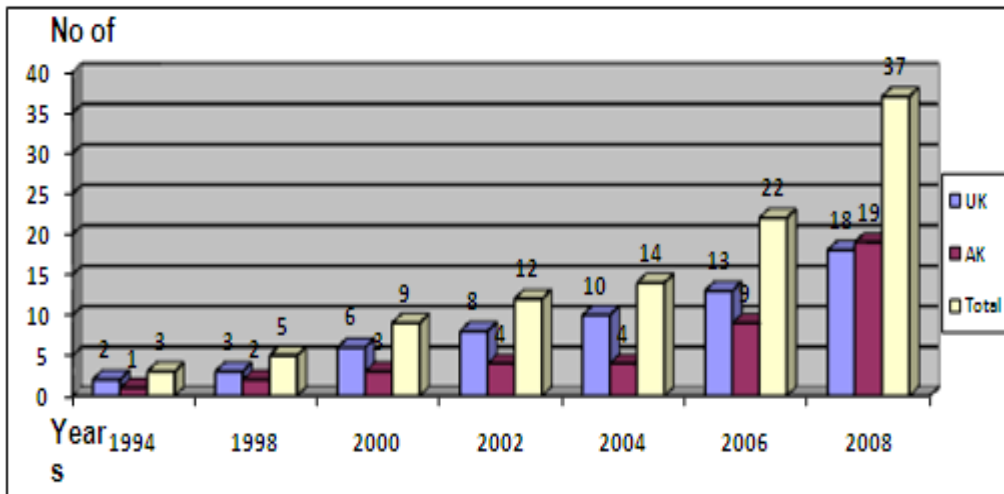
Mrs. & Mr. Moneeb and Mr. M Adeel (like other elder brothers) have practical experience of garments business with their brother Mr. Haseeb at Memsaab Boutiques in Luton UK. These brothers decided to come back from the UK and establish their own business under the supervision of Mr. Haseeb at Kotli AK. This is in fact of UK style business and established in March 2008 at Hassan Market Kotli. This is new set up initially with 4 staff members but quite popular among the local female customers as it is open till late hours. Mr. and Mrs. Haseeb also guide them and supply some foreign cloth varieties from the England.

Kashmir Institute of Modern Sciences

In early 2008, Mr. Haseeb and his brother Mr. Adrees decided to open a modern school with partnership of Mr. Tahir Manzoor and Mr. Farooq Butt at Kotli Housing Scheme. The Principal of the Kashmir Institute of Modern Sciences is a retired Education Officer, Mr. Mahzar ul Haq Qurashi who hired/employed the qualified male and female staff to run the school classes from KG to 10th class and other short technical courses for unemployed youth. As mentioned earlier the Haseeb brothers are also running a Memsaab Trust under the chairmanship/Supervision of their father Mr. Latif and elder brother Mr. Haseeb.

The staff position in Azad Jammu and Kashmir (19 staff in AJ&K) and 16 staff including family members in UK is estimated as under:

Staff Position of Memsaab Stores in UK & AK



Source: Office records and Developed by authors

Haseeb’s Business Partnership in India

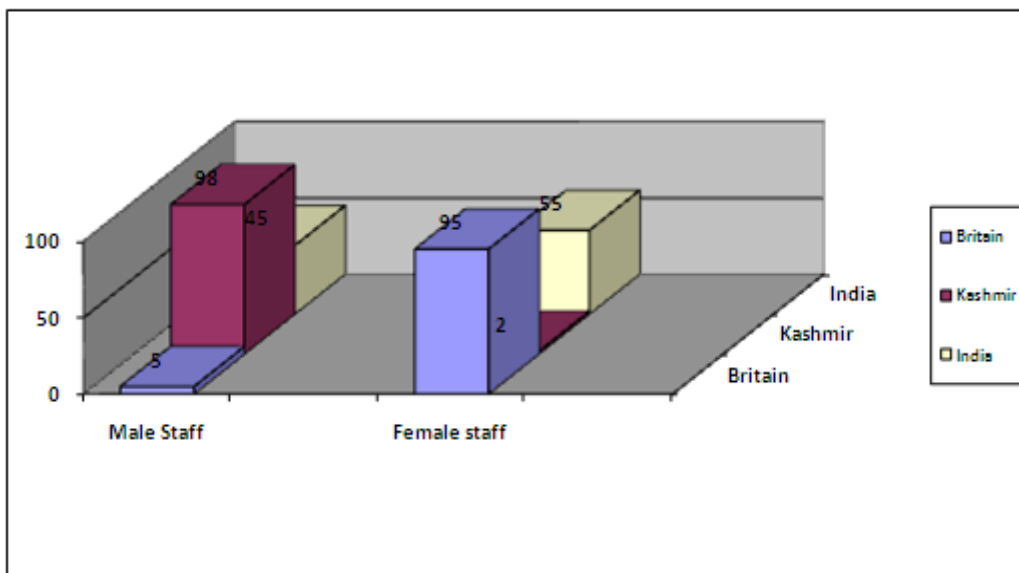
Mr. Haseeb was importing ready-made garments from India and he had good connections with prominent Indian and Pakistani businessmen and exporters. The couple arranged a business visit to India and decided to set up a factory and managing partner who could supervise the stitching jobs/garments as per their instructions. Ultimately, last year they established well equipped factory in city of Delhi, in India and employed local skilled and semi skilled workers/tailors who are expert in tailoring work/jobs as per given design and fashions and shipped them to UK.

The Indian workers are responsible for the cutting and stitching where as all the designing etc is done by Mrs. Haseeb in Britain. This new establishment is very popular and successful. However, Mr. Haseeb was reluctant to tell the detail and facts and figures about the Indian property and business investment and number of employees, fair enough, but it can be guessed that there may be a couple of buildings and hundreds of local cheap semi skilled and skilled workers.

Gender Ratio and Full and Part Timers in Different Branches

Country	Male	Female	FT/PT
AK	99%	1%	FT
UK	1%	99%	80/20
India	20%	80%	70/30

Full and Part Timers at Different Outlets



Source: Interviews and Developed by authors

In Azad Jammu and Kashmir (AK) mostly staff is male and in the UK the most of the staff members are female because of the domination of the female directors and business own manager here in UK, AK and India.

V. FINANCE AND BUSINESS

Being a family business, initially the couple invested their savings and also utilized finance from the local banks and family friends. As one of the managing partners is the British born representing the second-third generations of British Kashmiri who is reasonably qualified and having relevant experience of the business (as she support/worked with her parental family). The British Kashmiri young business lady got the maximum utilization of UK government funding schemes for small and medium enterprises (SMEs) and was also supported by her family and friends. In this way she does business and money management and in theory it is called entrepreneurial thinking and in practice it is called Memsaab!

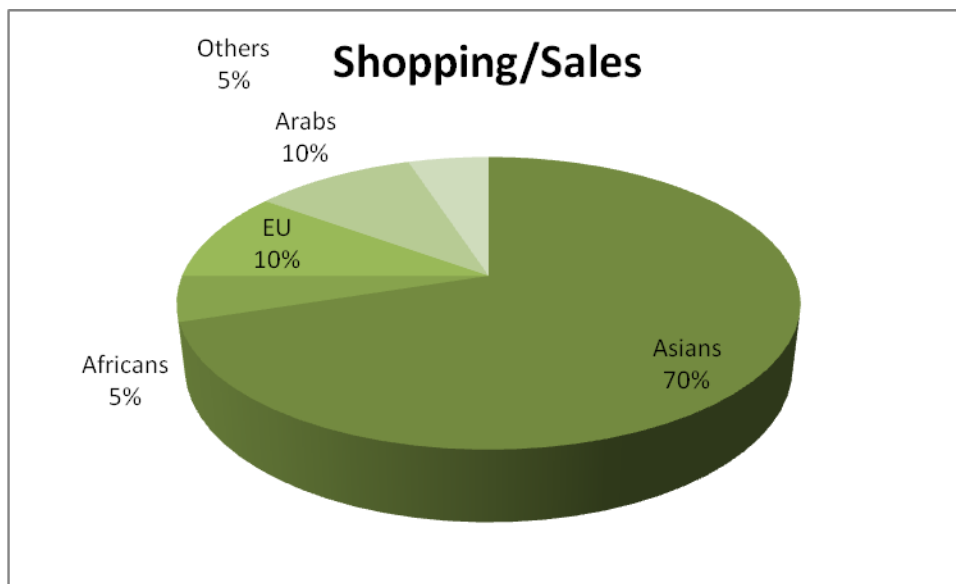
Mr. Haseeb earned money from local jobs in a factory during his early arrival and got financial support from his friends and local banks. His business was successful and he also purchased his two big houses and he further invested his saving in the business to get the maximum output of the business. So the couple is generating the finance as money makes money and developing the creative ideas and establishing/expanding the new and old businesses not only in Britain, Azad Kashmir but also in India most possibly in Middle Eastern countries in future as well.

VI. GROWTH IN BUSINESS

Mr. Haseeb claimed that his first choice was higher education however, after marriage it was difficult for both of us to carry on the household and education matters. In fact, the academic session was a few months late and our business plan was like future dreams in our minds as well. We have seen around and decided as after 4 years of education we again have to start our own business and why not now rather than four years later! The couple said “We made right decision (to be our own boss) at the right time (young age) for the right business field, the fashions and by the grace of Almighty Allah we are fully successful, so far no problems at all”.

The couple started their business with full commitment, devotion and lust for success and growth in international business. We Muslim strongly believe that God helps those who help themselves. The business trends and public opinions are in favor of the couple and their business as they provide the service with the full satisfactions of their customers. The following table shows the major clientage of the business:

Diversified Ethnicity Customers/Sales	
Community	Shopping/Sales
Asians	70%
Africans	05%
EU	10%
Arabs	10%
Others	05%

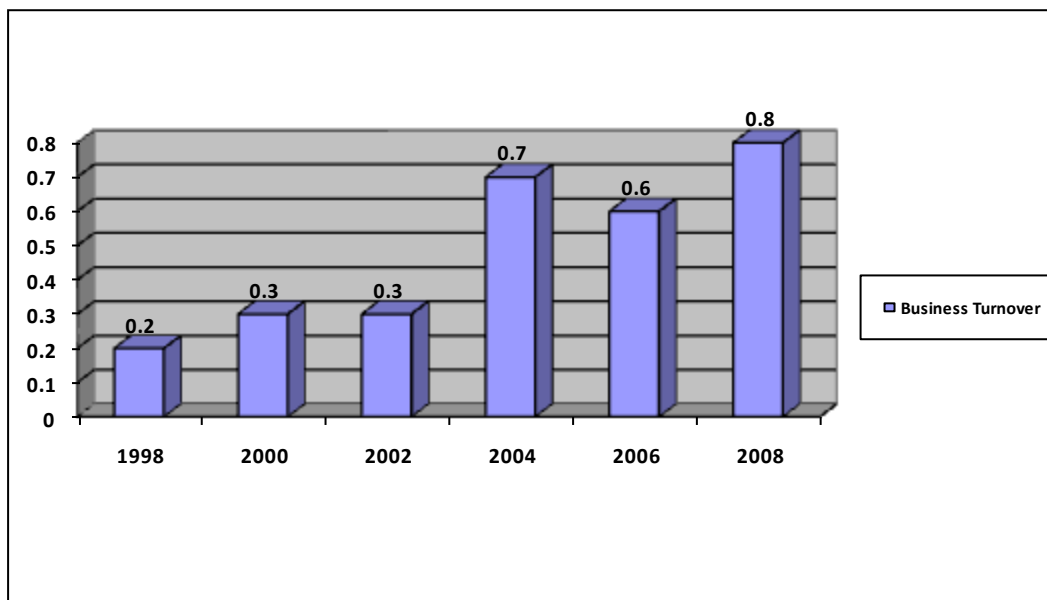


Source: Observations by authors

The couple is expanding their business in UK and AK as well. During the interview Mr. Haseeb said “in near future we are planning to open one outlet in sub-division headquarter Nakyal and another at Khuiratta Azad Kashmir locally supervised by our younger brothers who decided not to come in the UK and trying to develop his business in the AK”.

They also established a “Memsaab Trust” Kotli Azad Jammu and Kashmir to help their local community in back home. Recently they send a brand new ambulance for the Memsaab Trust Kotli AK. In an interview, Mrs. Haseeb told that Haseeb trust supported a lot during the earthquake of Pakistan and Azad Jammu & Kashmir and still medical services are being provided the needy and the poor family of their district Kotli. It may be extended as a trust hospital. Thanks to Mr. and Mrs. Haseeb for the service/facilitation to highly deserving local community at Kotli, the author own native district. The last five years sale volume is estimated as following:

The Turnover of Memsaab Boutiques Luton



Source: Interviews & Office Records and Developed by Authors

Future Expansions and Business Plans:

In the third interview with Mr. Haseeb during the last three months he ultimately disclosed by saying that “ we have recently developed a new business plan and things are in the final stage of the approval to establish a whole sale limited company, the name is chosen as “Nazish Collection Ltd”. This wholesale business will have a distribution network all over the Britain through the selected agents and major Asian community towns within the country.

He further explained, “I have completed a survey visit to the important business cities and already selected business own managers, the core customers. The major deals with the exporters from the Pakistan and India are also finalized”. The couple has shown a good business expansion in the UK and in the AK during year of 2008-2009. They have established their regional offices in Delhi India, Islamabad Pakistan and Kotli Azad Jammu and Kashmir in order to manage their family business.

VII. CONCLUSION

Indeed it is a real example of husband, wife and children, the whole family business. The business was started in mid 1980s initially loose cloths renamed as Memsaab fashion. Later Haseeb family changed the business and named as Memsaab Boutique at the same place with social and moral support of Mr. Majid Butt brother in laws and mother in laws as she is taking care of their kids and house. Recently the couple extended it as a wholesale business with another branch registered as Nazish (daughter of Mr. & Mrs. Haseeb) Collection Ltd. However, Mr. Haseeb’s brothers mostly look after the shoes business and cloth/garments businesses, at Kotli Azad Kashmir.

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