

## Problems Faced by Women Entrepreneurs and Their Impact on Working Efficiency of Women in Pakistan

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**Abstract:** *Purpose:* The principle purpose of this study is to identify the major problems faced by women entrepreneurs in Pakistan and also find the impact of these problems on the working efficiency of these women entrepreneurs. *Research design/Methodology:* The data collected was subjected to quantitative analysis Total, Average and Percentage/frequency to find the major problematic factors and  $\chi^2$  test is applied to find the statistical significance of the hypotheses for possible acceptance or rejection. *Findings:* Results of the analysis indicate that women entrepreneurs in Pakistan generally face three types of problems like entrepreneurial/business problems, social/personal problems and technical problems. And all these three types of problems have negative relation with the working efficiency of women entrepreneurs. *Practical Implication:* The study might help the government regulators in addressing the problems of women entrepreneurs in Pakistan to take actions to towards developing their performance and in turn to elevate poverty from Pakistan. *Originality/Value:* This research article adds to the literature on the determinants of problems faced by the women entrepreneurs in Pakistan. In particular, it is the first study of its own type in case of Pakistan which has categorized the problems faced by women entrepreneurs in entrepreneurial/business problems, social/personal problems and technical problems.

**Key words:** Entrepreneurial/business problems • Social/personal problems • Technical problems

### INTRODUCTION

Internationally, participation of women in the labor market stay behind in the two decades from 1990 to 2010, The changes have occurred in participation of women but in the labor market, but still women continue to accept most of the responsibilities for the home, In whole world, women use up at least twice as much time as men on not paid household work. Lack of access to and control over resources limits women to take part in economic sovereignty (United Nations New York, 2010). The Economic Survey of Pakistan 2010-11 shows that disparity in the job market is a major hurdle in economic development of Pakistan. Population of Pakistan in mid-2011 is estimated at 177.1 million. Women constitute 50 per cent of this population. About 3.05 million labor forces are estimated as unemployed in 2009-10, with an unemployment rate of 5.6% (Pakistan Economic Survey 2010-11). In spite of the fact that Pakistan is the ninth main country in the world with respect to the labor force size but in case of women's access to paid service other than

the agriculture sector, circumstances are worst in contrast with other states of Asia and the Pacific region (Adnan, 2011). Promoting women entrepreneurship requires more concentration to be focused upon problems that hamper women entrepreneur [1]. Studies on women-owned businesses have added energy in current years with a lot of scholars deal with a range of areas of knowledge that have facilitated an improved understanding of the numerous dimensions of women's entrepreneurship [2]. There are different underlying principle for supporting women's self-employment and entrepreneurship. The "growth approach" highlights women as an untouched source of growth for the economy. The 'job creation' grounds links the support to women's entrepreneurship to broader strategies to fight unemployment. The "poverty alleviation" rationale emphasizes self-employment as an economic survival tool for poor women and their families [3]. Women entrepreneurs have been recognized as providers of social upgrading, promoting economic regeneration and growth and job creation (Bosmal *et al.* 2008). [4] women's entrepreneurship

requests to be studied disjointedly for two major reasons, The first reason is that women's entrepreneurship has been acknowledged in last decade as an important untapped source of economic growth. Women entrepreneurs create new jobs for themselves and others. Women's participation in economic expansion has been recognized as very important for a country, particularly their participation in the area of entrepreneurship. Entrepreneurship as the central force for economic change requires more women to be involved in its operations [1]. Women empowerment encourages the trend of women entrepreneurship in the region. Similarly, women in Pakistan while following the regional trend also started developing their own business ventures in search for better control over their personal lives. In most of the developing countries the word self-employment and entrepreneurship is used as synonymy [3]. Information on gender issues will help in the implementation of supportive practices and programmes for monitoring and evaluating the challenges facing women entrepreneurs in developing economies [1]. Entrepreneurial Business is the one that is owned and managed by a women and/or more than one family member [5, 1] while citing the work of Maritz, (2004) defined the concept of entrepreneurs and states that entrepreneurs are people who habitually create and develop new ventures of value around perceived opportunities.

The proposed study is quite significant because it will highlight those issues which are stopping women to take part in the economic development of their country. To make Pakistan a developed nation and to get rid from the curse of poverty it is necessary for every single person including the women to take part in the economic development of their country. Furthermore it is an era of women empowerment, so to make women empowered in Pakistan it is worthwhile first to know those factors which can stop them to be economically independent generally in Pakistan and specifically in Bahawalpur. So that government and relevant authorities can take measures in this area accordingly. The basic purpose of this study is to highlight those social, entrepreneurial and technical issues which are stopping women to take part in the economic development of Pakistan. Provide a guideline for government and relevant authorities to take measures in this area accordingly to promote women entrepreneurs in Pakistan and Helpful to build the confidence and morale of women to invest. This study is Helpful to create awareness among potential entrepreneurs about the current situation for their coming venture. So that they well prepare them to be successful. The other main

objective of this study is to fill the gap of studies in the field of women entrepreneurship in case of developing countries specifically in Pakistan.

The next section presents the review of related literature that had used different methods to find the challenges at different stages of businesses by women entrepreneurs. In third section detailed methodology is discussed and in next section empirical results are presented and discussed. The findings of the study are concluded in the last section.

**Literature Review:** Entrepreneurship for women is frequently seen as a drive out of poverty and a stride towards parity [6]. Interest in women entrepreneurs from a variety of backgrounds has led to amplified publication in the literature about entrepreneurship issues of women particularly [2, 7] while citing the work of Dodge and Robbins (1992) says that Marketing problems and capital acquisition are common issues in the startup stage of business development, while managerial and administrative problems become more prevalent as an organization grows and matures [7, 4] also identified some issues faced by the women during their entrepreneur ventures such as family responsibilities. Also, in some countries, women may experience obstacles with respect to holding property and entering contracts. [8] inspects the restrictions faced by women entrepreneurs in a war-torn area of North East of Sri Lanka. The author defined the constraints as factors that limiting growth and development of women entrepreneurship. For this study a random selection of five women entrepreneurs was done to find that women entrepreneurs did face "constraints" that prevented them from growing, or "constraints" that prevented them from becoming successful women entrepreneurs. These "constraints" were not seen as 'personal' problems but more so as external factors such as Finance or Funding, Support, Capacity Building and Technical and Technological Development that should be addressed by the government, authorities, women's organizations, international aid in war-torn area of North East of Sri Lanka.

[9] find that women of northeast Louisiana face foremost business problems like personnel, finance, marketing and other. Main wife role problems were time or energy, role conflict and income or money problems. Chief family issues were time or energy, role conflict or lack of family support, income or money and other problems. Researchers like [10] identified different factors which are considered as hindrance for women entrepreneurs such as absence of technological know-how; and corruption in an

undisguised or disguised form securing finances for business, lack of entrepreneurial and management skill and experience, problems in finding markets and distribution associations; limited amount of government and institutional support. Also lack of support from family, society and government is a problem. And poor infrastructure in terms of hardware and in terms of software as education and training, in Addis Ababa, the capital city of Ethiopia. In case of Nepal [6], through his study on Nepali women entrepreneurs revealed that these women has to face structural and socio-cultural problems, which stops them to be successful business leaders. The author also suggested the policy measures, business and management training and promotion of entrepreneurial networking system as a way to bring women entrepreneurs in Nepal's main business stream by providing them opportunities to lead [6].

By adopting a multi-level research design and an interpretive research methodology, capitalizing on in-depth interviews with ten women entrepreneurs [11] find that in the Lebanese context, women entrepreneurs face different problems categorized into three groups as micro-, meso- and macro-level. At micro level opportunity identification, motivation, performance and financing are the issues faced by them. At meso level unwritten rules of conduct and behaviors based on norms, values, social roles, family values, religious beliefs and legitimacy of self employment and at macro level they have to face legal environmental and economic environmental problems [11]. Women entrepreneurs in Syria, rural or urban, have little access to finances, lack the knowledge and the know-how to manage the business, conducting feasibility study, profitability analysis, quality control, marketing and financial and technical management. In addition, Promotion and marketing of products and services is a problem for them. Additionally, they face social difficulties, like lack of the family support, Social constraints, like gender inequality and lack of entrepreneurial mentality; lack of education and skills, women's entry into the labor market is constrained by custom. Particular constraints difficulty of obtaining finance and the limited assets and administrative obstacles (Kattaa and Hussein, 2009).

By conducting a study in rural areas of Rajasthan in India the author found lack of supportive network, financial, lack of skills and education and certain problems related to marketing. Prejudiced attitude towards women, lack of mobility and poor infrastructural support and caste to which they belong were the main problem areas for rural women entrepreneurs [12, 3] were of the view that

the biggest obstacles and difficulties for the development of enterprises in India are located within the availability of financial resources, information, education and markets. The basic challenge is to effectively identify and resolve problems employed through the prioritization of the legislature and others. Hence Ray and Ray identified the role of government in the entrepreneur development. Similarly, it is important to develop the national strategy that will effectively confront the problems specific to equal opportunities, which requires the development of other social attitudes about gender and their inclusion in the structures, institutions and policies that relate to self-employment and small enterprise [3, 5] administered a survey of 62 Nigerian female entrepreneurs. They have divided the survey into sections e.g. personal demographics, the entrepreneur's perceptions of the business environment and their venture and the motivations and drive that led to their business. They produced frequency distributions on every question/variable and generated cross-tabulations between them and finally they have applied  $\chi^2$  tests to find the strong associations among different variables. From the analysis they found that there is no or few significant differences exist between male and female business owners, they find a strong indication that women of Africa has sizeable hidden growth potential. It is also evident that female entrepreneurship in Nigeria is motivated by micro-financing and family motivation that profile and influence the confinement of their business [5]. In Arab countries like the Kingdom of Saudi Arabia (KSA), women's entrepreneurship activities are not taken as socially good due to male dominant society. In this study a qualitative research methodology is employed. The author took 19 in-depth interviews with Saudi women entrepreneurs. These women were identified through referrals sampling. Findings of this study reveal that they have to face social problems and suggest strategies to contribute to success rates for women entrepreneurs in Islamic countries, where entrepreneurial activities are promising. The results of study confirm that the native women's entrepreneurial activities are means for economic endurance. So, for sustained development in emergent economies, they cannot be disregarded and undervalued. Now, required is to recognize women entrepreneurs and to support them so that they can fully participate in the national development [2].

Investment in women is now documented as vital to achieving sustainable development. Economic analysis identify that low levels of education and training, poor health and nutritional status and limited access to

resources limit productivity and hinder the competence and growth of the economy as a whole. The women participation rate in labor force of Pakistan is 21.8 and the ratio of self employed women is 14.0 in 2007-2008 (FET-W, 2010-2011). The women unemployment rate of female in Pakistan is 8.7% in 2007-2008 (FET-W, 2010-2011). Women need to work more and more in order to add to the family earnings and have to work longer hours to keep themselves and their families above the poverty threshold. 78 out of 100 women in the country were not economically active in 2008. During the last decade women's labor force participation grew substantially in Pakistan. This gave a reason to hope that the newly obtained economic autonomy for women would also bring greater gender equality in the country (GEP of Aurat Foundation, 2011).

In case of Pakistan, The business situation for women in Pakistan mirrors the intricate interplay of many factors, which fall into two groups. The former is made up of social, cultural, traditional and religious elements. The succeeding group is taking the form of constitutional structures, policy documents, regulatory arrangements and institutional mechanisms [13]. For the past decade, 13.4% of the population of Pakistan has survived on less than \$1 per day, while almost two thirds have lived on under \$2 per day (United Nations, 2004). Women form a significant part of the agricultural families and 8 percent of the households had only workforce. According to SDPI's Country Gender female earners while 14 percent had females as Profile (2008), women in rural areas engage in the major earners (Mohiuddin 1989). These agricultural activity as unpaid family helpers and women range from single parents, widows and are not registered as workers. Women don't have property and control rights. They have to face the problem of mobility, Social and personal issues, Women's lack of power within families and the denial of their right to make choices (GEP of Aurat Foundation, 2011). A sample of 150 women through snowball technique is used to collect data through a structured questionnaire by the author in three cities of Pakistan, namely Rawalpindi, Islamabad and Lahore. Marketing, Gender biases, Family/social, Finance, government Mobility, Convincing people, availability of Raw material, Expenses were higher than income, Lack of knowledge, experience to run a business, high costs of machinery/equipment, difficulty in availability of labor are the problems faced by the women entrepreneurs [13, 14] through a series of in-depth and one-on-one semi-structured interviews with a sample of 256 women entrepreneurs in five major cities of Pakistan identified a

combination of both gender-neutral and gender-related constraints. These challenges and issues are lack of support of family, lack of established support network, access to capital, lack of business management skills and restrictive government regulations, availability of the market and lack of technical skills and gender-neutral problems include structural immobility, working capital, credit guarantees and investment capital and a discriminatory attitude by some bankers.

Lack or Complete Absence of Education, Poor Health and Malnutrition, Ignorance for Using Latest Means of Agriculture, Lack of Land Ownership and Access to Credit Facilities, Lack of Segregated Economic Policy & Reforms, Migration, Replacement of Female by Technology and Low Skill and Low Paid Activities are the faced by the women working in agriculture sector of Pakistan [15]. To find out different problems faced by women entrepreneurs in Kohat city of Khyber Pakhtunkhwa, Pakistan 30 questionnaires were distributed among respondents selected through simple random sampling method. The authors concluded that women entrepreneurs in Pakistan, particularly in Kohat face gender base discrimination, shortage and little access to resources, Lack of product market information, education and training, assistance from governmental agencies, having no encouragement from male family members and improper networking mechanisms are [16]. FET-W, (2010-2011) explained that the problems faced by the women worker in Pakistan are; lacks schooling or training, the worker is viewed as too young or old by the employer's perspective, the worker is the target of various types of discrimination and the workers mobility is restricted due to some social and cultural norms etc. Due to these kinds of issues 78.2% of the women are economically inactive in Pakistan. [16] cited that Malik Ahmad Jalal, Director of Pakistan Fast Growth 259 (an organization working for promotion of entrepreneurship in developed and developing countries) assumed that "the resolution to Pakistan's economic challenges lies not in foreign lands, but in the entrepreneurial talent of its own citizens, Pakistan Daily (2010)"

As can be seen through the comprehensive literature review only a few work is done in case of Pakistan to explore and find the major problems faced by Pakistani women entrepreneurs and to find their impact on their working efficiency, to our knowledge, [13-16] are of them. There is still a need of serious efforts to be put in finding the major problems which are being faced by women entrepreneurs and to help the concerned authorities to take measures for their eradication of these problems to

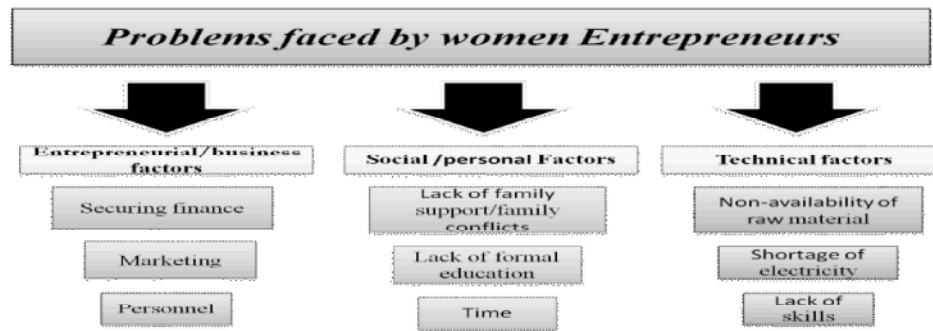


Fig. 1: Proposed model of the study

enhance the efficiency of Pakistani women entrepreneurs. So it can be the pioneering study in this field of its own type specifically in Pakistan and perhaps in world also. The proposed study is to find those factors which act as major problems for self-employed women in Bahawalpur, Pakistan. The main purpose of the proposed study is to identify and highlight the critical factors that can hinder the initiative as well as success of self-employed women in Pakistan. The study mainly focuses on those women who are now working by themselves either at their homes or in a market place, Bahawalpur and its surrounding areas.

#### Conceptual Framework:

**Hypotheses:** To find out that which type of problems are influencing the working efficiency of women entrepreneurs in Pakistan following hypotheses are developed;

**H<sub>1</sub>:** All else being equal, In Pakistan, women entrepreneurs face entrepreneurial/business problems which affect their working efficiency.

**H<sub>2</sub>:** All else being equal, In Pakistan, women entrepreneurs face social/personal problems which affect their working efficiency.

**H<sub>3</sub>:** All else being equal, In Pakistan, women entrepreneurs face technical problems which affect their working efficiency.

#### Methodological Framework:

**Sample:** There is no readily accessible sampling frame for choosing a sample of women entrepreneurs in Pakistan. So snowballing technique for identifying respondents is used and a sample of 120 women entrepreneurs is selected from Bahawalpur and its surrounded areas for this study. The sample is comprised

of women entrepreneurs from a variety of sectors. The research captured data from schedules of these selected women. Schedules are

**Data Collection Instrument:** Data used in this study is primary in nature for which a structured questionnaire is adapted by [9] and survey form of women entrepreneurs of survey monkey accessed on 2<sup>nd</sup> November 2011. It is modified according the nature of study in case of Pakistan. Through that questionnaire cross sectional data is collected from respondents selected for this study during the year 2011.

**Analysis Technique:** Data is entered and analyzed by using statistical package PASW version 16 and MS Excel is used to analyze the data.  $\chi^2$  test is applied to find the statistical significance of the hypotheses for possible acceptance or rejection. The data collected was subjected to quantitative analysis Total, Average and Percentage/frequency to find the major problematic factors [17].

**Reliability:** To test the internal reliability of the research instrument Cronbach's alpha is used and its result is 0.85 which is above the standard value proposed by (Nunnally, 1978) of 0.70 this shows that our instrument is reliable and we can confidently apply different statistical tests and interpret the results with confidence. is good enough to use this instrument confidently for further analysis.

## RESULTS AND DISCUSSION

#### Hypotheses:

##### Entrepreneurial /Business Problems:

**H<sub>1</sub>:** All else being equal, In Pakistan, women entrepreneurs face entrepreneurial/business problems which affect their working efficiency.

Table 1:

Hypothesis	Pearson Chi Square(P- Value)	Pearson Chi-Square	Fisher's Exact Test
H1: All else being equal, In Pakistan, women entrepreneurs face entrepreneurial/business problems which affect their working efficiency.	.000	41.718	32.215

Table 2:

Hypothesis	Pearson Chi Square(P- Value)	Pearson Chi-Square	Fisher's Exact Test
H2: All else being equal, In Pakistan, women entrepreneurs face social/personal problems which affect their working efficiency.	.000	56.656	1.041E2 a

Table 3:

Hypothesis	Pearson Chi Square(P- Value)	Pearson Chi-Square	Fisher's Exact Test
H3: All else being equal, In Pakistan, women entrepreneurs face technical problems which affect their working efficiency.	.003	29.849a	22.871

Table 4:

Profile of Women Entrepreneurs					
Education	None	High School	College level	Vocational training college	Other
Percentages	47%	28%	11%	10%	4%
Nature of business	Saloon	Restaurant	Handicrafts	Dress making	Other
Percentages	10%	15%	22%	36%	17%

The results for  $H_1$  are presented in Table 1. By analyzing the Pearson Chi-Square and the significance level of women entrepreneurs face entrepreneurial/business problems which affect their working efficiency can be examined. The value of Chi-Square is 41.718 for this model, is significant ( $p < 0.05$ ), indicating that entrepreneurial/business problems have significant influence on the working efficiency of women entrepreneurs in Pakistan. Hence,  $H_1$  is accepted. The value of Fisher's Exact Test for  $H_2$  is 32.215, which is good enough because lower the value of Fisher's Exact test, the more significant the outcome.

#### Social/Personal Problems:

**$H_2$ :** All else being equal, In Pakistan, women entrepreneurs face social/personal problems which affect their working efficiency.

The results for  $H_2$  are presented in Table 2. By analyzing the Pearson Chi-Square and the significance level of women entrepreneurs face social/personal problems which affect their working efficiency can be examined. The value of Chi-Square is 56.656 for this model, is significant ( $p < 0.05$ ), indicating that entrepreneurial/business problems have significant influence on the working efficiency of women entrepreneurs in Pakistan. Hence,  $H_2$  is accepted. The value of Fisher's Exact Test for  $H_2$  is 1.041E2<sup>a</sup>, which is good enough because lower the value of Fisher's Exact test, the more significant the outcome.

#### Technical problems:

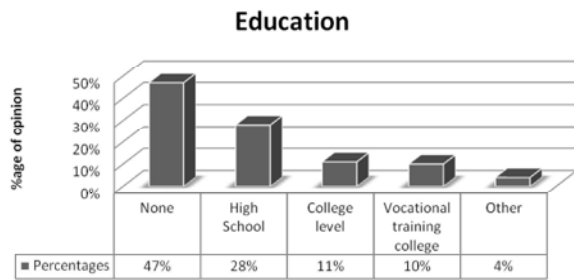
**$H_3$ :** All else being equal, In Pakistan, women entrepreneurs face technical problems which affect their working efficiency.

The results for  $H_3$  are presented in Table 3. By analyzing the Pearson Chi-Square and the significance level of women entrepreneurs face entrepreneurial/business problems which affect their working efficiency can be examined. The value of Chi-Square is 29.849 for this model, is significant ( $p < 0.05$ ), indicating that entrepreneurial/business problems have significant influence on the working efficiency of women entrepreneurs in Pakistan. Hence,  $H_3$  is accepted. The value of Fisher's Exact Test for  $H_3$  is 22.871, which is good enough because lower the value of Fisher's Exact test, the more significant the outcome.

All the alternate hypotheses are accepted at  $p < 0.05$ , which shows that entrepreneurial/business problems, social/personal problems and technical problems negatively influence the working efficiency of women entrepreneurs in Pakistan. So to improve their working efficiency it is very much necessary to minimize these types of problems which are being faced by women entrepreneurs.

#### Problems

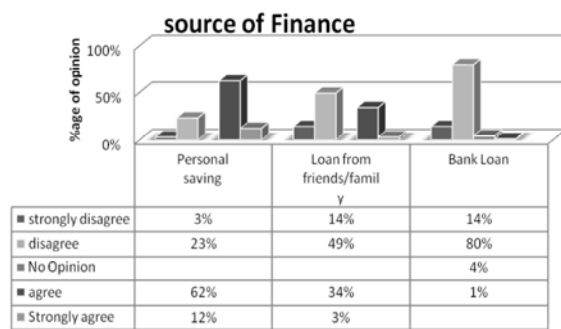
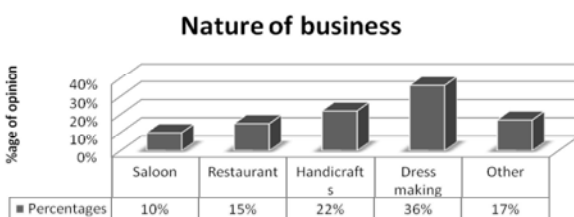
**Profile of Women Entrepreneurs:** Section 1 of the questionnaire presents the complete educational and entrepreneurial profile of sample women entrepreneurs from which the data has been collected for this study.



As far as the educational background of the women entrepreneurs of Pakistan is concern it is shown that a huge majority of these women are illiterate i.e. 47%. From the sample entrepreneurs only 28% attended the high school and 11% attended the college for their formal education. When we talk about the skills development of these Pakistani women entrepreneurs it is shown by the results of analysis that 10% of these women entrepreneurs have some vocational training from vocational training colleges. Chart shows that a very small proportion of women entrepreneurs have some other type of professional education related to their business.

When comes the nature of business of the women entrepreneurs generally in Pakistan and specifically in Bahawalpur city of Punjab province, it is depicted from the chart that 36% are involved in dress making which is mostly their core area of business traditionally. About 22% of these women entrepreneurs are related to the field of handicrafts and 17% are linked with other fields like running their general stores, clinics etc. 15% are in the field of restaurant that food making and 10% running their own beauty salons in their homes. The level of education and nature of business of Pakistani women entrepreneurs are most likely similar to other women entrepreneurs of Asia e.g. Bangladesh, India, etc.

**Entrepreneurial/Business Problems:** Section 2 of the questionnaire is based on the questions which explores the entrepreneurial/business problems which are being faced by the women entrepreneurs in Pakistan. Percentage of responses against each of the question asked is presented in Table 5. All the questions are based on likert 5 scale.



**Getting Finance:** Chart depicts that 65% of the respondents agree that to start a business funds arrangement is one of the big obstacles. In case if banks are the source of funds for their business, majority of the respondents have no opinion i.e. 88%. The reason behind this response is linked with the responses presented in Table 6 which is based on the sources of funds to start their business.

Chart shows the major source of funds for these women entrepreneurs is either their personal savings (i.e. 62%) of loan from other family members or loan taken from their friends for this purpose (i.e. 34%). 12% of the respondents have started their business wholly funds arranged by their own savings and 3% of them have started their business by taking loans from family or friends.

**Hiring:** Results show that for women entrepreneurs hiring of appropriate personnel is a challenge. For 51% of the women entrepreneurs hiring is a problem, whereas for 14% of respondents to hire best employees is a severe problem. 12% disagree that it is an issue to hire and 20% are of no opinion because they need to hire any employee because they are the sole owner as well as sole runner of their business.

**Management:** About 74% of the female respondents agree that to manage their business properly is problem for them. There are several reasons of it like they don't have formal business education and training. For 4% of the women entrepreneurs it is a severe problem for their business. 14% have no opinion and 8% disagree that business management is a problem.

**Marketing:** According to the 61% of women entrepreneurs marketing of their business is a problem. 29% of the women entrepreneurs are of the view that it is not a problem and 6% are neutral for this question. For 4% of entrepreneurs it is a big problem to market their business.

Table 5:

Entrepreneurial/Business Problems	Strongly Disagree	Disagree	No Opinion	Agree	Strongly Agree
Getting Finance	7%	28%		65%	
Difficult to get bank loan	3%		88%	8%	
Hiring	3%	12%	20%	51%	14%
Management		8%	14%	74%	4%
Marketing		29%	6%	61%	4%

Table 6:

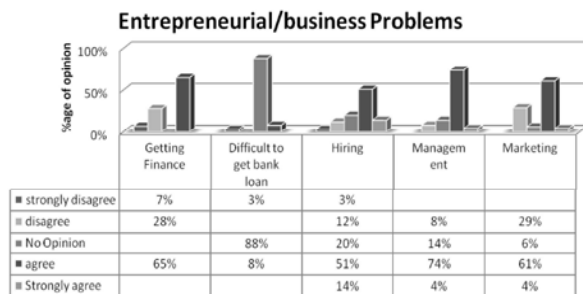
Source of Finance	Strongly Disagree	Disagree	No Opinion	Agree	Strongly Agree
Personal saving	3%	23%		62%	12%
Loan from friends/family	14%	49%		34%	3%
Bank Loan	14%	80%	4%	1%	

Table 7:

Personal/social Problems	Strongly Disagree	Disagree	No Opinion	Agree	Strongly Agree
Time Distribution/role conflict		5%		82%	13%
Lack of Education	11%	35%	4%	45%	6%
Family Support	13%	19%		65%	3%
Community/society	21%	39%	40%		
Gender base discrimination	6%	48%	6%	36%	3%
Lack of related field experience	6%	18%	7%	62%	8%
Unfavorable market behavior	2%	34%	26%	38%	

Table 8:

Technical Problems	Strongly disagree	Disagree	No Opinion	Agree	Strongly agree
Non-availability of raw material		19%		74%	8%
lack of related skills		6%	2%	84%	8%
Electricity shortage				28%	72%
Un-skilled group members		6%	20%	61%	13%
Shortage of working capital	2%	12%	6%	77%	3%



**Social/Personal Problems:** Section3 of the questionnaire is based on social/personal problems which are being faced by women entrepreneurs. The questions which are being asked to the selected women entrepreneurs are also based on likert 5 scale. Analysis of the data gives the following results presented in Table 7 below.

**Time Distribution/Role Conflict:** When these women were asked that their business create problem for them to distribute time between business and family or either you

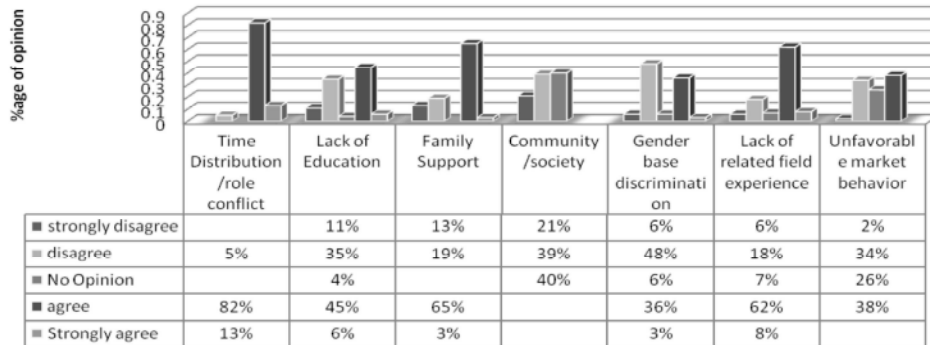
face problem to be business women or to be a mother/wife simultaneously.82% of the women entrepreneurs agree that time distribution and role conflict is a problem for them.13% strongly agree as they consider it a great challenge for their business.

**Lack of Education:** As discussed in women entrepreneur's profile section majority of entrepreneurs lack education. Here 45% of women entrepreneurs by agreeing show that it is a problem which they are facing as entrepreneurs. 35% disagree and 11% strongly disagree, according to them lack of education is not a problem for them because they are indulged in those types of business which are mostly skills based.4% are of no opinion.

**Family Support:** In case of family support, 65% of the women entrepreneurs are of the view that their families are supportive in their business ventures.19% are disagree and 13% are strongly disagree, they are of the view that their families are not supportive to them in their business.



### Social/Personal Problems



**Community/Society:** When these women were asked about the support of society or community, majority of them i.e.40% are of no opinion and 39% of them agree whereas 21% are strongly disagree that the community/society is supportive. So, community/society's lack of support for women entrepreneurs is a challenge which they are facing.

**Gender Base Discrimination:** In case of Bahawalpur, Pakistan gender based discrimination is not a problem for the women entrepreneur as a majority of 48% disagree and 6% are strongly disagree that it is a problem faced by them while running their business. It shows that conditions are going to be better in Pakistan for the women entrepreneurs in this regard.36% agree and 3% strongly agree. For them it is a problem, whereas 6% of them have no opinion regarding this matter.

**Lack of Related Field Experience:** Majority of the women entrepreneurs did not have related field experience previously before starting this venture. 62% agree and 8% strongly agree that lack of related field experience is a problem for them.7% are neutral while 18% disagree and 6% strongly disagree to this question.

**Unfavorable Market Behavior:** 38% of women respondents agree to this question, for them the market behavior is unfavorable for them.26% of them have no opinion.2% strongly disagree and 34% are disagree, for them market behavior is favorable for them.

**Technical Problems:** Section 4 of the questionnaire is based on questions related to possible technical problems which are being faced by the Pakistani women entrepreneurs. All questions are five point likert scale questions. Technical problems are those related to the day to day operations of the business.

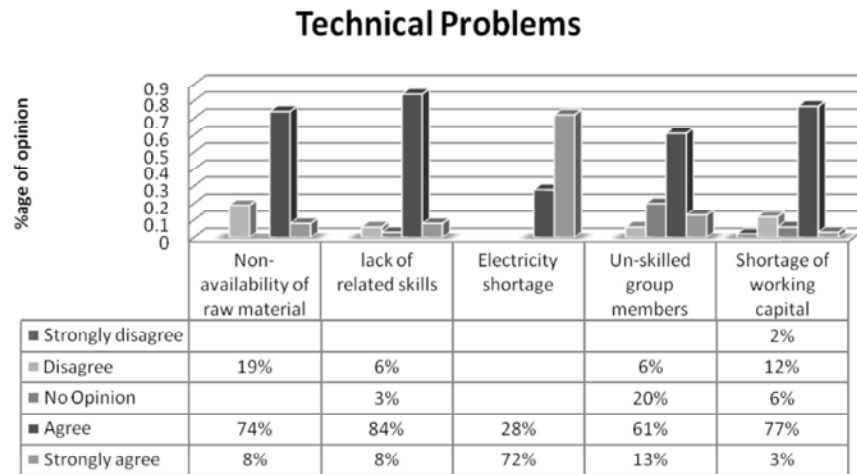
**Non-Availability of Raw Material:** For women entrepreneurs' non-availability of raw material locally is a problem as 74% agree and 8% strongly agree to this question. Just 19% disagree to this question. For them raw material is easily available locally.

**Lack of Related Skills:** Out of 100%, 84% of the women entrepreneurs' agree and 8% strongly agree that lack of business related skills is a hurdle for the success of their business. For 6% it is not a matter of concern whereas 2% have no opinion.

**Electricity Shortage:** Now a day, In case of Pakistan electricity shortage is a hot issue and took the whole country in its velocity. For women entrepreneurs it also one of the main hurdles for their business.72% of the respondents strongly agrees with this issue and 28% agree. According to all of respondents electricity shortage is a great problem which they are facing in all over the Pakistan.

**Un-Skilled Group Members:** If someone have team member which either have poor skills or they are un-skilled related to the business operations, it will create problems for the smooth running of the business. Here 61% are agreed and 13% strongly agree with this issue. According to them to have un-skilled group members is a problem for the business.20% are neutral and just 6% disagree to this issue.

**Shortage of Working Capital:** Working capital means funds used in day to day operations of the business. To keep business running properly working capital provision is very much necessary.77% of the respondents face shortage of working capital and 12% disagree to this. Only 2% of the respondents strongly disagree.



## CONCLUSION

On the basis of analysis of data and discussion of their results it is concluded that women entrepreneurs in Pakistan face problems as presented in Table 9.

**Entrepreneurial/Business Problems:** in case of entrepreneurial problems women entrepreneurs face problems in getting finances for their business, management of business, marketing and in hiring suitable workers for their business. As [3] were of the same view that the biggest obstacles and difficulties for the development of enterprises in India are located within the availability of financial resources, information, education and markets.

**Social/Personal Problems:** in Pakistan generally and specifically in Bahawalpur women entrepreneurs face social/personal problems such as Time Distribution/role conflict, Lack of Education, Lack of Community/society, Lack of related field experience and Unfavorable market behavior. [16] also institute the same problems of women entrepreneurs of northeast Louisiana. According to them, women entrepreneurs face Major business problems like finance, marketing, personnel and other. Chief family issues were time, role conflict/lack of family support, income/money and other problems. Main wife role problems were time/energy, role conflict and income/money problems.

**Technical Problems:** Non-availability of raw material, lack of related skills, Un-skilled group members and Shortage of working capital are the major technical problems faced by women entrepreneurs. Above all the major technical

Table 9:

Entrepreneurial/Business Problems	Agree
Management	74%
Getting Finance	65%
Marketing	61%
Hiring	51%
Social/personal problems	Agree
Time Distribution/role conflict	82%
Lack of Education	45%
Lack of Community/society	39%
Lack of related field experience	62%
Unfavorable market behavior	38%
Technical problems	Agree
Non-availability of raw material	74%
lack of related skills	84%
Un-skilled group members	61%
Shortage of working capital	77%
Electricity shortage	72% ( Strongly Agree)

problem faced by women entrepreneurs these days is the shortage of electricity in Pakistan. Researchers like [18] also identified different factors which are found by the authors in case of Pakistan, these were also considered as hindrance for women entrepreneurs. These factors include securing ?nances for business, lack of entrepreneurial and management competence and exposure, problems in ?nding markets and distribution networks; absence of technological know-how; lack of support from family, society and government is a problem and poor education and training, in Addis Ababa, the capital city of Ethiopia. Women entrepreneurs in Syria, rural or urban, have also the same issues like little access to finances, lack the knowledge and know-how to manage the business, conducting feasibility study, profitability analysis, quality control, marketing and financial and technical management. In addition, Promotion and marketing of products and services is a problem for them. Additionally,

they face social difficulties, like lack of the family support, Social constraints, like gender inequality and lack of entrepreneurial mentality; lack of education and skills. Particular constraints difficulty of obtaining finance (Kattaa and Hussein, 2009).

When the impact of these problems upon working efficiency of women entrepreneurs is analyzed by applying  $\chi^2$  test of association, it is found that all these three types of problems faced by women entrepreneurs have negative impact upon their working efficiency.

**Limitations:** This study had some limitations as authors were not capable to distribute the questionnaire all over the country, time period to carry out the study was very limited, some of the respondents did not answer the questions seriously, sample size was limited, which cannot be easily gene liable to the whole population and all respondents cannot retain same level of precision in answering the questions due to lack of time and concern. It may create slight divergence to some extent in formulating conclusions.

**Future Prospects:** There is quite a huge gap for further research in case of Pakistan in the field of women entrepreneurs such as further research can be done on characteristics of women entrepreneurs and their role in SME development in Pakistan. Further research can be done on the level of skills of women entrepreneurs and growth of their business to elaborate the different skill levels.

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