

Women Entrepreneurship and Problems of Rural Women Entrepreneurs in Punjab Province of Pakistan

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Abstract: Of the total world population, rural women comprise of more than one quarter and world over they are an essential and major force in the development processes of the country and they are also the main factors for the socio economic progress. They have many serious problems like social and managerial, with the marketing and production restrictions. Different problems arises both from within and outside vary from enterprise to enterprise. This study was carried out in Punjab province of Pakistan. For this research study two districts of Punjab, Lahore and Faisalabad was selected out of the existing 32 districts. Multistage sampling techniques are used. From each district five villages were selected. From each village twenty women entrepreneurs were selected. Thus making a sample of 200 women was randomly selected for the study. To collect information from the women entrepreneurs on their personal and socio-economic characteristics and problem faced by them in entrepreneurship at field level, a wellstructured interview schedule was used. Statistical techniques like mean scores, percentages and binary logistic were used to analyze the data. Majority of the women 39% were married. And 31% were single they did not married. In the case of divorced and widow, they were 27%. In case of experience most of the women 58% were experienced and 40% were that who do not have any experience. 52% women were in favor that they faced harassment problem and only 45% said they did not face this problem. 61% women were in favor that lack of credit facility create problem. They face this problem and only 36% gave argument against.

Key word: Entrepreneurship, Punjab, logistic Regression, Rural women. Primary data

1. Introduction

In the present age, entrepreneurship is considered as a significant driver of economic development by improving the core economic dynamics such as modernization, productivity as well as employment creation. In such a miracle, women are recognized as

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successful entrepreneurs through their strong desire, qualities and competences for the healthy development of entrepreneurship. Soomro et al (2019).

The women who are involved in small ownership of business, they have increased their number expressively across the world (Hughes, 2003; Fielden and Davidson, 2010). Yet, different researches on the experiences of small business, remained attentive on a relatively small number of established marketplaces. At world level, entrepreneurship is acknowledged as the engine of growth in economies. Female owned businesses grew intensely in number, incomes and employment, over the past 20 years. The examples are of Norway and Canada where closely 60-65 per cent of the new businesses were started and sustained by women (Broehl, 1982; Comper, 1991; Gatewood, 2004). With the “glass ceiling”, women are progressively running to entrepreneurship as a way of surviving that appears to stop them from reaching to controlling this process in administrations level(morrison et al., 1987). Other researchers find that entrepreneurship affords them larger satisfaction and flexibility (Broehl, 1982; Belcourt et al., 1991). In many Asian countries like China, Indonesia, and Singapore, India as well, this extraordinary trend also has been seen (GEM, 2008 and ILO, 2012). Entrepreneurship is linked with both women position in society and the role in the same society. Women face many problems that may be related to their family or some social and cultural norms that must be overcome for the purpose to give them access to the same opportunities as men have in the society. Women might practice some difficulties with respect to ownership of assets and entering into different contracts that must be related to property or other issues, in some countries. The Increasing trend of participation of women in the business field is essential to improve the position of women in society and self-employed women. In the economic development of the country, the role of Women entrepreneur is very significant and it needs to be considered just for the sack of numerous reasons. In society, Women Entrepreneurship has been

mostly ignored both in theoretical perspective and practical perspective too. In entrepreneurship, Women have lower participation rates as compare to men and due to different difficulties in business field they did not intend more to come in this field, because they face a social problem that comes in their way to progress. Moreover, The businesses chosen by women are often observed as being less important to economic development (Madlani,2013)

1.1: Women Entrepreneurs in Global Economy:

With the progression in technology, lives are speeds up so, it is useful to take time to reflect on the dynamic forces that are essential for the global economy of the 21st century. Women are an emerging economic force to uplift the development of the country that policymakers cannot ignore them intentionally. It is a fact that democracy of any country and the world's modern economy both depends on the participation of both gender men and women. Frederick & Dzisi, (2008). The role of women is most significant as workers and job creators, in developing economies. In India, female entrepreneur's activity is limited in informal sector for growth in income and employment. Women entrepreneurs are powerless to grow their business from micro or small to medium or large productive enterprises with converted economic impact, In the Indian situation. It is estimation of World Bank that working-age population (15 to 59) will increase by more than 200 million in India in the next two decades, while it is expectations that the number will decline in most developing economies of the world including China too. (Shetty,&Hans, 2019).

1.2: Why Women Start Businesses:

From a desire for self-determination and for career challenge, women in Pakistan start their own businesses with the expectations that they will get respect in the society, acknowledgment, and self-esteem. Mainly, entrepreneurship is an existence character that a woman inspires to start a new business. Bruni, et al (2004).

Miserable economic conditions and high unemployment rates are considered main elements that a woman enters in the business field to uplift the status of her, around the world. Worried to put food on the table for their children and survive in the society, women are challenging societal norms. Entrepreneurship is a very extremely individual, particular process. Women who own and operate a business can have ability to move in the society and she can also survive are not a consistent group. Cultural and social norms also affect the women whether a woman can become an entrepreneur by her own struggle within her society or not. Some constraints affect directly and some indirectly in the process to become entrepreneurship (Anderson et al, 2010).

1.3: Females Contributions to Global Market:

Many assets are generating in the global market due to business women. Females have the ability to change nation especially female entrepreneurs have shown the ability to build and maintain in their field.

- To build a long term relations and networking among others.
- To communicate in operative way with other parties or in other field.
- To establish proficiently in the process of any commodity or on the sale of anything.
- To be conscious of the needs of their existing situation and background that what is going on in business field.
- To promote understanding about cultural differences. Because culture varies city to city, region to region and country to country as well as.
- Women's enterprises are qualitatively different from men. Different Studies specify that a clear culture is created by women business owners of their own. Female enterprises tend to focus on the provision of facilities returning to typically unsatisfied needs. Author Sally Hellenes commented that women bosses freely pursue information,

exchange ideas with others, and let information mature before making a final decision. Women entrepreneurs show a marvelous promptness to find business guidance and education to pay for perceived flaws.

2: Literature Review:

Entrepreneurship has been approached from various perceptions by scholars of different disciplines that include economics, sociology, psychology, historical and political science (Bjerke, 2007). The field of female entrepreneurship is in an early stage of paradigm development, On the other hand. Khan (2015), the individual different researches with the perspective of female entrepreneurship describe only small sections of the female entrepreneurial population.

Ama et al. (2014) investigated the challenges faced by women entrepreneurs in Botswana. They applied qualitative and quantitative methods to collect sample of 319 women. They used snowball techniques with systematic sampling method. The outcomes of the study show that the major problems faced by the women agents were time consuming on traveling, delays in the borders process and time away from their homes. In addition, informal across the border trade was considered to be extremely profitable for the women entrepreneurs.

Bianco et al. (2017), gender ideas were expressed in the shape of interrelated structural obstacles that defined women entrepreneurs' access to resources. Social connections suggested spaces in which gender philosophies were strengthened. In Pakistani perspective, the results established the major barriers observed by women entrepreneurs can be eliminated by only trained women. This approach may allow members to improve capabilities as well as investment. Larger clearness about learning effects preferred and attained by women entrepreneurs in an Islamic socio-cultural context that can be make a base for calculating better education and training programs, in the

perspective of economic empowerment of women (Roomi and Harrison, 2010).

Panda (2018), in case of developing countries, different restrictions put by women entrepreneurs are rising due to many reasons like, conflict in a work family , gender discrimination, lack of infrastructure, problem in floating capital, unstable business, economic and political environments, differences in personality and lack of training and education of women.

Danil & Septina (2019) claimed that over the past ten years, the frequency of women as the employer has not changed in Pakistan. Yet during the same time period the number of self-employed women has increased. Self-employed business is very famous in Pakistani society that's why it is very common in Pakistani women as compare to other countries of the region.

Yunisu et al (2019) Pakistan is a country where male controlled society and practices appear to be definitely fixed in the society and in the workplace, from the point of view of gender equality .Though, , the recognition of pakistani women as employees and business owners is just gaining ground in this society, despite such challenges. While recognizing the socio-cultural demographic and structural boundaries to females' small business ownership, this study focuses on the story of Pakistani women's success in order to overcoming such barriers. By categorizing relative problems with women entrepreneurs' stories related to their success, this study tries to show the degree of success achieved by that women by living in the male dominated society like Pakistan.

Tambunan (2017) over the past ten years, the proportion of women as the employer has not changed in Pakistan. Though, the share of self-employed women has improved during the same time period. Mostly Women in Pakistan are seen in self-employed business more as compare to other countries of the region”.

Soomro & Rajar (2019). Entrepreneurship is dynamic process and it is observed as a significant driver of economic development that improves the main economic conditions like, innovation, production

of different products and employment creation in different sectors accordingly. In such a phenomenon, Due to their strong desire, in the present epoch, women are recognized as successful business women in the process of strong development of entrepreneurship. Some problems such as lack of decisionmaking experience, absence of access to technology and financial assistance as well .They further said that shortage of access to networking prospects, and lack of support to land, inadequate access to training and lack of government support are the main challenges for women entrepreneurs to start and run their business at small level, This study proposed these challenges. The consequences of the present research may be in support for policymakers and planners to control the major challenges related to women entrepreneurs.

3: Methodology:

This study was carried out in Punjab province of Pakistan. Pakistan's most populous province with an estimated population of 110,012,442 as of 2017. Forming the bulk of the transnational Punjab region. It is bordered by the Pakistani provinces of Sindh Baluchistan and KPK. It is a cultural, historical, economic and cosmopolitan center of Pakistan .Lahore and Faisalabad were selected respectively for the study purpose. For the purpose of this study 2 district were selected out of the existing 32 districts, from each district five villages were selected through multistage sampling techniques. Twenty women entrepreneurs were selected from each village. Thus making a sample of 200 women was randomly selected for the study. A well-structured questionnaire through interview schedule was used to collect information from the women entrepreneurs on their personal and socioeconomic characteristics and problem faced by them in entrepreneurship at field level. Statistical techniques like mean scores and percentages and logistic were used to analyze the data.

Table: 1: Odd Ratios for Marital Status

Independent variables	Dependent variables	
Covariate	Do you want to continue the business?	
Marital status	Coefficient	Odd Ratios
Single
Married	.735(.075)	2.085
Widow/divorced	-.021(.954)	.979

Source: Author Self-Calculation

Marital status matters a lot in every field of life. Especially in operating the business. P-value of married women entrepreneurs is less than 0.1 that is significant. It is significant at 10% level of significant. Significant role is played by married women. The positive value of coefficient that is .735 shows positive relationship with dependent variable .A unit changes in independent variable of married women will change the dependent variable by .735 and married women have more chances to continue the business. So it's an opportunity for married women to continue the business. This can be justified by the family cooperation. May be husband support them a lot and support in every aspects of life. p value of widow and divorced women entrepreneurs is greater than level of significance that is 5% (

0.05).so widow and divorced women play insignificant role in continuing the business. .

And logistic regression coefficient value is negative that is .021.this shows negative relationship to continue the business. A unit change in widow and divorced women entrepreneurs will change the dependent variable by -.021. Widow and divorced women entrepreneurs are less likely to continue the business. Its challenge for women entrepreneurs. And it is concluded that divorced and widow women entrepreneurs have more challenges then married

women entrepreneurs. problems that faced by divorced and widow women related to family or balancing family and business or some societal problems etc. sometimes families act as a major constrain in the career opportunities of females. If a divorced woman interact with male while moving the business. People certificate her to bad character .this this big phenomena of Pakistani society. Married women are more are more likely to continue the business as compare to unmarried women and Widow/divorced women are less likely to continue the business as compare to un married women.

Table: 2: Odds Ratios for the importance of experience profession

Independent variables	Dependent variables	
Covariate	Do you want to continue the business?	
Experience	Coefficient	Odd ratios
No
Yes	-.667 (.037)	.513

Source: Author Self-Calculation

Experience plays a significant role in any business. In our model experience is also playing a significant role with dependent variable. And do not want to continue the business more in future. The value of coefficient is -.667 that means a unit change in the independent variable of women entrepreneurs that is Experience it will change the dependent variable (to continue the business) by 0.923units. And women entrepreneurs with experience are .513 times less likely to continue the business. Reason may be that to continue the business. They want to start any other business or they want to do some other job. There may their family issues that restrict them to continue the business. Those women who have experience of the business are less likely to continue the business as compare those who do not have any experience of business.

Table: 3: Odd ratios for credit facility in business

Independent variable	Dependent variable	
Covariate	Do you want to continue the business?	
Lack of Credit facility	Coefficient	Odd ratios
No
Yes	-.826 (.009)	.438

Source: Author Self-Calculation

To start a new business or for the purpose of establishing business, credit is very important factor in every aspect. Especially when women come out from the four walls of the house. And these results show that when lack of credit facility exists then it plays significant role to continue the business. The women who says that the face the problem of lack of credit facility they are .438 times less likely to continue the business. There are fewer chances to continue the business. Those women who faced the problem of credit facility they are less likely to continue the business than the women who did not faced this problem.

Table: 4: Odd Ratios for Harrasment

Independent variable	Dependent variable	
Covariate	Do you want to continue the business?	
Harassment	Coefficient	Odd ratios
No
Yes	.573 (.065)	1.773

Source: Author Self-Calculation

Harassment is very important factor in case of female especially who are doing some job at some places. According to these results the women who say that the face the problem of harassment they are more likely to continue the business .Reason may be that they don't

bother of this problem because they have such kind of responsibilities to performed their houses. And this variable is playing significant role to continue the business. Odd ratio shows that they are 1.773 times more likely to continue the business. Its great opportunity for them to continue the business. The women who faced the problem of harassment they are more likely to continue the business as compare those who did not faced this problem.

Table: 5 Descriptive analysis

Socio-demographic characteristics	Frequency	Percentage
Marital status		
Single	63	31
Married	81	39
Divorced/widow	27	27
Experience		
Yes	118	58
No	82	40
Credit facility		
Yes	125	61
No	75	36
Harassment		
Yes	107	52
No	93	45

This Table shows results in frequency and percentage. In case of marital status 31 % women are single and 39 % women are married .it means majority women are married. While 27% women are divorced /widow. Results also showing 58 % women have experience in the field of business and 40 % women do not have any experience they may have some sort of training in informal way. 61

% women said that lack of credit facility create problem to start or to continue the business while 36 % women said this problem does not create problem. Previous study also support the results up to some extent (Kuzilwa, 2005). Harassment is a social problem. In Pakistani society the women specially working lady face this problem more as compare to the that women who remain in the four walls of the house. Previous studies also support this result (Jabeen, et al 2017). Results also show that 52 % women are also facing this problem while 45 % women do not face this problem.

4: Conclusion

Results show that in our analysis mostly women were married. Women are more likely to continue the business. Our results also in accordance with up to some extent, Beutell, et al (2019). as compare to widow and divorced women. Women they have experience in the field of business. But they are less likely to continue the business. Reason may be that they may be educated and they want to do other Govt. or private jobs as comparison to business. When there was asked about credit facility to women then mostly women said, they faced this problem. Even then they are interested to continue the business. Even who are facing the societal problems one of them is harassment. The women who faced this problem they are more likely to continue the business by neglecting this problem and ignoring this traditional thinking and behavior of the society.

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