

Women Entrepreneurs in Rural Sindh: Issues and Challenges

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ABSTRACT

Rural women constitute the family that prompts society and country. General improvement of women is vital for the improvement of society and country. The research is useful for understand the different challenges and issues in self-employment, as women facing more challenges with comparison to men as they faced the people, can convince their parents, society not restrict them they established their business. The research investigates the issues and challenges faced by women entrepreneurs in rural Sindh. The objective of research was to explore the problems which are being faced by women entrepreneurs. Data were collected from 353 women by using quantitative method. The quantitative research conducted with questionnaire of 4 independent variables and one dependent variable with 26 items on 5 point likert scale. The simple random sampling technique used for sampling the population of disitricShaheedBenazirabad and survey filled from the 353 respondents with varying marital status, education, and age. The response rate of this study was 88.25%. Outcome from all hypothesizes reveals that all the independent variables positively influence the women entrepreneur. All the four independent variables have positive relationship with the dependant variable of women entrepreneur, whereas, issues of educational and skills has the higher relationship as compared to other independent variables. The findings also present sustainability to all the hypothesis, particularly hypothesis H_1 to H_4 interprets increased effect on women entrepreneur's problems, when women entrepreneurs understand that hypothesis H_3 also shows more increase in issues of education and skills with positive significant relationship and problem of resources is being insignificant in regression analysis. Results also revealed that generally all the independent variable has positive relationship with women entrepreneurs.

By concluding the results, it has been observed that independent variables; family and social problem, issues of education and skills, problem of resources and problem of capital have impact on the women entrepreneurs of rural areas of Sindh.

Key Words: *Issues, Challenges, Problem of capital, Family and social problem, Issues of Education and skills, Problem of resources, Women Entrepreneur.*

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I. Background of Research Study

Entrepreneurship plays significant role in development of Nations. The Self-employment is the creation of employment, solution to poverty, improves living standards of people. The self-employment is the key for development; enhance the per capita income and creation of new opportunities for innovation (Anitha, 2013). The development of Nations taken in developed countries is due to increase in innovation and creativity so that people take initiatives and start up with new ideas. The increase in these initiatives needed in developing countries to promote the employment, increase income and standards of living (Cichello, 2006). The Youth faces the challenges and problems in the startup of new business and remain reluctant to start the business. Carter (2002), the issues are related to capital as youth do not have sufficient amount of funds to start their own business and implement the new ideas. The other core challenges are the social and economic barriers, environment as barrier, risk and regularity factors are the barriers, social and cultural factors are the barriers and so forth. Aslam (2013), these challenges are faced by women entrepreneurs' at large scale and reluctant to start their own business. In Pakistan the 40% population are under poverty line and per capita incomes is about \$1700 per year which is very less. These are core challenge we are faced in our economy where females even reluctant to think of their own business even with education in Business Administration they only for job jobs in banks and other private firms (Jones, 2009). Due to this the talent of nations remains within the boundaries and lack of innovation and Entrepreneurship the country development at its stake. Aslam (2013), the females face the issues of capital, regularity environment, social and cultural barriers. They unable to complete requirement for loans from banks, they also less motivated from society as people are less familiar with women as entrepreneur.

According to Schumpeter (2011) "An entrepreneur characteristically innovates, introduces new technologies, increase efficiencies, productivity, or generates new products or services. An entrepreneur acts as a catalyst for economic change and research indicates that entrepreneurs are highly creative individuals who imagine new solutions by generating opportunities for profit or reward." In the words of Peter F. Ducker (2011) "An entrepreneur searches for change, respond, to it and exploit opportunities. Innovation is the specific tool of an entrepreneur." Likewise, in the word of Richard Cantillon (2011) "An entrepreneur is the agent who buys means of production at a certain price in order to combine them into a product that is going to sell at prices that are certain at the moment at which he commits himself to his costs."

According to Internal labor organization, "Entrepreneurs are people who have the ability to see and evaluate business opportunities together with the necessary resources to take advantages of them and to intimate appropriate action to ensure success." In the word of Kirzner, (1979), "An entrepreneur is the arbitrageur, who buys a product in lower price and sells the same product in higher price to earn profit."

1.1 Concept of Rural Entrepreneurship

(Patel and Chavda, 2013) Rural entrepreneurship infers business enterprise developing in rural regions. Country business enterprise implies provincial industrialization. Industrialization can't begin or maintain without entrepreneurship whether rural or urban. Ventures going under the domain of KVIC (khadi and village industries

commission) are dealt with as rural businesses. Rural industrialization implies empowering area of extensive and little scale units far from urban regions or arranged moving of units from urban regions to rustic regions. Rural entrepreneurship can stop the expanding movement towards urban areas as it gives extensive variety of business chances to the town individuals. Movement from rural regions ought to get checked as well as overpopulated towns and urban areas ought to likewise get decongested. On the off chance that it is in this way, ways can simply be discovered. One is by coercively preventing villagers from settling in the ghettos of towns and urban communities, influencing utilization of all forces to clear to the ghettos so the villagers are compelled to backpedal.

The essential principles of entrepreneurs which connected the rural improvement are:

- Optimum use of neighborhood assets in an entrepreneurial wander by rural population - Better appropriations of the farm create brings about the provincial success.
- Entrepreneurial occupation provincial population to diminish segregation and giving option occupations as against the rural relocation.
- To activate such framework to give fundamental '6 m'- labor, cash, material, hardware, administration and market to rural population.

1.2 Concept of Rural Women Entrepreneur

Rural women constitute the family that prompts society and Country. General improvement of women is vital for the improvement of society and country. The development of women business visionaries and their commitment to the national economy is very noticeable in India. Women business enterprise has been perceived amid the most recent decade as an imperative undiscovered wellspring of monetary development.

1.3 Research Objectives

Followings are the research objectives of this research study:

1. To identify the **problem of capital** for women entrepreneur.
2. To determine the **family and social problem** for women entrepreneur.
3. To analyze the **issues of education and skills** for women entrepreneur.
4. To identify the **problem of resources** for women entrepreneur.

1.4 Research Question

Q: 01 what are the barriers that affect the growth of women entrepreneurs business in rural Sindh?

II. Literature Review

The Entrepreneurship play essential role in the development of economies. The self-employment creates opportunities for employment for all people and increase income. The developed economies create opportunities for self-employment for youth men and women and resole the barriers they have faced in the startup of new enterprises.

The innovation and creativity leads the high growth, increase their production, exports, investments and become the control on over other nations.

Raju and Bhuvanewari (2014) A Study on Rural Enterprise in Sivaganga District is being arranged and it manages issues, capacities, needs and how to create strategies in rural business enterprise. In this circumstance researcher concentrates on recognizing the requirements to the rural entrepreneurship, sorts of rural entrepreneurship, issues and problems looked by rural entrepreneurship and the components empowering the rural business enterprise. The author limitations those are extremely hard to support and motivate to rural entrepreneurs and with lessened inspiration level, rural business confront a great deal of problems. Subsequently it is compulsory for our legislature to give entrepreneurial preparing to women having a place for rural and urban region. As far as rural advancement through rural women entrepreneurship is concerned it will remain as vehicle to change personal satisfaction of provincial individuals, feasible advancement and development of economy.

Pharm, and Sritharan (2013) The issue and problem faced by women entrepreneurs in rural territories was being considered that dominant part of the women entrepreneurs were appraised as absence of solid leadership. Their leadership quality was not great as required for being an effective business visionary. There are numerous women entrepreneurs who confront the issue identified with back. Second rank was monetary inadequacy. The third rank was nonattendance of systematic advancement, No awareness about Government plot, No reimbursement of credit by the members, Lack of instruction and different issues.

(Senthilkumar, Vasantha and Varadharajan (2012) Male commanded society and women are not regarded as one and the same accomplices both inside and outside four dividers of the house. A study on women entrepreneurs improvement is overseen and it is discovered that the Indian women appreciate negative status, proficiency rate of the women is low in the society, low work cooperation rate and our old customs also confinements capturing to women inside four dividers of their houses additionally make their circumstances for the negative. These factors join to fill in as non-conductive condition for the advancement of women entrepreneurs in the nation. The business improvement program of rural women is expectedly low in India. This demonstrates extremely constrained rates of women are associated with the aggregate independently employed people in India.

2.1 The Business Environment for Women Entrepreneurs in Pakistan

The population of women in Pakistan is almost 60%, but only 4% contribute in the private enterprises. Pakistan has different subculture e.g Punjab, Khyber Pakhtunkhwa, Sindh, and Baluchistan, therefore the ration of women entrepreneur different from province to province. The reason behind is different cultural background e.g in Karachi, Lahore and Islamabad women running different businesses as compare to Peshawar and Quetta.

In Peshawar mostly people prefer business as compare to job, but majority of them are men, as they are not allowing women to work or job. The same is in Quetta and rest of the cultures in Pakistan like GilgitBaltistan. But now a day's mostly people encourage women to take part in the economy of the country as an entrepreneur (Chothani, 2013).

Therefore, the Government of Pakistan has taken more steps to encourage the women entrepreneur to make their self-employment career. The Government of Pakistan has taken step for women to encourage them towards business and investor as well as given sling machine to take care of the families. (Peoples Program Sindh & KPK).

According to (Goheer) “The business environment for women in Pakistan have many factors which have many reasons for example social, cultural, traditional and religious elements, which are coming from centuries. The basic reason behind is the mind of the people set traditionally. But the cultural and social variations are geographical and social class of the society. But the modern institution has a cosmetic tinge of quality even sometime favors women with discrimination positively”.

According to Article 25 of the Constitution of Pakistan that all sexes, race and class have equality of right in the economic development of the country. But many laws are discriminative that have very negative effects on the women entrepreneur e.g mostly the women quota are half all over the country, therefore the women entrepreneur are not encouraging towards investment that cause negativity in the economy of the country. Mostly government of Pakistan pay very less concentration to the female labor forces that create also big issues for women entrepreneur, but regularly it is not against the women entrepreneur. In Pakistan more than 90% entrepreneurs as well as labor are men. This is totally opposite situation as compare to the other Asian countries as well as in the globe. There are many reasons behinds one of them is women cannot work late night, women cannot work during pregnancy, as mostly Pakistani women take care of kids around the family as well as serve in a combined family. This is the reason that employers try to ignore women workforce. According to World Bank that women in Pakistan are restricted, therefore it is on the lowest level in the world. But now a day's many NGOS working on it e.g many NGOS giving training as well as aware women to work outside the home. The activity rate of women in the Europe is very high as compare to Asia. For example in Denmark it is 46.9 percent. The same is in other countries of the Europe increasing time to time.

2.2 Women Entrepreneurs in Pakistan

Women Entrepreneurs might be characterized as the women entrepreneurs who start, sort out and co-work a business endeavor. Although women entrepreneurs are still in small extent as compared to businesses owned by men but it is admirable that women are making more ratio of success in their own businesses (Reddi, 1991)

In Pakistan, women entrepreneurs cover about portion of the aggregate Pakistani populace and huge offer of horticultural work compel in the rural part. Around 70% of the female work compel is occupied with farming division their part being the hardest of all the women of our way of life but then their commitment goes neglected and undocumented. In fact, women play a significant part in a broad scope of venture improvement and greater part of women live in rural areas (HarBakhshMakhijani, 2015).

2.3 Future Opportunity for Women entrepreneur in Rural Areas of Sindh

Self-employment among women is playing essential role in the growth of economy. They are actually playing significant role by increasing charm of working among women to become successful in their lives by which unemployment among women decreases which boost economy for the development. Women participation in the

labor market is the major steps toward development and rising trend of women labor force. In the research, it has been observed in the socio-economic factors self-employment among women is boosting some economic factors. According to the economic factor analysis, the age and experience of women have positive and significant results due to participation of working women as a self-employed (Clark, 2013).

The role of women contribution in the economic development activities is the main part for the expansion and growth. The women Entrepreneurship increasing in different economies, the successful examples is taken from the India, UK and China. Where after education women are looking forward to establish their business in different sector includes the Clothing, Environmental energy, Information Technology, Arts and sciences, Health care and others. In India and China these sector are more 17 developed due to women participation and growth of self-employment. The increasing trend in Pakistan Economy where women are now enrolled in business studies and education, then they become opportunity to start their own business. In Pakistan greater opportunity available in health sector, Information technology, media sciences, Clothing these industries will more flourish where the women involve and develop their skills to run the business this will increase the orientation and business activity. In rural areas in Sindh women are less aware and intended to start the business due to different issues includes the social barriers, lack of motivation and awareness regarding the self-employment and its benefits for society and country (Aslam 2013).

III. Conceptual Framework

Figure:01 described the overall conceptual frame work of this study, showing the relationship between the dependent and independent variables.

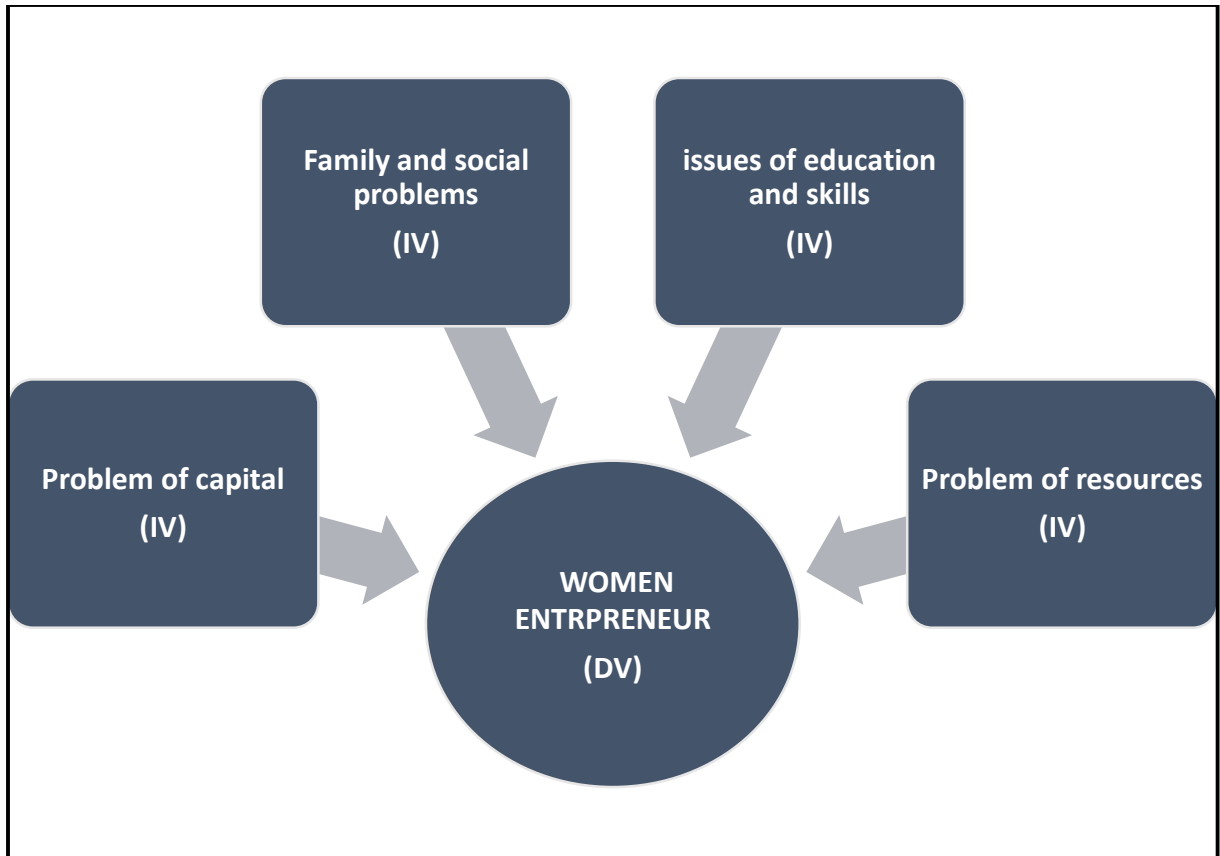


Figure 01: Conceptual Frame work

3.1 Hypothesis Development

On the basis of problem statement, research question and literature review the following hypothesis have been developed and these will be tested in order to achieve the research objective of this study.

H1: There is positive and significant relationship between problem of capital and perception of women entrepreneur.

H2: There is positive and significant relationship between family and social problem and perception of women entrepreneur.

H3: There is positive and significant relationship between issues of education and skills and perception of women entrepreneur.

H4: There is positive and significant relation between problem of resources and perception of women entrepreneur.

IV. Research Methodology

This research is based on descriptive research. The current study consist of quantitative research method. The current study is cross sectional and based on primary data. The primary data was collected from four independent variables and one dependent variable. Questionnaire was used as instrument for data collection and five point Likert Scale was used as measuring scale. The data was collected from district ShaheedBenazirabad. The total population of women entrepreneurs were 4,309 (Shah Sachal Sami Foundation SSSF). The women respondents were heterogeneous in terms of age, education and marital status.

District Name	Nature of Business	No. of Women Entrepreneurs
ShaheedBena zirabad	Cushion making	260
	Sewing/Stitching	1,525
	Livestock	1,568
	Beautician/Parlor	391
	Small shops	571
Total		4,309

Table 01: Shows Population of Women Entrepreneurs

Source: Shah Sachal Sami Foundation, 2016

Population of research study was district ShaheedBenazirabad, a simple random sampling technique; a form probability sampling was applied using convenience approach. Randomly, 353 respondent's women entrepreneurs were selected from district ShaheedBenazirabad, Sindh (KREJCIE, MORGAN).The research data was analyzed through SPSS 17.0, on multiple regressions, correlation analysis and descriptive statistics.

V. Result Analysis Findings

Variables	Mean	Std. Deviation	N
Women Entrepreneur	3.7238	.66045	353
Family and Social Problem	3.5201	.85151	353

Issues of Education and Skills	3.7031	.71384	353
Problem of Resources	3.5235	.88236	353
Problem of Capital	4.0266	.73737	353

Table 02: Descriptive statistics for the variables

Table No.2 depicts the mean and standard deviation of the variables; women entrepreneur, family and social problem, issues of education and skills, problem of resources and problem of capital. The Likert scale in questionnaire has given a midpoint (neutral) mark of 3.0 and maximum point (strongly agree) mark is 5.0. It has been observed from the results at table No. 03, that the respondents reported for problem of capital more than 4.00. The rated score for issues of education and skills remained 3.70, problem of resource 3.52 and family and social problem 3.52. However, the score for dependant variable of women entrepreneur observed 3.72.

In this connection, the women entrepreneurs' respondents on questionnaire (MLQ) exhibited more for capital problem as compared with the other three independent variables. Furthermore, the score for the dependant variable of women entrepreneurs for their problems remained more than 3.0. The corresponding standard deviations for all the factors remained at minimal spread.

Table 03: Pearson Correlation

Variable	Women Entrepreneur	FamilyandSocialProblem	IssuesofEducationandSkills	ProblemofResources
Family and Social Problem	.375(**)			
Issues of Education and Skills	.471(**)	.323(**)		
Problem of Resources	.309(**)	.532(**)	.436(**)	
Problem of Capital	.387(**)	.446(**)	.424(**)	.347(**)

** Correlation is significant at the 0.01 level (2-tailed)

Table. 03 shows the Pearson correlation between the variables which are statistically significant.

Table 04: Reliability analysis of variables

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.683	.791	26

The data collected from women entrepreneurs of rural areas district Shaheed Benazirabad, through distribution of the self administered questionnaire holding 26 items. The questionnaire was designed and divided into five parts with a total of 26 questions; all the independent variables i.e. family and social problems, issues of education and skills, problem of resources and problem of capital was given 05 questions each, however dependant variable of women entrepreneur was given 06 questions . All the independent and dependent variables have total number of 26 items. In this regard, to study the variables for establishing the reliability, an internal consistency method Cronbach's Alpha was used. Mostly, reliability statistics equals or greater than 0.7 is understand to be good one. Here the data presented in Table.04, shows that the Cronbach's Alpha is 0.683, which proved to be good for variables for measurement being almost near the range of 0.7.

Table:05 Regression Analysis:

Variables	Coefficients	t-value	p-value
Family and Social Problem	.194	3.448	.001
Issues of Education and Skills	.341	6.446	.000
Problem of Resources	.003	.051	.959
Problem of Capital	.155	2.897	.004
R = 0.542			
R Square = 0.294		F-statistics =36.220	
Adjusted R Square=0.286		p value=0.000	

This model has been calculated for all the four independent variables family and social problem, issues of Education and skills, problem of resources and problem of capital. The results presented in this Table. 05 describes that unit change in issues of education and skills variable will cause 0.341 units increase in dependant variable of

women entrepreneurs, where as family and social problem 0.194, problem of capital 0.155 and problem of resources 0.003. three variables i.e. issues of education and skills, family and social problem and problem of capital are significant, this means that these have positive relation with women entrepreneur instead of problem of resources which is insignificant. The coefficient of determination represented by R. R-square is coefficient of determination which calculates independent variables that how well it explains and clarifies the variations in dependent variable. However, in this study, there are four independent variables i.e. family and social problem, issues of education and skills, problem of resources and problem of capital and dependant variable that is women entrepreneur. The values of coefficient of determination R given in Table-5, shows Intermediate direct correlation of 54.2% of dependant variable of women entrepreneur is explained by all the independent variables. For more explanation, the given value of R-square 0.294, interprets that 29.4% of the difference in women entrepreneur can be explained by variation in all the independent variables as obtained from women entrepreneurs of rural areas of Sindh. This is the extent to which independent variables impact on women entrepreneur of Sindh. All of the variables proved to be statistically significant except problem of resources.

Our result analysis proves hypothesis 1 (capital and perception of women entrepreneur), 2 (family & social problem and perception of women entrepreneur) and 3 (issues of education & skills and perception of women entrepreneur) to be true, whereas hypothesis 4 (problem of resources and perception of women entrepreneur) is partially considered to be true.

VI. Conclusion

The study reveals the analysis that the self-employment is center for development within the country. Today, we see the developed economies such as the USA, UK, China and other are core builders of self-employment. The promotion of self-employment is the engine for growth, as people become employed, income increase, purchasing power increases, hence the quality of life improved. The women also very active to gain the business administration education and after the education they incorporate the business activity and will of doing business. The women faced lot of problems to start their own business, as first they lack of education and experience then the regularity requirement of capital and they have low capital. The research identified the various problems faced by women includes the capital problems, social and cultural problems, economic issues, environment, and regulation. Women have lack of enough information to start the business. They faced difficulties in startup as family and society are not welcomed them after education to start their own business.

By concluding the results, it has been observed that independent variables; family and social problem, issues of education and skills, problem of resources and problem of capital will impact on the women entrepreneur of rural areas of Sindh. Outcome from all hypotheses reveals that all the independent variables positively influence the women entrepreneur. All the four independent variables have positive relationship with the dependant variable of women entrepreneur, whereas, Issues of Educational and Skills has the higher relationship as compared to other independent variables. The findings also present sustainability to all the hypothesis.

VII. Research Impliation

The research has conducted to identify the various factors affects the women entrepreneur and through this research develop ways to resolve the problems to promote the self-employment. The research has address the various problems faced by women in rural areas of Sindh includes the capital, family and social, issues of education and skills, and problem of resources. The research results are helpful for the other new comer's women entrepreneur that they become aware of the problems and have planning to overcome to enhance their business success. The researcher also benefited with this research and found out new areas to promote the self-employment and specially the business graduates also know these a9999re challenges and they make their mind to face these problems and develop the strategy to overcome from these issues to be successful self-employed.

VIII. Future Recommendations

This study will be helpful for new comers who are willing to operate their business and they come to know different problems and what are factors from which they can be resolved.

- The micro-finance organizations, banks, financial institution and NGOs must have simple policy for issue of finance and investment. So that they must be in position to acquire small loans and start their business for survival.
- The Government incorporate the business talent and ability of being women entrepreneur.so that they must engaged with these skills to start business and enhance it as well.
- The society must be aware of these problems; they should motivate women to become a women entrepreneur.

The study is limited only in the district ShaheedBenzirabad, the rural area of Sindh. Therefore, the same results cannot be applied on the general population of rural areas of sindh.as well as the result cannot be applied on the other districts like Karachi or Hyderabad, because the rural areas of these studies is vary from district to district. On the other hand, by increasing the size of sample, future scholars can have a better panorama of the existing problem.

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