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## **PUBLIC-PRIVATE SECTOR'S INTERVENTIONS APPLAUDED IN ENHANCING THE ROLE OF WOMEN AS ENTREPRENEURS IN PAKISTAN**

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### **Abstract**

*The research aims to identify the role of public-private sector in enhancing the role of women as an entrepreneur and increasing the role of women in business activities. It will explore the participation of women through being members of business associations, how they polish their business skills, and provide chances to have more exposure in local and international markets. The adopted methodology for this survey is quantitative where 200 women entrepreneurs have been selected from various trade bodies and business associations. The results unveiled that business associations are often helpful for women in expanding their businesses as they attend various exhibitions at national and international levels to exhibit their products at nominal cost and provide a platform where they can bridge the gap between government officials and businesswomen to have B2B meetings and interact directly of their concerning issues.*

**Keywords:** Women, Entrepreneur, Business, Trade, Associations



## Introduction

*“The Federation of Pakistan Chambers of Commerce and Industry (FPCCI) has added a new clause in its Articles of Associations to allocate a senior slot to the women entrepreneurs in its executive body and an amendment created a reserved seat of vice president for woman entrepreneur in the FPCCI Executive committee.”*

In this 21<sup>st</sup> century, developing nations like Pakistan are struggling hard to achieve economic growth to obtain sustainable development in the country as a whole. It is observed that two or three decades ago, there were no concepts of entrepreneurship among women but due to economic pressures females are now contributing in the business sector and have joined trade bodies to represent themselves as businesswomen or women entrepreneurs. For women's economic empowerment, Directorate General of Trade Organization (DGTO) added laws in the Trade Act 2013 that separate women's chambers can be formed if they are sole proprietors of the businesses and should have a minimum of 200 members to get the license to form chambers of commerce and industry. As the private sector has given such space to women, there are about nine separate women's chambers of commerce and industry in the country, where females are collaborating and upgrading their business skills to bring themselves to par with men. Other than that, businesswomen are also part of various trade bodies that are not women separate, and have representations in the national chamber of the country i.e. FPCCI as executive committee members and serving at their respective positions.

This research examines to which extent trade bodies are helpful in the socio-economic development of women; how women join trade bodies; to acknowledge the role of chambers of commerce in providing laws and legislations to support businesswomen; observing the treatment of the private sector with businesswomen. Over the past four years, 111 WTO members' trade policies have been examined. According to WTO report (2019), over 70% of them have mentioned at least one trade policy that aims to empower women economically. It is also pertinent to mention that female entrepreneurs in Pakistan operate micro small medium enterprises (MSMEs) and small medium enterprises (SMEs) and face multifaceted business management problems. In the same way, women SME entrepreneurs' contributions to Bangladesh's development have enormous potential to empower women and change society (Islam, 2020). This study aims to explore how trade bodies are assisting women entrepreneurs in the further development of their businesses through providing platforms at these big organizations (trade bodies). The idea behind conducting this research is that FPCCI has also created a reserved seat for women entrepreneurs on open merit, so this is a big achievement for women as can communicate directly with the government about their business interests in a way to overcome the problems faced while operating businesses.

To create gender sensitization in business and trade, recently Ministry of Commerce (MoC) designed the Strategic Trade Policy Framework (STPF) for 2018-2023 with having main

objective to mainstream gender and their foremost consideration in trade policies through exclusive policy research. In this regard, several gender and trade international conferences have been organized all over the country to make gateways for women entrepreneurs into the export sector of the economy. According to the International Monetary Fund (IMF), if both genders work in the economy without any gender division of labor then Pakistan's gross domestic product (GDP) could increase by 30 percent. The policy aims to institutionalize a mechanism where women have international business chains, networks, and coalitions with the business associations to grow their businesses with the shared experiences of other businesswomen. The contrivance also focuses on women's lack of access to financial resources, and on their capacity building which are considered bottlenecks in the development of their businesses.

### **Hypotheses:**

- Women chambers are promoting women in private sector as business are successful.
- Trade bodies are identifying areas to equip women for business success.
- Trade bodies are encouraging women entrepreneurs for trademarks and patents and effecting capacity building of women entrepreneurs

### **Objectives**

- To find out the role of women chambers for promoting women in private business successfully
- To find out the role of trade bodies while assisting women in their businesses.
- To observe the trade body's functions in polishing business skills to women entrepreneurs.

### **Theoretical Framework**

The focal point of the investigation lies in the understanding of Pakistani women entrepreneurs, their MSMEs and SMEs, their success, and the role of trade bodies. Female entrepreneurs are the fastest-growing category of entrepreneurship globally, according to research, and they have drawn a lot of attention from academics recently. They are also becoming significant participants in the national economy (Khatun & Kabir, 2014). Entrepreneurship is related to several established disciplines including economics, management, psychology, sociology and others. No single theory exists in entrepreneurship, instead, there are several different approaches including the above-mentioned disciplines (Lerner, 1997). A multi-theoretical approach was therefore adopted in order to study the five dimensions of these women and to provide a rich insight into women entrepreneurship in Pakistan from different perspectives. (1) Motivation for business ownership perspectives: Many previous studies have investigated reasons why entrepreneurs choose the path of entrepreneurship? It has been concluded that there are a number of factors which provide impetus for entrepreneurs to create their own ventures. For instance, psychological motivations such as achievement and independence have been widely investigated with regard to their business start-up. When it comes to discuss women entrepreneurs, it appears

with push and pull factors 35 which are most common ways for women to start a business. Push factors include elements of insufficient family income, unsatisfied with salaried jobs, unemployment and need flexible work schedule because of family responsibilities. Pull factors include independence, self-fulfillment, entrepreneurial derives and wish to have wealth and high social status (Brush, 1991). These perspective have been confirmed that women entrepreneurs have greater influence on their business success of such factors, and it leads to find the existing motivational factors of Pakistani women entrepreneurs through this study. (2) Resource Based Theory: This study informed the literature pertaining to resources based views while engaged into entrepreneurship, theoretical perspectives are drawn in specific areas to develop hypotheses between the success of women entrepreneurs of Pakistan who being associated with the educational level, prior to work experiences, as well as the extent of their finance. Research has proved the prime importance of human capital to the creation and success of entrepreneurial businesses. In fact, the possession of human capital (consisting of capabilities, business skills and knowledge derive from education and of course access to funds) are major independent factors which measures the success of women entrepreneur (Fielden, 2005). (3) Networking Theory: The third theoretical approach views entrepreneurship as a complex network of social relationships. It is observed that entrepreneurship is facilitated or constrained by linkages among aspiring entrepreneurs, resources and opportunities. It is also a view that presence or absence of network such as relatives, friends, and access to business associations have influential roles in operating businesses' performance and the viability of business venture. Women entrepreneurs have different personal and social networks as compared to men, and hence divisions and barriers that limit the reach and diversity of their network might have far reaching consequences for business performance (Bandura, 1977). Based on above perspective, the role of trade bodies/business associations are explored in creating networks or providing opportunities to Pakistani women entrepreneurs and their contribution in success of women's business ventures.

### **Literature Review**

The 17 goals have been encompassed as Sustainable Development Goals (SDGs), which are highly applauded as they can bring world of equality where no single person would sleep in hunger or live remain under poverty. It also innovates the idea that how to intervene in the fields where the Unite Nations (UN) can make human resource powerful through stretching health sectors and educational institutions. It also emphasized on basic necessities of life which includes safe drinking water; sanitation and clean energy to the masses without having any discrimination on the basis of sex, class, ethnicities, age etc. Moreover, as this research paper is focusing on gender economic mainstreaming including 'quality education'; 'gender equality'; 'decent work and economic growth'; 'industry, innovation and infrastructure' and 'reduced inequality' is being highlighted in the paper to assess the present condition of women in the Pakistani economy. The SDGs are also working for men and women skills and vocational training to push them towards employment and motivate them towards starting their businesses. It also stressed to reduction of violent culture, especially in developing nations, and urged locales to upgrade gender sensitive



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and safe environments to the masses so they can encourage themselves to get an education up to the university level. According to the Global Gender Gap Report (2024), currently, Pakistan is at 138 ranks which is the lowest educational attainment as compared to other South Asian countries, however, the literacy rate among females is 44.3 percent and males at 69.1 percent. Whereas; Sri-Lanka has 90<sup>th</sup> rank; India 114; Bhutan 125; China 111; and Bangladesh 116. There is a need to check compliance to achieve educational goals in the country by 2030.

Some multiple campaigns and laws are working to end all types of discrimination against girls and women, should provide equal opportunities in all private and public spheres of life as their domestic roles should be recognized, and legislators should provide rights to own infrastructure, social protection and also promote the culture of shared household activities in the families by men in a way to eliminate gender confinement in private spheres. There must be awareness among women regarding information technology and communication networks to feel empowered in their socio-economic structures. It is observed that especially in third-world countries females have less involvement in decision-making and less control over economic resources such as property, inheritance, and also in obtaining financial services. It is witnessed that people use violence over women to control their activity through sexual violence; trafficking and early marriages of girls (USAID, 2010). It determines that men are superior in society and women are inferior, and cannot raise their voices against discrimination; or if women try to explain their stance, then they are threatened with physical violence and mental torture (Zarar, 2018).

At many forums, economists motivated especially youth and women to start small and medium businesses and urged financial institutions for smooth delivery of monetary assistance to businesspersons. This also highlights one of the very important sector 'travel and tourism' which can bring a handsome amount in the country, however in 2017 around 1.75 million tourists visited the northern areas, and expected to increase in the years ahead (Dawn, 2018). But females are invisible in this sector, though females are coming to the provinces including Punjab and Sindh to get higher educations in reputed universities Besides such achievements they are still oppressed in getting jobs in the tourism sector. Though they can serve well in hoteling and as tourist guides; women have more understanding of the cultural values and traditions so they can better interpret the existence of any particular area to the tourists in their local areas. In such conditions women feel empowered and their roles will be recognized in the economy.

Moreover, there is gender stratification in business sectors about 90 percent of men are involved in manufacturing, production, service sectors, and others. However; females in the business are becoming famous as textile entrepreneurs and handicraft entrepreneurs, undoubtedly women produce unique pieces of work that are selling out in local and international markets. Women must be empowered further in trade and business in a way to liberalize them in a blended form rather than confining into gender division in the economy (Sattar, n.d).

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According to the Oxfam International Report 2018, more population of women in the world are poor; whereas wealth is enjoyed among men. It is estimated that about 82 percent of wealth generated in the world is received by the top one percent richest population. However; only 18 percent earned wealth distributed among the rest of the 99 percent population. Meanwhile, it also mentioned in the report that women are adding around 10 trillion dollars to the global economy through providing unpaid care in domestic spheres (Business Insider, 2018). It is observed that there is huge existence of wage discrimination everywhere among class, gender, age or on the basis of socio-economic status. Similarly, according to Pakistan's Labor Force Surveys for 2014-2015, the gender pay gap was recorded at 26 percent in the overall workforce of the economy (Talpur, 2017). In all such circumstances, Pakistan's performance in the gender gap report is consistently poor.

At present, a large proportion of about 72.7 percent of women are engaged in the agriculture sector including forestry, hunting, and fishing; in manufacturing around 14.1 percent of women are working and 11.3 percent of women also deliver social services at community levels. However, it is also observed female labor force in agriculture is more prone to occupational injuries and diseases, considered a vulnerable industry and causing 86 percent of all such injuries. As far as earnings in the agriculture sector are meager monthly wages are hovered around 4,000 rupees (Pakistani currency) to 5,000 rupees (CPDI, 2017). In urban areas, females are predominantly involved in informal sectors of the economy, though only three percent labor force is working in formal sector which are usually female-dominated and less paid jobs. The wage difference between men and women is standing at 67 percent in Pakistan (Patchamuthu, and Grown, 2017).

### **Intervention of Public and Private Sector to Improve Women's Status in the Economy**

There are noticeable projects that have been undertaken to facilitate women through providing support in operating businesses under the umbrella of the Pakistani government. Small and Medium Enterprises Development Authority (SMEDA), an organization working under the Ministry of Industries and Production, aims to make the country's small and medium enterprises globally competitive which are considered the growth engine for the national economy. Our economy is comprised of about 90 percent of SMEs of 3.2 million private sector enterprises in the industrial and trading sectors. It absorbs 70 percent of the country's labor force, such enterprises are adding 30 percent to the GDP and earn 25 percent of total export earnings.

SMEDA has put up the issues with the government and international agencies for expanding women entrepreneurs outreach. It is identified that the primary issue for women entrepreneurs is of financial problems while starting businesses. In this regard, SMEDA and First Women Bank Limited (FWBL) have signed an agreement to provide financial assistance to women entrepreneurs according to their working experiences (SMEDA, 2013).



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The Trade Development Authority of Pakistan (TDAP) is an organization administered under the Ministry of Commerce (MoC) which was made to increase global trade and to promote exports. The body is responsible for organizing about 80 international exhibitions in a year. The government of Pakistan, under the TDAP umbrella, gives the opportunity to women entrepreneurs to participate in international trade fairs on subsidized rates where women get up to 80 percent waive off, however, men get 50 percent off to enhance bilateral or multilateral trade among countries. Similarly, the Punjab government of Pakistan has developed a Women Innovative Network (WIN) in a way to support women's business start-ups to make them part of commercialized businesses as public or private enterprise entities.

However female entrepreneurship is in its infancy stage in Pakistan, only one percent of females are operating their businesses independently whereas; around 21 percent of men are entrepreneurs. It is observed that lack of finance is the major hindering factor which halts women from operating entrepreneurial activity because currently, only five percent of women have bank accounts at financial institutions (Nisar, 2018). There are many other issues arising for women entrepreneurs due to weak economic policies and structural weaknesses including the use of technology; management skills; advertisements and marketing issues; mobility; child care and domestic responsibilities. According to the Pakistan Microfinance Network, if females are being provided with full monetary access to operate their businesses nationally then businesswomen be able to enter into the export sector and shift their home-based businesses into private enterprises. Moreover, we have women-owned business development models in the developed world, about eight to 10 million SMEs are operated by females in the formal sector which contributes in social and economic development in their countries. For example, in the United States, women's enterprises are running at a faster pace, adding three trillion dollars to the US national economy and creating up to 23 million jobs; developing nations including the Middle East and North Africa region have also visible impacts of women's owned SMEs as these regions' female entrepreneurs have generated about 10 million dollars in revenue on a yearly basis. According to MasterCard (2018), it is evaluated women-owned businesses have great potential and profit margins, in Singapore, Indonesia, Thailand, Malaysia, and Vietnam women's businesses are projected to grow faster as compared to men, the report also highlighted that in the absence of women-owned businesses, the output of the economy would be reduced to ten percent approximately. In the current scenario, female businesses' slow growth is facing major financing gaps, as women-owned businesses' needs range between 260 billion dollars to 320 billion dollars which is still unmet worldwide. There is an instant requirement for finance to further enhance their business potentials, to meet their desired goals. It is concluded that businesswomen can contribute to long-term development goals, as women are nurturing so they spend money on family's welfare including a nutritious diet for the family members; provision of good healthcare services, and quality education. It will be proven productive for future generations, which will give a boost to economic growth and enhance gender income equality.



In fact, the Research & Development department of FPCCI is conducting research from time to time and accordingly advocating policies as required in doing business. It enhanced bilateral relations among other states of the world to increase exports, attract foreign direct investment, resolve conflicts through dialogues, and always make their possible efforts to make their representations in world economic forums. In such a well-organized scenario, females were also found as members of such organizations as an entrepreneurs, due to the reason research conducted on how trade bodies are giving space to women in male-dominated sectors of the economy. Therefore, separate women's chambers have been formed in the country to assist them in the growth of their businesses. In fact individuals can form a group or chamber under the law of trade in which 200 members are mandatory in order to form a chamber. Women themselves can form chambers as a pressure group without taking the assistance of male counterparts but due to lack of knowledge or lack of confidence, they do not make stride ahead and become members under male influence. It is pertinent to mention here, that there is no single research conducted on women entrepreneur's members of business associations to acknowledge the role of such organizations in the development of their businesses. The formation of women's separate chambers is a new phenomenon in Pakistan, which was introduced 15 years ago.

Moreover, the Global Entrepreneurship Monitor (GEM) report 2016-2017 has revealed that early-stage entrepreneurial activity (TEA) by women increased by 10 percent in the last two decades. However, the GEM report further stated that the men's and women's gender gap in entrepreneurship is reduced by 6 percent, as it is believed that women have major contributions to economic development and job creation through entrepreneurial activities in the country. The experts further urged the lawmakers to evolve gender-sensitive policies for supporting women in establishing their businesses and eradicate the socio-economic and cultural problems faced by women (Kazmi, 2018).

### **Methodology**

As women's entrepreneurship picked up momentum in Pakistan, though term entrepreneurship evolved just about one and a half decades ago. The sample of women entrepreneurs has been taken from chambers of commerce and business associations. A detailed questionnaire was designed for a selected group accordingly for evolve knowledge of how or to what extent trade bodies are assisting women entrepreneurs. In this regard, the sample of 200 women entrepreneurs has been selected from major business trade associations of Karachi, Pakistan, including the Federation of Pakistan Chambers of Commerce and Industry (FPCCI), Karachi Chambers of Commerce and Industry (KCCI), Karachi Women Chambers of Commerce and Industry (KWCCI), Karachi Association for Trade and Industry (KATI) and SITE Association. Such women entrepreneurs are involved in various clusters of the economy i.e. Textile, handicraft, furniture, Terry and towel, media and marketing, Travel & Tourism, photography, marble furniture, herbal medicine,

## Results

### Test 1. Testing independence of ‘Women chambers promoting women in private sector’ and ‘success of business’

H<sub>1o</sub>: women chambers are not promoting women in private sector due to the reason not successful in business.

H<sub>1A</sub>: Women chambers are promoting women in private sector as business are successful.

**Women Chambers Promoting Women In Private Sector \* Is Business Successful Cross tabulation**

			Is Business Successful		Total
			Yes	No	
Women Chambers Promoting Women In Private Sector	(Yes) Organize meetings with other business persons	Count	23	3	26
	(Yes) Organize exhibitions/conferences/workshops/seminars	Count	106	28	134
	(No) Trade bodies working for specific strata	Count	28	1	29
	(No) Not helpful in resolving financial matters	Count	3	8	11
Total			160	40	200

**Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	P-Value
Pearson Chi-Square	25.310 <sup>a</sup>	3	.000	.000	0	0

## Interpretation

The Pearson chi-square value is 25.310<sup>a</sup> with 3 degree of freedom.

The tabulated P-value is 0 which is less than  $\alpha$  ( $<0.05$ ) therefore null hypothesis rejected.

The cross tabulation and chi-square results show that there is association between women chambers promoting women in private sector and success of business. The cross tabulation explains that women separate chambers of commerce are promoting women’s business, and it is also important to mention here that women chambers were established in 2006 and currently 10 women chambers of commerce are under operation in Pakistan.

The table shows that the trade bodies are helpful in organizing business meeting with other businessmen. It means women entrepreneur seize the opportunities to have productive discussion with other persons to expand their business. Meetings opens news vistas of business and help women flourish their business smoothly. For instance, Finn (2021) is of the view that business meetings with businessmen provides opportunities and challenges that affect manifestation of entrepreneurship.



Similarly, the table also highlights the significance of exhibition, seminars and conference to show case women products. Significant number of women endorse that trade bodies help them in exhibit their products in different events, seminars etc. Moreover, Kwiatkowski, et al (2024) firmly believes that there are opportunities to see how businesses operate from the viewpoint of their customers during festivals. Nowadays, eating out is one of the most common ways to pass the time. They claim that food festivals could provide innovative means for food producers to find and seize commercial opportunities. Fitriani, et al (2021) think that displays assist business owners in boosting sales revenue, introducing new items, meeting potential customers, and using them as an efficient marketing tool. Introducing the products to the general public is the primary goal. It can be inferred that the rise in product turnover increases with the number of shows. Thomas (2021) is also explicit on the function of fairs and festivals, which are essentially unmistakable events that are essential to our lives and frequently demonstrate the social capacity of a network. Festivals and events could be a catalyst for launching new businesses as well as strengthening already-existing agencies and organizations.

The results show that trade bodies do not work for special strata. There is no doubt to say that financially stable women entrepreneur. The table shows that trade bodies seem to provide little financial help. Though there may other institutes that can help out women entrepreneur. Sometimes, women are unaware about these kind of information. According to Goyal (2021), there is a dearth of knowledge on the financial aid that financial institutions provide in the form of grants, loans, and programs, among other things. Therefore, sincere efforts to support women entrepreneurs in underserved and rural areas would be unsuccessful. As explained by Raman et al., (2022) For over 10 years, many business organizations have effectively worked to support the growth and potential of women entrepreneurs. Similar to this, Subbarayudu and Rao (2021) find that in India, NGOs, nationalised banks, various State Small Industries Development Corporations, and Micro, Small & Medium Enterprises development organisations all run programs, such as Entrepreneurship Development Programs (EDPs), to meet the needs of aspiring female entrepreneurs who might lack the necessary training and expertise.

## **Test 2. Testing of independence ‘Trade bodies identifying areas to equip women’ and ‘Success of businesses’**

H2<sub>o</sub>: Trade bodies are not identifying areas to equip women for business success.

H2<sub>A</sub>: Trade bodies are identifying areas to equip women for business success.

**Trade Bodies Identifying Areas To Equip Women For Success \* Is Business Successful Cross tabulation**

			Is Business Successful				Total
			(Yes) I did very hard work	(Yes) Staff/Trade Body/Family supported	No Policy for Women Entrepreneurs	(No) Financial problems/Less investments	
Trade Bodies Identifying Are as To Equip Women For Success	Yes	Count	45	41	9	7	102
	No	Count	45	29	15	9	98
Total			90	70	24	16	200

**Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	P-Value
Pearson Chi-Square	3.729 <sup>a</sup>	3	0.292	.300	0.15	0.15

### Interpretation

The Pearson chi-square value is 3.729<sup>a</sup> with 3 degree of freedom.

The tabulated P-value is 0.15 which is more than  $\alpha$  (>0.05) therefore null hypothesis is accepted. The cross tabulation and chi-square results show that there is no association between trade bodies identifying areas to equip women and business success. Therefore, it is concluded that in this segment there were different responses received in terms of success of business. In table there are two groups who believed that their businesses were successful due to their hard work. Another group attributed their success to support from family and friends. Its P-value shows that trade bodies are not identifying areas to equip women for business success.

The table shows that women entrepreneur work very hard as compare to receiving support from staff of trade bodies and family. The role of trade bodies to identify the gaps is very important. Ogundana, et al (2021) say that due to close association of women entrepreneur with the trade bodies are very fruitful to refine the skills of women. Meng, et al (2021) are of the view that the government launched a number of capacity development initiatives to ensure their smooth progress. These initiatives included ICT integration, capital assistance through the provision of specialized financial products, and infrastructure development through the sharing of knowledge. However, the ability of women-owned SMEs to adapt and spread innovation is crucial to their long-term viability. Wut et al, (2021) study that the lack of professional and general staff, problems with development and expansion, financial limitations brought on by high overhead, and a lack of expert guidance were among the difficulties faced by Malaysian women entrepreneurs.

### Test 3. Testing independence of 'Trade bodies encouraging women entrepreneurs for trademarks and patents' and 'Working for capacity building programmes'

H3<sub>o</sub>: Trade bodies are not encouraging women entrepreneurs for trademarks and patents and impacts capacity building of women entrepreneurs.

H3<sub>A</sub>: Trade bodies encouraging women entrepreneurs for trademarks and patents and effects capacity building of women entrepreneurs.

**Trade Bodies Encouraging For Trademark/Patents \* Chambers Organize Capacity Building Programs Cross tabulation**

			Chambers Organize Capacity Building Programs				Total
			Within 7 to 30 days	Within 90 to 180 days	Within a year	Never	
Trade Bodies Encouraging Women Entrepreneurs For Trademark/Patents	Not helpful	Count	25	20	2	27	74
	Organize seminars/ Direct assistance	Count	69	30	3	24	126
Total			94	50	5	51	200

**Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	P-Value
Pearson Chi-Square	10.138 <sup>a</sup>	3	.017	.015	0.0075	0.0075

### Interpretation

The Pearson chi-square value is 10.138<sup>a</sup> with 3 degree of freedom.

The tabulated P-value is 0.0075 which is less than  $\alpha$  (<0.05) therefore null hypothesis rejected.

The cross tabulation and chi-square results show that there is association between trade bodies encouraging women entrepreneurship for trademarks and patents and working for capacity building programmes. It is revealed in the survey about 67.5% of women entrepreneurs have obtained trade mark and patent of their products, as they are completely aware that it increases the value of company, adding credibility to their business and of course gaining recognition is the motivational factor to women those who pursue the trademark and patent through trade bodies capacity building programs. However, a study National Women’s Business Council (2012) is persistent with the findings that those businesswomen who do not obtain trademark/patents have host of fear factors including absence of clear policies, complex procedures, lack of financial resources in a way to obtain professional help, discouragement from family, friends and advisors. Stefan et al, 2021) believe that a registered trademark is used to set one company's products or services apart. With brand and reputation as valuable assets for growing consumer appeal, it is becoming more and more significant for firms in the digital age. Block et al, (2022) have found that increased trademark activity is correlated with a higher rate of entrepreneurship. Vaidya (2024) thinks that in a competitive market, trademark core items demonstrate foresight in safeguarding the brand and maintaining its distinctive identity.

**Summary Chart of Hypotheses:**

Test No.	H <sub>0</sub>	H <sub>1</sub>	p-value	Result
1	Women chambers are not promoting women in private sector due to the reason not successful in business.	Women chambers promoting women in private sector as business are successful.	0	H <sub>0</sub> is rejected.
2	Trade bodies are not identifying areas to equip women for business success.	Trade bodies are identifying areas to equip women for business success.	0.15	H <sub>0</sub> is accepted.
3	Trade bodies are not encouraging women entrepreneurs for trademarks and patents and impacts on capacity building of women entrepreneurs.	Trade bodies encouraging women entrepreneurs for trademarks and patents and impactful on capacity building of women entrepreneurs.	0.008	H <sub>0</sub> is rejected

**Discussion:**

The ideal way for women to manage their homes and enterprises simultaneously is through entrepreneurship, which is time-bound and free. Because they have less opportunities for pure decision-making, women have historically been under-represented in business. (Qadri & Yan, 2023). Pakistan's economy has benefited from the numerous different and successful small and medium-sized enterprises that women have founded. Due to their economic empowerment, small and medium-sized businesses allow women to take an active role in Pakistan's growth. Based on the values of equality, cooperation, and mutual respect, enterprise women enter economic markets and create wealth and social transformation. A strong drive to do well is a crucial quality of businesswomen, enabling them to contribute values in both social and familial contexts. (Gul, et al, 2021

Goheer (2003) conducted research on networking of women entrepreneurs organizations in 2003 among Pakistani women entrepreneurs, in which he highlighted that female were working informally without registering their businesses formally in the private sector. According to their estimated values, around 66 percent of businesswomen were totally unaware about such business organizations, however 7 percent found that their services were poor, and remaining 8 percent opted that their performance is good. But under this current study, according to the keen

observation it is factual that trade associations are helpful to businesswomen, because if we go through previous researches on women, there were nominal rate of women who had started business due to non-availability of jobs in the formal sector of the economy. But now the situation has changed, majority of women started business after completing education (up to 80 percent of the sample have obtained Masters and Graduation degrees) as they want to be independent through establishing their own businesses. In fact education has changed the mind set of women, as they don't want to work as sub-ordinates under patriarchal systems. Women who found chambers and commerce helpful are those who initially joined such associations and understand their working functions, as they believe it is the platform where we can get recognition and statistically enrolled as business person in the country. It is also observed that females who have recently join trade bodies are basically unaware about their roles, and expect much more especially financial assistance though such business organizations do not provide monetary support. Whereas; they provide guidance and other support including profitable venues, bilateral or multilateral trades, arrange symposiums and gather shared experiences of mass population of business community in order to overcome the problems faced by the private sector of the economy. However, there are many advantages for becoming a member of trade associations, as MoC, SMEDA and TDAP are giving subsidies rate on air fare, stalls at exhibitions and accommodations at national and international level. Before one or two decades ago, there were no evidence available that females participated in international exhibitions around the globe, but in this present research it is observed that about 40.5 percent of businesswomen have taken part in international and national exhibition; whereas there are number of females who have participated locally within territory of Pakistan under trade bodies umbrella. As participants believed that events organized under business association are secure and no discrimination against businessmen and businesswomen have been observed while providing support in business laws and policies to their members.

Similarly, LEAD (2012) report stated that first Women Chambers of Commerce and Industry (WCCI) was formed in 2003; now then at present they are ten in total. Women Chamber of Commerce & Industry (Lahore Division); Islamabad Women Chambers of Commerce and Industry; Women Chambers of Commerce and Industry (Mardan); Women Chambers of Commerce and Industry (Peshawar); Women Chambers of Commerce and Industry (Multan Division); Women Chambers of Commerce and Industry (Quetta, Balochistan); Women Chambers of Commerce and Industry (Quetta Division); Women Chambers of Commerce and Industry (Bahawalpur Division); Karachi Women Chamber District East; and Women Chambers of Commerce and Industry (South Zone, Karachi) (FPCCI, 2015).

It illustrates that women entrepreneurship phenomenon has been increasing in Pakistan due to increased number separate women chambers, now females are well aware about the facilities providing at business associations. Majority of women stated, "Women should join trade bodies for making pressure groups for strengthening women entrepreneur of Pakistan." It can give them



space to sit in front of law makers and demand gender sensitive business interest policies and laws, as women are mostly involved in MSMEs and SMEs in such scenario they cannot compete with men. In this regard, women entrepreneurs urged Ministry of Commerce and Economic Division to regulate gender sensitive policies especially reduction in custom duties and taxation, as women can also flourish their businesses to the next level.



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