



CHALLENGES FACED BY BUSINESSWOMEN IN PAKISTAN

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Abstract

The chambers of commerce and business associations in Pakistan are mainly represented by men and the representation of women entrepreneurs needs to gain momentum to form separate chambers in order to create a platform or to make pressure groups to resolve issues arising regarding business. The aim of conducting this research was to explore the role of trade associations while providing assistance to businesswomen and to highlight the status of women entrepreneurs in the country. It has also observed the factors of dependency of women doing business and socio-economic impediments which confine them from working groups in order to work for their own economic interest. Five large business associations including national chambers of commerce were chosen as the population, and the data was collected from 200 businesswomen systematically through a detailed questionnaire. It was found in the survey that while starting a venture domestic responsibilities, commitment to the families, obstacles including management skills, mobility issues, and monetary assistance have impacted the success of the businesswomen. It was also observed that business associations have the data of women entrepreneurs and have pressure groups to make the representation of women a must condition in their meetings and roundtables but even after all these efforts they still lack in equipping women and bringing women into the mainstream of development.



Keywords: Entrepreneurs, Businesswomen, Trade bodies, Business Associations

Introduction

“The Trade Development Authority of Pakistan (TDAP) has a special quota for women entrepreneurs especially to new exporters and small and medium enterprises (SMEs) to make their participation possible in international exhibitions. The institution helps financially only two times a year while participating in two similar fairs. The TDAP has mandatory the participation of women entrepreneur in every trade delegation at a subsidized cost. Similarly, for trade show participation, a subsidy of about 75 to 80 percent has been granted for women entrepreneurs as against 50 percent for men.” (Ministry of Commerce, Pakistan, 2022).

Entrepreneurship has gained global attention in the recent few years and has also shown great resilience and growth. Many types of research have been conducted to explore the involvement of businesswomen and to understand all the factors that act as barriers for women who are opting for entrepreneurial activities as careers. This study aims to identify the state of women as entrepreneurs during their engagement in business activities and their role in the national economy of Pakistan. However, to some extent phenomenon of gender division of labor has been changing due to many reasons which include women’s education, inflation, financial resources, and awareness about their rights. The changing patterns have been observed, especially in urban areas, where many women are now working efficiently as a labor force. But of course, the ratio of women in the labour force as compared to men is very nominal, whereas, this study has highlighted the state of women in the private sector of the economy. The Federation of Pakistan Chambers of Commerce and Industry (FPCCI), an apex trade body has the power to control the economic activities of the country besides promoting gender equality for the advancement of trade and business. Similarly, business associations are groups that aim to protect the common interest of their members (businessmen and businesswomen) and are formed at district or national levels. They have separate women pressure groups where they work for specific areas of advancement in business-related activities, from where they can enhance business and trade. In such a scenario, the research highlights the role of trade bodies or business associations in strengthening the business activities of women entrepreneurs.

After the acknowledgment of women entrepreneurs, and the role of women in business associations, the Trade Organization Ordinance (TOO) was passed through a presidential order by the government on Dec. 1st, 2006 in Pakistan, where women were permitted to establish separate women’s chambers of commerce and industry. In 2013, after the formation of women’s chambers of commerce, separate laws were drafted in the Trade Organization Act (TOA). As per



TOA, 'Women Chambers' means a chamber of commerce and industry to represent women entrepreneurs as defined in clause (c) of sub-section (2) of section (3); and these clauses have clearly stated that 'Women Entrepreneurs' means:

- i. A sole proprietor where the proprietor is a female; or
- ii. A partnership where the majority partners are female; or
- iii. An association of any kind where majority of its persons are female; or
- iv. A company where majority shares are held by females (Ministry of Commerce, 2013).

According to TOA, it is mandatory that there must be a minimum of 200 businesswomen members, to form a business association. At present, there are nine independent separate women's chambers are in operation across the country. It shows that women's participation in business activities are increasing at an increasing rate under the act TOA (2013) of Pakistan (National Assembly, 2022). The study is aimed to explore the role of business associations while giving assistance to women entrepreneurs, as chambers of commerce and industry in Pakistan are primarily male dominant. As women's chambers of commerce are formed just a decade ago, therefore, their aim is to promote the business of female members, locally and internationally. The prevailing regulatory environment has enhanced the role of women in order to improve their contribution to the economic growth of the country. The research examined the importance of chambers and commerce and association in the life of woman entrepreneurs before and after setting up their businesses. The key objectives of the study include potential women entrepreneurs, who are able to establish chambers or business associations for their strong working group in order to seek solutions to their business problems with other stakeholders. This study also aims to identify the hurdles in the operation of businesses held by women and find socio-economic constraints which are hampering women in making pressure groups within organizations.

The main focus is to bring more women into business associations, for instance, trade bodies have representation of women mostly from the elite class, who are already represented at different prestigious places. The study also emphasizes the point that famous fashion designers are hiring women who are good at unique hand embroideries; weaving carpets; pottery and other valuable skills. This way they get a cheaper labor force whereas, the idea or design is completely developed by the designer but the product come to its final shape through the efforts of all. These working women can excel because they have the skills and capacity to project their work and the rich culture and tradition of Pakistan.

Research Questions and Problem Statements

The basic objective of the research is to raise awareness among businesswomen about the powers and jurisdictions of chambers and commerce and industry. As women should understand and



realize the issues connected to trade, industries, agriculture, manufacturing, and commerce, while engaged in business activities of the country.

1. The study is exploring and analyzes businesswomen who are running businesses independently, are they still dependent on their male counterparts or on other factors?
2. Another research problem of the study is that women want to make their pressure groups but socio-economic impediments restrain them.

Literature Review

In the contemporary world today, societies are changing and economies are adopting new trends to fulfill various needs and demands of the population. The focus is on developing Pakistan's economy and the economy is divided into formal and informal sectors. According to the Institute of Chartered Accountants of Pakistan (ICAP), the informal economy is expanded to 70 percent, and the formal economy is limited to 30 percent (Business Recorder, 2016). It is estimated that there are around 12 million home-based workers in Pakistan, of which only five million are recorded in Sindh province. Out of total estimation, it is also identified that more than 80 percent of home-based workers are women, and are engaged in handicrafts, stitching, embroidery on clothes, making surgical goods, peeling prawns and packaging materials, etc. It is observed that such informal sectors are facing multifaceted problems, including working environments, hazardous conditions, lower wages, long working hours and so on. In this regard, government officials collaborated with the provincial government to make the Home-Based Women Workers' Federation, which is the first independent labour body in all over South Asia. The federation aimed to work for labor's social security, the right to establish unions, guarantee pensions, collective bargaining and other related laws which should benefit or facilitate labourers under the law (The News, 2017). Similarly, the International Labor Organization (ILO) pushed Pakistan to ratify the Home-work Convention in order to safeguard informal labour which should be implemented effectively in the country for bringing laborers of the informal sector into legal cover and recognition (Ali, 2017).

On the other hand, the policy paper of the Asian Development Bank (2016) portrays a different picture and argued that only 25 percent of females are contributing to labour force in Pakistan. However, they emphasized the point that besides the increase in education among females in past few years, still only 25 percent of females out of the total passed out from universities are contributing in the national economy (Business Recorder, 2017). Since, only 25 percent of women have been given employment in the formal economy; and the remaining are seen working in the informal sector. Hussain (2008), stated that in Karachi, there are three categories of occupation for females which includes domestic workers (25%), Sales/Clerical (37.5%) and Managerial/Executive (37.5%). It was also explored that female domestic workers (they migrate from rural areas to urban areas for work) are normally unskilled, poor and uneducated therefore, they work as maids in households. Another perception is that females belong to a conservative



cultural setup therefore, their male counterparts think that working as a domestic maid is safe for their women because they have to deal only with the females of that household and their working hours are during the daytime. However, previously women used to earn a very minimal amounts between \$1.40-\$2.81, but they earn 1000 rupees for each work.

The second category of women workers belongs to families who focus on female education and push their girls to get decent education to get respectable jobs so that they can contribute to the family's income to meet the needs of the family. Normally females are engaged in jobs including teaching, nursing and even in non-traditional employments such as sales and marketing, serving as counter staff, receptionists, working in factories, and so on. The research findings highlighted that male members of their family are not highly educated and are not in high-paid jobs. Therefore, middle-class women have to support their families to fulfill all domestic responsibilities by considering it as their primary duty. Middle-class working women use public transport because they cannot afford private transport. now the third category of women are career-oriented, who have received higher degrees, and working in managerial posts with higher salaries, though the proportion of these women are nominal. They not only work to support their families but also to become financially independent; however, they belong to well-established families. But still, gender discrimination is observed and there is a huge difference in wages between males and females even if performing the same task with equal working hours (Business recorder, 2017). It is also noticed that the issues which women face include a lack of quality education and technical skills, no recognition, partial mobility, transport issues, and fears of being harassed sexually in public places. Another important point of consideration for women is the accessibility and affordability of childcare, which is also a huge challenge as a part of the workforce.

Public/Private Sector in the Promotion of Women Entrepreneurs

There are multiple organizations working for strengthening bilateral or multilateral relationships around the globe whether it is for peacemaking or for business-related activities. Similarly Center for International Private Enterprises (CIPE), is an international organization working for establishing democracy around the world, by motivating private enterprises and market-oriented reforms between countries. They have formed SAARC Chambers of Commerce and Industry through which they can enhance their business terms, the member countries are Pakistan, India, Bangladesh, Nepal, Sri Lanka and Bhutan (SAARC, 2020). The permanent headquarters of SAARC chambers is located in Islamabad, Pakistan and it works to promote women entrepreneurs in the South Asian region, the chamber has formed specialized committees of women entrepreneurs and arranged a series of workshops, especially for female entrepreneurs to make them more productive and inspiring for other women who want to work at substantial levels in the regions (CIPE, 2014).



In India, there are several business associations in operation, such as the Indian School of Business, Hyderabad is a partner of Goldman Sachs, where they had targeted 10,000 women entrepreneurs in order to facilitate women through micro-financing through five years program. It is observed that start-ups into business ventures help them to plunge into economic activities quickly. According to Hariharan and Murugan (2014) at an initial point, about 25 percent to 35 percent are working as employees in their own small businesses. Similarly, there is an organization 'Swayam Shikshan Prayog', which was established by successful businesswomen through networking for rural women who are skilled in making handicrafts-related items/products in order to sell them in central markets as to provide them accessibility to the market. The national chamber of India, Federation of Indian Chambers of Commerce and Industry (FICCI) has launched a ladies' organization (Swayam) in order to encourage women entrepreneurs and mentor women in establishing businesses by equipping them with branding and marketing for micro-small medium enterprises (MSMEs) with financing facilities (Business Line, 2015). The mentors at seminars and workshops are panelists whose businesses are already running smoothly as successful entrepreneurs. A few successful entrepreneurs of India are for example Kiran Mazumdar Shaw, Managing Director of Biocon Limited, Chanda Kochar, is CEO of ICICI Bank, Motwani, joint Managing Director of Kinetic Motors and many others.

Similarly, Bangladesh Women Chambers of Commerce and Industry (BWCCI) (2008) surveyed 130 enterprises of businesswomen, and it was unveiled that about 73.2 percent of women entrepreneurs are sole proprietors, 15.9 percent have joint family ownership, and 7.3 percent are doing business in partnership in Bangladesh. It is recorded that women are involved in various types of businesses including manufacturing and trading (61.6 percent), service (12.8 percent), Trading (12.8 percent), and also found in exporting products rather than imports. However, the research found that there is a high contribution of businesswomen in two major sectors such as handicrafts (69.4 percent) and garments/home textiles (16.1 percent). Around 51.3 percent of women's businesses have the status of registered companies. It is also noted that most women entrepreneurs had taken training before and after starting businesses in sales and marketing, training of boutique, computer, and business management, whereas, females who have not taken any training have demanded their business associations to provide them a platform in order to enhance capacity building through building a business network, documentation of business, banking procedures, information about business taxes, product diversification and modifications and so on. Majority of businesswomen are tax payers, some file their tax on their own and few approach lawyers to fulfill the requirements.

Basically, the trade bodies like the Federation of Pakistan, Chambers of Commerce and Industry (FPCCI), and a national chamber of the country are bridging the gap between the government and business community, in order to resolve or revise economic policies for convenience in doing business. It enhanced bilateral relations among other states of the world to increase export, attract foreign direct investment, resolve conflicts through dialogues, and put their possible



efforts to make their representation in world economic forums. The federation has taken special initiatives in advocacy for women's entrepreneurship development in 2001. To reduce the gender gap, the federation announced a reserved seat of vice president for women entrepreneurs in the FPCCI Executive Committee (Dawn, 2011). However, FPCCI established a Central Committee on Women Entrepreneurs in 2015. FPCCI has initiated a "Best Lady Exporter Gold Medal Award" for the female entrepreneur who has more exports during the fiscal year. It gave motivation to businesswomen for business activities, and thus, exports ultimately increased and women's significant contribution to achieving economic growth has become visible.

Furthermore, the Ministry of Commerce (MoC) focused on regional trade by enhancing export financing and credit guarantees for exports and the main emphasis is on enhancing the role of women in exports. In this regard, the government has allocated around 20 million rupees for the establishment of women's chambers under the Strategic Trade Policy Framework (STPF) from 2012 to 2015 (Khan, 2013). The government established the Trade Development Authority of Pakistan (TDAP) in 2006 aimed to enhance exports under the administration of MoC. Wherein about 60 to 80 international trade exhibitions are held every year and 20 to 40 trade delegations annually, where there is a special quota for women entrepreneurs, especially for new exporters and small and medium enterprises (SMEs) for participation in the international exhibition (The News, 2009). Whereas; it also provides financial assistance to those women entrepreneurs who are a member of any business associations and is recognized by the Director General Trade Organization (DGTO), the Ministry of Commerce, and the Government of Pakistan. In addition, the Small and Medium Enterprises Development Authority (SMEDA) is a premier institution of the government of Pakistan working under the Ministry of Industries and Production. The institution was established with the aim to resolve the challenges faced by SMEs in the country. Similarly, SMEDA also highlighted the issues of women entrepreneurs such as lack of business management skills, information gaps, and lack of networking, etc. in order to facilitate women in their businesses, the authority has set up women's business development centers across the country. They have been providing various services at the desk, helping in developing and marketing plans, guiding for labeling proper brochures, website development, aware women about trademarks and patents, industrial designs and copyrights. SMEDA has put up the issues with the government and international agencies for expanding women entrepreneurs' outreach. It is identified that the primary issue faced by women entrepreneurs are financial problems while starting their 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 work experience (SMEDA, 2013).

Research Methodology

The basic objective of this study is to explore women entrepreneurs' status in society in regard to their dependency on various factors, it could be male dominancy or obstacles and assistance



while doing business. There is another important aspect that businesswomen want to make their pressure groups work united according to their own interests because they suffer due to socio-economic constraints which limit women in the economic sector. However, the study examines the barriers for women entrepreneurs, it is quantitative research, and a survey has been done in five big business associations in Pakistan. The list of businesswomen received from associations including the Federation of Pakistan Chambers of Commerce and Industry (FPCCI), Karachi Chambers of Commerce and Industry (KCCI), SITE Association, Korangi Association for Trade and Industry (KATI), and Pakistan Software House Association (P@SHA). For the collection of data, a systematic technique was used according to the business size of associations' number of female entrepreneurs were selected with an aim to explore more potential women with skills to establish chambers and associations. The research contains a sample of 200 women entrepreneurs, who belonged to various business categories, which ensured that females in Pakistan are working in multi sectors of the economy and are part of a chamber and commerce to get them recognized as successful businesswomen in the country. The questionnaire was designed to sort out basic and personal information about female entrepreneurs along with queries having different variables to prove hypotheses and the research problem. For hypothesis testing, the chi-square method was applied through Statistical Package for the Social Sciences (SPSS) (Landau, 2017), while using at least three variables to get the most affected causes by the most possible relationships of the research problem in order to prove the hypotheses of the study.

Results

Women entrepreneur profile:

Education: It has been observed that the majority of the sample of female entrepreneurs was educated, according to available records more than 50 percent of women were Graduates, and about 1/4th of the respondents have Master's degrees; while the remaining were either intermediate or were just matric passed.

Age of Respondents: As per the sample, about 70 percent of women of age more than 40 and 50 years above were engaged in doing business as compared to the youth. However; only 15 percent of businesswomen (respondents) were in the age bracket 20 to 34 years.

Working Experience: It was found that older women were more experience as 55 percent of women entrepreneurs have been operating businesses for more than 15 years. Whereas; other respondents' working experience is vary in small proportion, and 20 percent between 11 to 12 years, and 10 percent between 3 to 4 years. It shows that besides facing obstacles and limitations women are struggling hard and do not discontinue business activities because even in the



presence of these economic constraints it is observed that all businesswomen are confident enough to stand firm.

Business Clusters: It is highlighted in the survey, that about 60 percent of women are engaged in textile production in various clothing for ladies, children, leather goods, bed sheets, knitting, dying, etc. however about 1/4th of the respondents were producing handicrafts including pottery work, woven carpets, embroidery, various decorative pieces, handmade shoes, and others. Whereas there are many other businesses including herbal medicines, import/export, event management, media and marketing where women entered which were considered male-dominated economic sectors, but still they are in fewer numbers.

Reason of Economic Participation: it is unveiled that about 1/4th of women entrepreneurs have started to work after marriage and attributed it due to the rising domestic monetary issues. About 10 percent have stated that they started the business after the death of their spouses in order to fulfill household and children's needs on their own. A significant proportion of women said that their earnings are spent on their children's education.

Testing of Hypotheses

The following chi-square tests were conducted to find out the possible relationship and association between variables of the hypothesis. More than one relationship has been applied to signify all possible factors that are affecting the statement or 'hypothesis.' The following tests were conducted, following below:

Hypothesis No. 1: Women are dependent on operating their businesses

Test 1. Testing independence of 'performing domestic chores' and 'success of the business

Perform Domestic Chores * 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	
Perform Domestic Chores	Yes	Count	42	31	19	12	104
	No	Count	48	39	5	4	96
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	13.182^a	3	.004	.004	0.002	0.002

Interpretation

H₀: Performing domestic chores are not affecting business success.

H₁: Performing domestic chores are affecting business success.

The Pearson chi-square value is 13.18^a with 3 degree of freedom.

The tabulated P-value is 0.002 which is less than α (<0.05) therefore null hypothesis was rejected. The cross-tabulation and chi-square results show that there is a significant association between performing domestic chores and business with success. Therefore, it concluded that business success is affected by performing domestic chores.

Test 2. Testing independence of ‘obstacles preventing women’ and ‘success of business’

Obstacles Preventing Women From Doing Business * Is Business Successful Cross tabulation

			Is Business Successful				Total
			(No) Financial problems/Less investments	(Yes) I did very hard work	(Yes) Staff/Trade Body/Family supported	No Policy for Women Entrepreneurs	
Obstacles Preventing Women From Doing Business	Lack of management skills	Count	6	32	37	6	81
	Commitment to their family	Count	8	47	23	10	88
	Women Mobility Problems	Count	2	11	10	8	31
Total			16	90	70	24	200



Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	P-Value
Pearson Chi-Square	13.868^a	6	.031	.030	0.015	0.015

Interpretation

H₀: Obstacles are not preventing women from the success of the business.

H₁: Obstacles are preventing women from the success of the business.

The Pearson chi-square value is 13.86^a with 6 degree of freedom.

The tabulated P-value is 0.015 which is less than α (<0.05) therefore null hypothesis is rejected.

The cross-tabulation and chi-square results show that there is a significant relationship between obstacles preventing women from doing business and the success of the business.

Therefore, it concluded that obstacles such as management skills, commitment to their families, and women's mobility problems are affecting women's businesses, or even those who are successful are also facing similar problems for further success.

Test 3. Testing independence of 'Assistance taken while starting a business' and 'success of business'

Taken Assistance While Starting Business * 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	
Taken Assistance While Starting Business	(Yes) From family/friends/banks	Count	66	66	21	13	166
	(No) Own savings	Count	24	4	3	3	34
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	12.658^a	3	.005	.006	0.003	0.003



Interpretation

H₀: Assistance taken while starting a business does not have an impact on the success of the business.

H₁: Assistance has taken while starting a business has impacted the success of the business.

The Pearson chi-square value is 12.65^a with 3 degrees of freedom.

The tabulated P-value is 0.003 which is less than α (<0.05) therefore null hypothesis is rejected.

The cross-tabulation and chi-square results show that there is a significant relationship between taking assistance while starting a business and business success.

Therefore, it concluded that most women had taken assistance while establishing businesses because they did not own capital or finance. Due to the reason for taking assistance, domestic responsibilities and obstacles in doing business have a strong relationship in achieving success in business.

Summary Chart of Hypothesis No. 1

Test No.	H ₀	H ₁	p-value	Result
1.	Performing domestic chores are not affecting business success.	Performing domestic chores are affecting business success.	0.002	H ₀ is rejected.
2.	Obstacles are not preventing women from the success of business.	Obstacles are preventing women from success in business.	0.015	H ₀ is rejected.
3.	Assistance taken while starting a business does not have an impact on the success of the business.	Assistance taken while starting a business has an impact on the success of the business.	0.003	H ₀ is rejected.



It is concluded that the P-value shows a significant relationship between all three categorical variables including performing domestic chores, obstacles to women, and assistance for starting a business are impacted directly to women's businesses. The hypothesis 'Women are dependent in operating their businesses, is approved as variables are strongly dependent on the success of the business.

Hypothesis No. 2: Women want to make their working group but socio-economic impediments restrain them

The following tests are conducted including:

Test 1. Testing independence of 'Trade bodies women entrepreneurs data' and 'Women response towards separate women chambers'

Trade Bodies Have Sufficient Data For Women Entrepreneurs * Women Response Cross tabulation

			Response Received			Total
			Lack of awareness	Women avoid to join due to unseen fear	Not much beneficiary	
Trade Bodies Have Sufficient Data For Women Entrepreneurs	No data available	Count	16	6	5	27
	In fragment shape	Count	20	17	20	57
	Comprehensive	Count	36	48	32	116
Total			72	71	57	200

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	P-Value
Pearson Chi-Square	9.698^a	4	.046	.045	0.022	0.022

Interpretation

H₀: Trade bodies do not have comprehensive data on women entrepreneurs to provide benefits.

H₁: Trade bodies have comprehensive data on women entrepreneurs as they provide benefits.

The Pearson chi-square value is 9.698^a with 4 degrees of freedom.

The tabulated P-value is 0.022 which is less than α (<0.05) therefore null hypothesis is rejected.



The cross-tabulation and chi-square results show that there is a significant relationship between trade bodies having sufficient data on women entrepreneurs and women's response towards separate chambers.

Therefore, it concluded that trade bodies have comprehensive data on business women, and due to a lack of awareness about trade bodies' roles and functions women's process of learning is quite slow though they have the capacity to understand the dynamics of different sectors much more easily. Its P-value shows that the variables have strong associations among them.

Test 2. Testing independence of 'Trade bodies identifying areas to equip women' and 'make any marketing plan for businesses'

Trade Bodies Identifying Areas To Equip Women For Success * Make Any Marketing Plan For Business Cross tabulation

			Make Any Marketing Plan For Business					Total
			(Yes) Introduce product into friends & family	(Yes) Advertisement through fashion shows, hoarding & internet	(Yes) Research market for product	(No) Due to gender discrimination	(No) Lack of awareness	
Trade Bodies Identifying Areas to Equip Women For Success	Yes	Count	14	10	28	18	32	102
	No	Count	7	12	19	27	33	98
Total			21	22	47	45	65	200

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	P-Value
Pearson Chi-Square	5.976 ^a	4	.201	.204	0.102	0.102

Interpretation

H₀: Trade bodies are not identifying areas to equip women while making a marketing plan for business.

H₁: Trade bodies are identifying areas to equip women while making a marketing plan for business.

The Pearson chi-square value is 5.976^a with 4 degrees of freedom.

The tabulated P-value is 0.102 which is more than α (>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 to make any marketing plan for the business. Therefore, it is concluded that trade bodies are not helpful in making marketing research for the business; in



this regard, trade bodies are considered gender biased. Its P-value shows that there is no relationship between these two variables.

Test 3. Testing independence of ‘Issues arise if women earn more than men and How important for women to be an entrepreneur’

Issues Arise if Women Earn More Than Male Counterpart * How Important For Women To be an Entrepreneur Cross tabulation

			How Important For Women To Get Ahead By Optimizing Entrepreneurial Spirit					Total
			(Important) To prove as women entrepreneur	(Important) To support family/Prove herself as homemaker & businesswomen	(Important) To be an independent	(Not important) In spare time women can work	(Not important) If financially establish then no need to work	
Issues Rise If Women Earn More Than Male	Yes	Count	8	18	20	5	3	54
	No	Count	37	41	44	15	9	146
Total			45	59	64	20	12	200

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	P-Value
Pearson Chi-Square	2.962 ^a	4	.564	.572	0.286	0.286

Interpretation

H₀: Issues do not arise if women earn more than men and women want to be an entrepreneur to prove themselves.

H₁: Issues arise if women earn more than men and still women want to be an entrepreneur to prove themselves.

The Pearson chi-square value is 2.962^a with 4 degrees of freedom.

The tabulated P-value is 0.286 which is more than α (>0.05) therefore null hypothesis is accepted.

The cross-tabulation and chi-square results show that there is no association between issues arising if women earn more than men and how important for women to be an entrepreneur.

Therefore, it concluded that no issues arise if a woman earns more than a man or even if she wants to work independently or prove herself as an entrepreneur. The P-value shows that there is no relationship between variables.



Summary Chart of Hypothesis No. 2

Test No.	H ₀	H ₁	p-value	Result
1	Trade bodies do not have comprehensive data on women entrepreneurs to provide benefits.	Trade bodies have comprehensive data on women entrepreneurs as they provide benefits.	0.022	H ₀ is rejected.
2	Trade bodies are not identifying areas to equip women while making a marketing plan for the business.	Trade bodies identify areas to equip women while making a marketing plan for business.	0.102	H ₀ is accepted.
3	Issues do not arise if women earn more than men and women want to be an entrepreneur to prove themselves.	Issues arise if women earn more than men and still women want to be an entrepreneur to prove themselves.	0.286	H ₀ is accepted.

It is concluded that the P-value of the first test is showing a strong relationship and explains that trade bodies have comprehensive data to benefit women entrepreneurs. Whereas, the other two tested variables including trade bodies are not identifying areas to equip women while making marketing plans for business and issues do not arise if women earn more than men while proving themselves as entrepreneur and have no dependency while determining the level of relationship. In this study, women are not marginalizing themselves and have full freedom to make pressure groups in trade bodies. Therefore, the hypothesis 'Women want to make their working group but socio-economic impediments restrain them' is rejected according to statistical significance in variable magnitude.

Conclusions

The study provides insight into details of women entrepreneurs, as women are engaged in economic activities and in addition, they also look after family responsibilities. Similarly, performing both tasks simultaneously, therefore, it is creating problems in competing with the fast-growing economic sector. It is a well-known fact that women are financially weak and dependent on their male counterparts; therefore, to make this social myth majority of the



respondents have started their own businesses by taking monetary assistance from family and friends. That is why most of the women are working in traditional sectors for instance in textiles, handicrafts, and very few women are working in male-dominated sectors i.e. import/export, manufacturing and medicine etc. In this scenario, it is observed that their pace of success is quite slow but females continue to work to get the desired status as entrepreneurs. The research explored that women today are trying to get an education to increase effectiveness and have either started their own businesses or joined several associations to use that platform where they can make pressure groups to raise their voices for demanding participation in policy makings to work according to their personal interest. Women now prefer to join trade bodies, through the formation of separate chambers for women, but this has picked up momentum now after a decade. Due to these reasons, women's business management skills need to be tuned up, so that they can have success and perks as their male counterparts are enjoying their businesses on equal terms. However, many of the events attended during the data collection at trade bodies, where both males and females were participants, in which new business laws and policies information was given to them and make them aware of the product price, packaging, and display and launching a product. It is envisaged that the efforts of the private sector are making women more confident to enter into new fields of work as the clusters mentioned above. Whereas, most businesswomen are doing business to prove themselves as an entrepreneur and there is another group of women who need to work in order to support their husbands in the inflation period to cater expenses of livelihood.

Recommendations

According to the new economic trends, discrimination and gender division of labor should be eradicated. The current inflation has increased the burden on men as bread earners, therefore, both men and women have to work to fulfill their family needs. As women in Pakistan have stepped up to start their own businesses that is why the government should regulate business-friendly policies to encourage more women to work and enhance their outreach to rural women as they are also skilled in a variety of skills (working as labour) and can be a part of the mainstream economy. It was also a point of focus that females should have access to economic resources and for this reason, through micro-finance interest-free business loans should be provided to businesswomen for setting up their businesses. Further, the government should encourage women in the cottage industry and help them to access the market to sell their products locally and internationally. Training/workshops and seminars should be conducted for women entrepreneurship and entrepreneurship should also be included in the curriculum in academic institutes. It will help women to understand various sectors of the economy which will make it easy for them as entrepreneurs to start their own ventures in the future. Government and private sector should deal with issues of women entrepreneurs on a priority level because women are considered as the backbone of the informal economy and their skills need to be polished; or make them equipped; should provide them with business education, awareness about trade, and



upgrade their capacity in business activities. Businesswomen must be rewarded in the public and private sectors in order to recognize their efforts and successful women entrepreneurs should be considered role models for other women entrepreneurs (Alsos et al., 2016).



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