

Women Entrepreneurship: Problems Faced by Rural Women Entrepreneurs in Sindh Province of Pakistan

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Abstract: Rural women consist of more than one quarter of the total world population and world over they are an essential and fundamental force in the development processes that are the main factors to socio economic progress. There have been a number of serious obstacles; some of them are social, managerial, production and marketing constraints and difficulties arises both from within and outside differ from enterprise to enterprise. This study was carried out in Sindh province of Pakistan. For the study purpose 3 districts were selected out of the existing 28 districts, from each district five villages were selected through a multistage sampling techniques. Twenty five women entrepreneurs were selected from each village. Thus making a sample of 375 women was randomly selected for the study. A well structured interview schedule was used to collect information from the women entrepreneurs on their personal and socio-economic characteristics and problem faced by them in entrepreneurship at field level. Statistical techniques like mean scores and percentages were used to analyze the data. Majority of 37.53% of the respondents were within 36-45 years of age. Majority of respondents were single (36%) among these were married (25%) and those who were divorced (17%), while 16% were Widow. 47% women's entrepreneurs had 6-10 family members, while 40.84% were 1-5 household size. Majority of the respondents had primary education (44%), while only 22.51% had no formal education. Forty four percent (44.16%) of the respondents had >5 years of entrepreneur experience, 40.83% had 6-10 years. Majority (28%) expressed that lack of family cooperation is causing a problem. However 25.33% of respondents reported lack of reorganization of women's work in the society as a social problem. Almost 40% of the respondents faced lack of credit facilities, while 34.67% of the respondents perceived that complex loaning procedure is a major problem to manage the business. About 32% respondents perceived that inaccessibility of place of work, while 28% respondents perceived as a lack of marketing facility was a major problem. It was recommended that the need for providing family cooperation and women's involved in entrepreneurs may be recognized in all stage to promote entrepreneurship at field level. Adequate training must be given to the women entrepreneurship at field level and guidance at all stages can be effective ways to cope the problems of women entrepreneurs that hinders in entrepreneurship. The major problems of micro credit, complex loan procedure, lack of marketing, transport facilities needs to be improved for the successful enterprise development in the province and an appropriate marketing facilities and micro credits through public private organizations may be extended to the rural women for their successful business

Keywords: Rural Women, Entrepreneur, Problems.

INTRODUCTION

Rural women consist of more than one quarter of the total world population and world over they are fundamental and essential force for socio economic development of the country. Pakistani women, especially rural women, play a vital role in agriculture and contribute in all operations linked to crop production and livestock management at field level. Besides, the women are also involved in on-farm and off-farm activities through entrepreneurship for their better livelihood. However, the majority of the women living in the rural areas are involved in poultry farming, cattle farming, handicrafts, small medium enterprises at gross hood level. Women entrepreneur play a vital role in the economic growth of country by generating

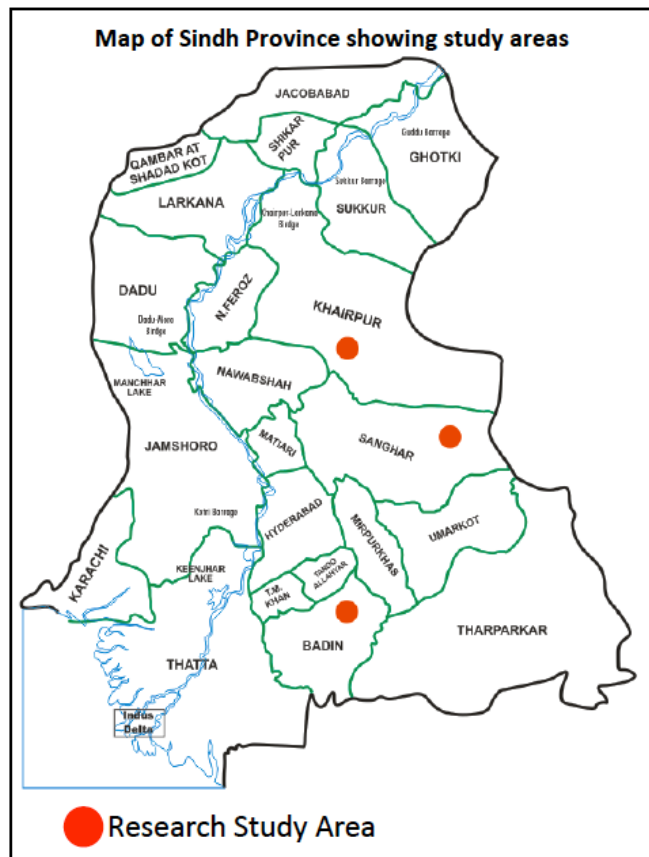
income and employment. The socio-economic significance of women is being accepted as indicator for poverty alleviation and therefore, it becomes very important for the government to frame policies for the rights, roles and opportunities of the rural women for their better livelihood. In Pakistan, rural women cover about half of the total Pakistani population and an gigantic share of agricultural labour force in the rural part. About 70% of the female labor force is engaged in agriculture sector their role being the toughest of all the women folk of our culture and yet their contribution goes disregarded and undocumented [1]. In fact, women play a significant role in a extensive range of enterprise development and majority of women reside in rural areas. There have been a number of serious obstacles; some of them are social, managerial, production and marketing constraints and difficulties arises both from within and outside differ from enterprise to enterprise. The study has been designed

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to identify and analysis the problems and factors which hampering women enterprise development in Sindh. The main purpose of this study is to analyse the socio economic profile and problems faced by rural women entrepreneur at field level.

METHODOLOGY

This study was carried out in Sindh province of Pakistan. The Sindh province comprises three agro ecological zones from each zone one district namely Khairpur, Sanghar and Badin upper, middle and lower zone were selected respectively for the study purpose. For the purpose of this study 3 district were selected out of the existing 28 districts, from each district five villages were selected through multistage sampling techniques. Twenty five women entrepreneurs were selected from each village. Thus making a sample of 375 women was randomly selected for the study. A well structured questionnaire through interview schedule was used to collect information from the women entrepreneurs on their personal and socio-economic characteristics and problem faced by them in entrepreneurship at field level. Statistical techniques like mean scores and percentages were used to analyze the data.



RESULTS AND DISCUSSION

Majority of the women entrepreneurs in the area were young women. Table 1 shows that 37.53% of the respondents were within 36-45 years of age, 25.84% were 26-35 years of age. Many of the respondents were single (36%) among these were married (25%) and those who were divorced (17%), while 16% were Widow. 47% women’s entrepreneurs have 6-10 family members, while 40.84% were 1-5 household size. Majority of the respondents had primary education (44%), while only 22.51% had no formal education. Forty four percent (44.16%) of the respondents had >5 years of entrepreneur experience, 40.83% had 6-10 years.

Table 1: Socio-Economic and Demographic Characteristics of the Respondents (N = 375)

Socio-demographic characteristics	Frequency	%
Age		
Less than 25 years	41	10.83
26 to 35	97	25.84
36 to 45	40	37.53
46 to 55	69	18.30
56 years and above	28	7.50
Marital Status		
Single	135	36.00
Married	115	30.67
Widow	60	16.00
Divorced	65	17.33
Household size		
1-5	153	40.84
6-10	178	47.50
> 10	44	11.66
Level of education		
No formal education	84	22.51
Adult education	53	14.16
Primary education	166	44.16
Secondary school education	62	16.66
Higher education	9	2.51
Entrepreneur Experience		
≤ 5 years	166	44.16
6-10 years	153	40.83
> 11 years	56	15.01

Table 2 indicates that majority (28%) expressed that lack of family cooperation is causing a problem.

Table 2: Distribution of the Respondents Based on the Problems in Managing an Enterprise (N = 375)

Problems	Frequency	Percentage	Rank
Social Problems			
Lack of recognition of women's work	95	25.33	II
More responsibilities at workplace	90	24.00	III
Lack of family cooperation	105	28.00	I
Lack of encouragement by society	60	16.00	IV
Lack of proper education and information	25	6.67	V
Technical problems			
Lack of knowledge and skills	70	18.67	III
Lack of guidance	150	40.00	I
Lack of competition and experience	55	14.67	IV
Lack of trainings	100	26.67	II
Financial problems			
Lack of credit facilities	150	40.00	I
Complex loaning procedure	130	34.67	II
Poor financial management	95	25.33	III
Physical problem			
Non-availability of raw material	30	8.00	IV
Lack of marketing facility	105	28.00	II
Inaccessibility of place of work	120	32.00	I
Lack of transport facility	95	25.33	III
Lack of export market of the product	25	6.67	V

However 25.33% of respondents reported that lack of reorganization of women's work in the society as a social problem, while 24.00% and 16.00% expressed that more responsibilities at workplace and lack of encouragement by society was a problem in managing the entrepreneurship. The table above indicates that lack of guidance and lack of training were 40.00% and 26.67% major problem, perceived by women entrepreneurs. Almost 40% of the respondents faced lack of credit facilities, while 34.67% of the respondents perceived that complex loaning procedure is a major problem to manage the business. About 32% respondents perceived that inaccessibility of place of work, while 28% respondents perceived lack of marketing facility as a major problem. Similar findings were reported by Kumari (2007) and Vijaya Lakshim (2008) [2, 3].

CONCLUSION AND RECOMMENDATIONS

Based on the conclusion of this study, the following recommendation are made:

- The need for providing family cooperation and women involved in entrepreneurs may be recognized in all stages to promote entrepreneurship at field level.
- Adequate training must be given to the women entrepreneurship at field level and guidance at all stages can be effective ways to cope the problems of women entrepreneurs that hinders in entrepreneurship
- The major problems of micro credit, complex loan procedure, lack of marketing, transport facilities needs to be improved for the successful enterprise development in the province and an appropriate marketing facilities and micro credits through public private organizations may be extended to the rural women for their successful business

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