

# **WOMEN ENTREPRENEURSHIP**

## **A CROSS COUNTRY COMPARATIVE STUDY** *(Bangladesh, Pakistan and India)*

### *Thesis submitted*

In partial fulfillment of the requirements for the Degree of Doctor of Philosophy  
(Ph.D.) of the University of Dhaka

*By*

**Nadia Binte Amin**

Ph.D. Student

Regn. No.19/02-03,121/07-08,65/13-14

Institute of Business Administration

University of Dhaka

*Supervisor*

**Professor Dr. Khair Jahan Sogra**

Institute of Business Administration (IBA)

University of Dhaka

**November 18, 2014**

## DECLARATION

I hereby declare that the material embodied in this thesis is original. The thesis contains no material which has been accepted for the award of any other degree or diploma at any university or equivalent institution and that, to the best of my knowledge and belief, this thesis contains no material previously published or written by another person, except where due reference is made in the text of the thesis.

Under the Copyright Act 1968, this thesis must be used only under the normal conditions of scholarly fair dealing. In particular no results or conclusions should be extracted from it, nor should it be copied or closely paraphrased in whole or in part without the written consent of the author. Proper written acknowledgement should be made for any assistance obtained from this thesis.

I certify that I have made all reasonable efforts to secure copyright permissions for third-party content included in this thesis and have not knowingly added copyright content to my work without the owner's permission.

---

***Nadia Binte Amin***

Countersigned by the Supervisor:

---

***Professor Dr. Khair Jahan Sogra***

***This thesis is dedicated to my parents, Late A.F.M Aminul Islam and Hasina Islam***

## ACKNOWLEDGEMENTS

*I am greatly indebted to my supervisor Professor Dr Khair Jahan Sogra, Institute of Business Administration (IBA), University of Dhaka, Bangladesh for her constant guidance, encouragement and support at every step of my research. Her clear visions guided me through my confusions and helped me stay in the right track. I am really grateful to her for teaching me how to look at problems critically from different perspectives.*

*I am grateful to Professor Dr. Anwar Hossain, Vice Chancellor, Eastern University, Dhaka, Bangladesh who always inspired me to complete the research in time. His suggestions helped me finalizing the research.*

*I am also thankful to IBA authority for providing me with all kinds of library facilities. I am also very thankful to the academic and professional staffs of the institute for being so kind and helpful throughout my candidature. I would also like to express my gratitude to Dr. M. Ziaul Huque Mamun, Dr. Ferhat Anwar Rahee, Dr. Nurur Rahman, Professor Golam Mohammad Chowhury, and Professors of IBA who inspired me in different stages of the research.*

*My loving appreciation goes to my Mother Mrs. Hasina Islam. A big thank is due to my husband Md. Alamgir Hossain, for his constant support during my PhD studies. My utmost gratitude to my affectionate children Dhrubaa Alamgir, Anusha Alamgir Hossain, Gibran Amin Bin Alamgir and Zayaan Alamgir for their all time best wishes and support. My children suffered a lot for my lengthy and busy study engagements and their love and affection gave me the strength to confront all the stresses. I want to acknowledge my gratitude to my brother Dr. A.F.M. Risatul Islam for giving me emotional support. And to my maternal uncle Mr. A.H.M. Badrul Alam who inspired me and expressed his ardent desire to witness the award of PhD degree to me even few days before his sudden death.*

*Mr. Md Abdul Karim, (former Section Officer), Mr. Abdur Rashid, Senior Administration Officer, IBA also deserve thanks for inspiring me during the whole period, from M.Phil to Ph.D. It would be injustice if I limit my acknowledgement for Mr. Md Mozammel Haque, who continuously provided necessary logistics and administrative support from the Registrar Office, University of Dhaka.*

*Finally, I would like to express my sincere gratitude to Mr. Moshiur Rahman for his support during statistical analysis and to all the respondents who provided data and information in preparing this thesis.*

---

***Nadia Binte Amin***

## TABLE OF CONTENTS

1.0	Introduction .....	2
1.1	Background .....	2
1.2	Problem Statement .....	2
1.3	Aim of the Study .....	6
1.4	Research Questions .....	6
1.4.1	Hypotheses.....	7
1.5	Significance of the Study .....	7
1.6	Limitations.....	8
1.7	Organization of the Chapters.....	9
2.0	Literature Review .....	12
2.1	Different School of Thoughts on Entrepreneurship and Entrepreneurs .....	12
2.2	Emergence of Entrepreneurship / Historical Background of the Concept of Entrepreneurship .....	13
2.3	Entrepreneurship and Entrepreneurs .....	14
2.3.1	Entrepreneurship.....	14
2.3.2	Entrepreneur .....	26
2.3.3	Review on Women Entrepreneurs of Bangladesh.....	34
2.3.4	Review on Women Entrepreneurs of Pakistan .....	36
2.3.5	Review on Women Entrepreneurs of India .....	54
3.0	Research Design .....	62
3.1	Sampling.....	65
3.1.1	Sample Selection .....	65
3.1.2	Sample Size .....	66
3.1.3	Statistical Validity of Sample .....	66
3.1.4	Target Respondents .....	67
3.1.5	Survey Location.....	67
3.1.6	Quantitative Tools .....	67
3.1.7	Qualitative Tools .....	68
3.1.7.1	In-depth Interview .....	68
3.1.7.2	Case Study .....	68
3.2	Data Analysis Method .....	68
3.3	Quality Control of the Data .....	68
4.0	Findings .....	70
4.1	Findings on Women Entrepreneurship in Bangladesh, Pakistan and India by Socio-economic condition .....	70
4.1.1	Demographic Profile of Women Entrepreneurs .....	70
4.1.2	Family Background .....	83
4.1.3	Management of Business.....	120
4.1.4	Accounts record keeping and Audit of Women Entrepreneurs in Bangladesh.....	125
4.1.5	Accounts record keeping and Audit of Women Entrepreneurs in Pakistan .....	126
4.1.6	Accounts record keeping and Audit of Women Entrepreneurs in India .....	126
4.1.7	Marketing and Business Strategy of Women Entrepreneurs of Bangladesh .....	127
4.1.8	Marketing and Business Strategy of Women Entrepreneurs of Pakistan.....	129
4.1.9	Marketing and Business Strategy of Women Entrepreneurs of India.....	129
4.1.10	Long- Term Strategic Planning of Women Entrepreneurs of Bangladesh .....	131

4.1.11	Long- Term Strategic Planning of Women Entrepreneurs of Pakistan .....	131
4.1.12	Long- Term Strategic Planning of Women Entrepreneurs of India .....	132
4.1.13	Social Barrier and Perception of Women Entrepreneurs of Bangladesh .....	132
4.1.14	Social Barrier and Perception of Women Entrepreneurs of Pakistan .....	133
4.1.15	Social Barrier and Perception of Women Entrepreneurs of India .....	135
4.1.16	Law Awareness and Perception and Women Entrepreneurs of Bangladesh ...	135
4.1.17	Law Awareness and Perception and Women Entrepreneurs of Pakistan .....	136
4.1.18	Law Awareness and Perception and Women Entrepreneurs of India .....	137
4.1.19	Technological Advancement and Perception of Women Entrepreneurs of Bangladesh.....	137
4.1.20	Technological Advancement and Perception of Women Entrepreneurs of Pakistan.....	138
4.1.21	Technological Advancement and Perception of Women Entrepreneurs of India .....	138
4.1.22	Problems Faced by Women Entrepreneurs of Bangladesh.....	139
4.1.23	Problems Faced by Women Entrepreneurs of Pakistan.....	140
4.1.24	Problems Faced by Women Entrepreneurs of India .....	141
4.1.25	Bank Loan and Problems of Entrepreneurs of Bangladesh .....	143
4.1.26	Bank Loan Problems Faced by Women Entrepreneurs of Pakistan.....	145
4.1.27	Bank Loan Problems Faced by Women Entrepreneurs of Pakistan.....	146
4.1.28	Problems in Marketing the Products of Women Entrepreneurs of Bangladesh .....	148
4.1.29	Problems in Marketing the Products of Women Entrepreneurs of Pakistan ...	148
4.1.30	Problems in Marketing the Products of Women Entrepreneurs of India .....	149
4.1.31	Women Entrepreneurs and Attitude towards Associations of Bangladesh .....	149
4.1.32	Women Entrepreneurs and Attitude towards Associations of Pakistan .....	150
4.1.33	Women Entrepreneurs and Attitude towards Associations of India.....	151
4.2	Comparative Analysis among Women Entrepreneurship in Bangladesh, Pakistan and India.....	152
4.2.1	Marital Status of Respondents when first thought to Start business .....	152
4.2.2	Family structure of respondents .....	152
4.2.3	Father's profession of respondents .....	153
4.2.4	Mean Number of Respondents' Brother and Sister including Self and Own Children .....	153
4.2.5	Involvement of family members in business .....	154
4.2.6	Type of business of family members.....	154
4.2.7	Age of child during starting business .....	155
4.2.8	Profession of respondent's husband .....	156
4.2.9	Marital status of respondents when started business .....	156
4.2.10	Religion of Respondents.....	157
4.2.11	Respondents' Income Group .....	157
4.2.12	Educational Status of Respondents.....	158
4.2.13	Respondents' Served any Organization before Starting Business.....	158
4.2.14	Participation in Training Program .....	159
4.2.15	Reasons to Enter into Business.....	159
4.2.16	Role of Husband/Family Members to Start Business.....	160

4.2.17	Ever Faced any Problem to Start Business .....	160
4.2.18	Problems Experienced by the Respondents .....	161
4.2.19	Problems Prevailed over by the Respondents .....	161
4.2.20	Management of Business .....	162
4.2.21	Business Duration .....	163
4.2.22	Initial Arrangement of Capital .....	163
4.2.23	Motivational Strategies and Sources .....	164
4.2.24	Availability of Professional Facility .....	165
4.2.25	Reported Problems to Get Bank Loan .....	166
4.2.26	Problems in Marketing the Products of Women Entrepreneurs of Bangladesh .....	167
4.2.27	Social Barriers for Women Entrepreneurs .....	167
4.2.28	Supportive Laws to Run Business .....	169
4.2.29	Opinion About the Technological Development .....	169
4.2.30	Prioritization to Recruit Female as Employee .....	170
4.3	Findings of Multivariate Analysis .....	171
5.0	CASE STUDIES .....	176
5.1	BANGLADESH .....	176
5.1.1	Case Study-One: Rokia Afzal Rahman .....	176
5.1.2	Case Study-Two: Mrs. Selima Ahmad .....	183
5.1.3	Case Study-Three: Majeda Begum .....	186
5.2	PAKISTAN .....	187
5.2.1	Case Study-One: Samina Fazil .....	187
5.2.2	Case Study-Two: Maria Umar .....	189
5.2.3	Case Study-Three: Roshaneh Zafar .....	192
5.3	INDIA .....	196
5.3.1	Case Study-One: Shahnaz Husain .....	196
5.3.2	Case Study-Two: Butool Abbas .....	198
5.3.3	Case Study-Three: Ridhi Agarwal .....	198
6.0	Model Analysis .....	201
6.1	Bangladesh .....	203
6.2	Pakistan .....	208
6.3	India .....	217
6.4	South Asia .....	224
7.0	Conclusion .....	227
7.1	Comparative Findings on Other Demographic Features .....	227
7.2	Recommendation .....	233



## ***Glossary***

3RAC	Bangladesh Rural Advancement Committee
3SCIC	Bangladesh Small and Cottage Industries Corporation
5SB	Bangladesh Shilpa Bank
ACI	Advanced Chemical Industries
ADB	Asian Development Bank
BRDB	Bangladesh Rural Development Board
CIDA	Canadian international Development Agency
CPR	Contraceptive prevalence rate
EWC	East-West Center
FFYP	Fourth- five-year plan
GOB	Government of Bangladesh
LFS	Labour Force Survey
LIG	Lower income group
MBA	Masters of Business Administration
MD	Managing Director
MIDAS	Micro industries Development Assistance and Services
MIDI	Micro Enterprise Development Initiative
MIG	Middle income group
MM	Indian Institute of management
N.Y	New York
NED	New Enterprise Development
NGO	Non-government organization
NIP	New Industrial Policy
NJ	New Jersey
RCP	Rural Credit Program
RDP	Rural Development Program
SBA	Small Business Administration
SSC	Secondary School Certificate
TFR	Total fertility rate
UIG	Upper income group
UNICEF	United Nations Children's Fund
US/USA	United States/ United States of America
USAID	United States Agency for International Development
WEA	Women Entrepreneurs Association
WED	Women Entrepreneurship Development
WEDP	Women Entrepreneurship Development Program
WID	Women in Development
WOB	Women owned business
WVA	Women Volunteer Association

## **WOMEN ENTREPRENEURSHIP**

### **A CROSS COUNTRY COMPARATIVE STUDY**

#### **ABSTRACT**

##### **Introduction**

It has been proved beyond doubt, that women have proved themselves, in all spheres and this has to be accepted without any reservation. The time has come when men of the family and all the members of the society as a whole willing to give encouragement and patronize their efforts. They are allowed to work with dignity. Creation of warm and respectful environment and encouraging atmosphere is the need of times.

##### **Need of the Study**

It is observed from different European studies that financial reasons were not the primary reasons for business start-ups. It was found that start-up reasons to be strong and diverse where both financial and intrinsic factors played important roles, it was found that financial reasons were among the primary motives for new venture start-ups but it varies in perspective of regional and cultural characteristics, leaves room for this question to be explored in the other cross countries context.

##### **Objective of the Study**

The main objectives of the study were to collect information on women entrepreneurs from cross countries; i.e.; Bangladesh, Pakistan and India, to compare and explore the gaps exist between different socio-economic backgrounds. However, analyzing these gaps, findings could be exchanged and shared between these countries for mutual benefits towards the advancement of women entrepreneur in global context.

This study is mainly confined to descriptive analysis of women entrepreneurs in Bangladesh, Pakistan and India. Descriptive studies always have various objectives, which give a direction to the main purpose of the study is to analyze according to their needs. This study has got the different objectives, which are interrelated to substantiate the primary objectives.

- The primary objectives of the study was to identify the demographic profile, the socio-economic and motivational factors and issues that influence the women to come forward as

entrepreneurship, how women entrepreneur are sustaining, whether motivational factors behind their drive and stepping back or overcoming the barriers in the South Asian country.

### ***Specific Objectives***

1. The specific objectives of the study are to gather information regarding the female entrepreneur from three different countries Bangladesh, Pakistan and India basically, to analyze their background. Background information includes:
  - Demographic profile,
  - Personality trait,
  - Motivational factors
  - Leadership and managerial skill
  - Technical skill,
  - Challenges and how they overcome the challenges
2. To compare above information amongst Bangladesh, Pakistan and India in light of four factor model which explains tendency towards entrepreneurship and to find out common factors for three countries to become an entrepreneur.

### **Research Design**

The study covered literature review, quantitative and qualitative approaches to extract the background information of women entrepreneurship and compare tendency towards entrepreneurship in light of four factor models of Bangladesh, Pakistan and India.

### ***Sample Size***

The study covered total 240 in-depth sample sizes in total from these three countries, and 9 case-studies throughout the survey locations based on availability of the sample. The total sample size was determined by using usual formula to ensure maximum size.

**Table 1: Distribution of Sample Size**

SI No	Location	No of In-depth interview	No of Case Studies
1	Bangladesh	114	3
2	Pakistan	63	3
3	India	63	3
<b>Total</b>		<b>240</b>	<b>9</b>

### Comparative Findings on Demographic Features

**Start up age:** Despite there are some variation in terms of different categories, it is found that women in Bangladesh started their business at younger age in compare to India and Pakistan. In Bangladesh, on an average, majority of women entrepreneurs (79%) in all groups came to the business in the age group of 20 to 30 years. In India majority (38%) of women entrepreneurs started their business came to business in the age of 30 to 40. Similar situation in Pakistan where 36.66 percent of women started their business at the age of 30 to 40.

**Business plan:** It appears that women entrepreneurs in Bangladesh came to business comparatively at younger age and they had the plan to do business during their student period. However, inspiration from family member, particularly from husband was one of the critical and motivational factors to start a business among those who had no plan to come to business. On the contrary both in Pakistan and India, 75 percent of women had not chosen business career during student. It may be inferred from the above findings that doing business for women in both Pakistan and India was not chosen as a career in their early age, rather they came to business by the influence of others.

**Birth place:** In all these three countries, places, where a women born and brought up, also played an important role for development of women entrepreneurs. Most of the women entrepreneurs were born and brought up either in metropolitan city or other urban areas. Probably, facilities and economic activities in urban areas attract the women in doing business.

**Family type, size and position in family:** It is interesting that In Bangladesh majority of women entrepreneurs came from single family where as in India and Pakistan majority of women entrepreneurs came from joint family. However, majority of women entrepreneurs from MIG in both India and Pakistan came from single family. It indicates that family type does not play a

critical role for the development of women entrepreneurs. Moreover, the phenomenon that first-born child often becomes self-employed does not reflected as a whole in these three countries.

### **Family Environment**

**Father's occupation:** Though it is assumed that having a father who was self-employed provides a strong inspiration for the entrepreneurs, this assumption is not valid in the case of women entrepreneurs in Bangladesh, Pakistan and India. Despite women entrepreneurs from UIG came from business family i.e. where father's profession is business in all three countries, for other two categories i.e. MIG and LIG, father's profession does not have any influence in coming to business. Study indicates that majority of women from UIG came from family where parents' occupation is business. On the other hand in Pakistan women entrepreneurs came from different background. In the UIG majority came from business family, whereas, in other two category women came from non business family.

**Marriage and starting business:** Marital status has been significantly observed to affect the capacity of entrepreneurial decisions of the females. More than three fourth women entrepreneurs in all three countries started their business after getting married.

**Children at the starting of doing business:** However, women entrepreneurs mostly entered into business after having child in all three countries.

**Academic background:** Academic background has an important role to determine the size of the business among women entrepreneurs in all three countries. Majority of women entrepreneurs have either formal or informal education.

**Any kind of job or working experience and training:** To become an entrepreneur prior job or working experience is not considered as an important issue particularly by women in three countries. Study shows that majority of the women entrepreneurs in all three countries started their business without having any job experience.

**Most driving factors to become an entrepreneur:** Both in Bangladesh and India majority cases, women were self motivated and financial solvency, desire to be self dependent, and passing leisure time are most dominating motivational factors to be an entrepreneur. However, some case they

motivated by their husbands. On the contrary, in Pakistan Women from UIG and LIG come to business not by self motivated rather motivated by either husband or father. However, majority of the women from MIG come to business by self motivated. It is also important to note that financial solvency and desire to help family business are most important factors for coming business.

**Family support for starting business:** Family support is considered as an important factor for starting a business. It appears that in all three countries majority of the women entrepreneurs got mostly moral support and suggestions from their husband and family members. Even most of them started their business with own savings, no significant financial assistant was provided by any financial institutions. However, in India financial institutional role are more visible in assisting the starting business by proving loan as initial capital.

**Perception on social barrier:** Both in Bangladesh and India, majority of women entrepreneurs do not face any social barriers in doing business, in contrary, in Pakistan, majority of women entrepreneurs' faces different social barriers. Simultaneously it is important that a quite substantial percentage of women entrepreneurs in all three countries face different social barriers which includes vandalism, and disrespect (Bangladesh), disregard to women, male dominance, mistrust and lack of security (India) and religious values such as 'Parda system', as well as male dominance (Pakistan).

### **Common Problems Faced by Women Entrepreneurs in Bangladesh, Pakistan, and India**

Followings are the common challenges in setting up and running business units faced by entrepreneurs in Bangladesh, Pakistan and India.

**Less confidence:** Women entrepreneurs are not confident about their strength and competence. Their family members don't stand by their entrepreneurial growth. In recent years, though the situation is changing, yet the women have to face further change for increased entrepreneurial growth.

**Non-availability of finance:** They have lack of access to funds, because they do not possess any tangible asset and credit in the market. Very few women have the tangible property in hand. So, they are suffering from inadequate financial resources and working capital.

**Socio - cultural disturbance:** Women have to manage both home and business duties at a time. Such obligations may become a great barrier for some women in succeeding as an entrepreneur.

**Lack of managerial skills:** It is argued that women entrepreneurs have low level of management skills. They have to depend on other persons like office staff and middle men to get things done, particularly marketing function. They are at the mercy of middle men who pocket major part of the surplus or profit. Because of social conditioning, women are discouraged to develop the capacity of mobility and confidence required for marketing function. So, they lag behind in this domain.

**Competition from male entrepreneurs:** Competition from male counterparts develops hurdles to women entrepreneurs in business management process. Women entrepreneurs have to face the constraints of competition from male entrepreneurs due to less organizational skills than men.

**Production problem:** Production in a manufacturing enterprise involves coordination of a number of activities. While some of these activities are in the control of entrepreneur, there are others over which she has little control. Improper coordination or unintended delay in execution of any activity is going to cause production problems in the industry.

**Lack of knowledge of availability of raw materials:** For running business, entrepreneur requires to have knowledge of alternative source of raw material availability and high negotiations skills. Women entrepreneurs have lack of such knowledge and skills which affect their business adventures.

**Lack of education and awareness:** Entrepreneurs must have knowledge of latest technological changes; know how, etc for running business efficiently. But it needs high level of education among entrepreneurs. In a these countries, the literacy rate of women is found at low level compared to male population. So, they have not sufficient knowledge of technologies; know how, etc. But it needs high level of education among entrepreneurs.

**Low level of risk taking attitude:** One pre-requisite of the entrepreneurial success is risk taking. It is normally believed that women being feminist gender have low risk taking ability. Because of this, they are suppressed by the protected environment and are not allowed most of the time to take any type of risk even if she has capacity to bear it.

**Mobility constraint:** Women are less mobile than men. The confidence to travel day and night and to different regions and States is lacking in women comparing with men control of entrepreneur, there are others over which she has little control. Improper coordination or unintended delay in execution of any activity is going to cause production problems in the industry.

Based on the findings discussed above it is strongly recommended to address the following issues to create an environment so that women entrepreneurs are encouraged to come to business and sustain in the economic activities:

- Vocational training to be extended to women community that enables them to understand the production process and production management.
  - State Finance Corporations and Financing Institutions should permit by statute to extend purely trade related finance to women entrepreneurs.
  - The financial institutions should provide more working capital assistance both for small scale ventures and large scale ventures.
  - Making provision of micro credit system and enterprise credit system to the women entrepreneurs at local level.
  - Industrial estates could also provide marketing outlets for the display and sale of products made by women.
  - A Women Entrepreneurs Guidance Cell may be set up to handle the various problems of women entrepreneurs all over the state.
  - Training in entrepreneurial attitudes should start at the high school through well designed courses, which build confidence through behavioral games.
  - More governmental schemes to motivate women entrepreneurs to engage in small scale and large scale business ventures
- Other Constraints: They are poor self image of women, inadequate motivation, discriminating treatment, lack of freedom of expression, etc.



# **CHAPTER ONE**

## **INTRODUCTION**

## **1.0 Introduction**

### **1.1 Background**

It has been proved beyond doubt, that women have proved themselves in all spheres of lives and this has to be accepted without any reservation. The time has come when men of the family and all the members of the society to give encouragement and patronize their efforts, and allowed them to work with dignity. Creation of a warm respectful and encouraging environment is the need of times.

It is true that women are more sensitive to their familiarized roles; however, men should actively support and willingly share their domestic obligations. This will create a congenial environment that would encourage more women to join the public sphere of lives. However, the issue of women and social change is not as simple as it appears. Historical contingencies have been an important factor in changing our society. Women have always played a crucial role, in spite of the limitations imposed on them in each era, quietly revolutionised the demographic structure of the workforce. This quiet revolution has inspired women to be self-dependent that leads to self employment. The desire for self employment ultimately directed these women to become entrepreneur.

### **1.2 Problem Statement**

Entrepreneurship is considered as one of the important determinants of the industrial growth of a society. The history of economic development of all the countries in the world bears testimony of contribution of entrepreneurship towards its growth. Despite the importance of entrepreneurship for the economy, emergence of women entrepreneurship is a new phenomenon all over the world. Although, the phenomenon of women-owned business is still in its primary stage, an American research reveals that approximately 75 percent of women owners have owned a business for less than ten years, with another 15 percent for one year or less (United States President's Taskforce on Women Business Owners, 1978).

The Taskforce report (1988) indicated that between 1977 and 1983 women's business ownership increased almost 80 percent faster than overall business ownership. In fact,

women-owned business increased annually by 9.4 percent, well above the annual 4.3 percent increased in men- owned business. Commenting on the same issue, another report of the Committee on Small business to the American House of Representatives (1988) states, “one workplace related issue still has relatively little public attention-the explosive rise in women's ownership. Prior to the 1970s, women owned less than 5 percent of American business. In 15 years, the percentage of sole proprietorships owned by women has skyrocketed to 28 percent and the Federal government estimates that, given recent trends, this number could reach 50 percent by the year 2015, (p, 2).” Similar trends exist in Australia, another developed country. An Australian survey (1997), revealed that the number of female proprietors, excluding agriculture, increased by 38 percent between 1991 and 1996. This was an average growth rate of 7 percent per-annum, compared with 2.6 percent per annum for male proprietors.

However in Bangladesh women entrepreneurship or women in business is a recent phenomenon. Ahmed (1995) observed that the number of women entrepreneurs to be around 3000, which represents only 2 percent of the total entrepreneurs in the country though women constitute about 50 percent of the population. Karim (1995) opined that there is no comprehensive nationwide study on the number of women entrepreneurs or on women, who are self-employed at various levels, and reliable statistics are rare.

Historically, the status of women in Bangladesh is lower than that of men in society Chaudhury and Ahmed (1979). The researchers also observed that women communities in Bangladesh right from their birth are discriminated. They are brought up in an environment, which lays stress on the values of women's subordination and domination of men. The society values women's roles as a daughter, wife and mother, however, they are never considered as an economic or the economically productive member of the society.

Nonetheless, this perception about women's role in the daily life is slowly changing. This new attitude towards women's economic role became evident after launching the international women year in 1985. Many public organizations, NGOs and government introduced various projects to promote the entrepreneurial skills of women, and provide support for enterprising women. These initiatives have brought sea changes in the trend of

women entrepreneurs that is increasing in numbers of women entrepreneurs. A recent literature reveals that total number of women entrepreneurs is around 90,000 Chowdhury (2009) where as a recent publication of SME Foundation claims that the total number of registered organization owned by women is around 15,000 (Morshed, 2008).

These research findings are direct contrast to the prevalent socio cultural expectations, that entrepreneurs should be male, and it is their birth right to be an entrepreneur. These traditional views no longer valid in 21st century. It is evident that women entrepreneurs have also the power to mobilize resources in this sector. However, what is lacking is that initiatives to support women entrepreneurs to develop their own motivation as well as to improve their technical and managerial expertise to run the enterprises efficiently especially. Basically it has been observed mostly in the small and medium size businesses. Proper guidance and training for potential and existing female entrepreneurs can make the creation of new enterprises as well as the proper running of the existing ones Amin (2002).

In this context, it is important to study why women entrepreneurship is still at its embryonic stage, i.e., what are the socio-economic factors and issues exist to that are holding them back, and how existing women entrepreneurs are surviving. These issues also include the motives behind their drive, stepping back, and/or overcoming the barriers faced in the achievement of failure process. Therefore, it is important to find out the needs and requirements to explore the potentiality of women as entrepreneurs.

Since the emergence of entrepreneurship concept in the society, different schools of thought i.e. religious, economic and psychological school of thoughts had also explained entrepreneurship from different point of view and why some are entrepreneurs and some are not. Similarly different social scientist or authors have tried to develop the theoretical explanation of emergence of women entrepreneurship in the economy. McClelland (1962) identified high levels of need for achievement is associated with entrepreneurial endeavor and the sources of need for achievement are rooted in family environment and childhood training. Some other variables identified by other scientist for emergences of entrepreneurship are culture (Gadgil 1954; Jenkins 1984; Shapero 1984); personality

(McClelland 1961; Brockhouse and Hurwitz 1986; Sexton and Upton 1990), marginality (Geertz 1963; Young 1971; Shapiro and Sokol 1982; Brenner 1987), and intentionality (Learned 1992; Katz and Gartner 1988). Other researchers have identified different motivating factors for entrepreneurship development. Researchers identified a support system for community and building status in society and quality of life are identified as motivating factors for starting a business, an entrepreneur should have the attributes consists of high need for achievement, autonomy, endurance and independence, low need for support and conformity, internal locus for control, tolerance of ambiguity, poor interpersonal skills, need to control and direct emotional stability, high energy level, creativity, self-confidence and self-esteem, perseverance, risk taking propensity, Considine, MacMillan and Tsai (1988), Sexton and Bowman (1984) and Scholl hammer and Karloff (1979) and Welch and White (1981), Cromie's (1987). Chamard et.al (1983) stressed that an entrepreneur are motivated when there is a presence of father figures, low authoritarian behavior on his part, high standard of excellence, and reward for achievement present. Furthermore Ronstadt (1981) identifies important for entrepreneurs educational incubation, family incubation, displacement, situation, venture opportunity, cultural factors. Cromie (1987) and Scott and Twomey (1988) identified autonomy, achievement, job dissatisfaction, money, career dissatisfaction, child rearing, outlet for skills, offer employment, market opportunity, job insecurity, entrepreneurship, inheritance as motivating factors for entrepreneurship.

The modern entrepreneur cannot be characterized simply by a set of psychological traits or single-minded believes Osborne (1987). Rather, it appears that a multidimensional set of factors is required to explain the tendency toward entrepreneurship as a career choice. Kuralko and Harold (1994), examined all theories and multidimensional model where they identifies four categories of factors-personality, demographic, educational and situational- to help explain this phenomenon and finally proposed a model based on these four factors reflecting tendency towards entrepreneurship. All these studies have developed in western world and tendency toward entrepreneurship, particularly women entrepreneurship have been explained in their socio-economic and cultural context. The study question is that whether this multidimensional set of factors can explain the tendency toward entrepreneurship as a career choice in South Asia, more specifically, in and Bangladesh,

Pakistan and India where socioeconomic and cultural context are different from the western society. Even if it is accepted, for the sake of argument, that this multidimensional four factors model can explain the tendency toward entrepreneurship as a career choice, the question arises what are the key factors that drive the women entrepreneurs for starting business as career in these three countries. In addition, question also arises why women entrepreneurship is still at its embryonic stage in these three countries, i.e., what are the socio-economic and cultural challenges they are facing in doing business and what support they need to sustain or surviving in the economy as entrepreneur.

### **1.3 Aim of the Study**

The aim of this study is to examine the multidimensional set of factors model developed by Kuralko and Harold (1994) to explain the tendency toward entrepreneurship as a career choice in case of women entrepreneurship in South Asian countries like Bangladesh, Pakistan and India. In addition, identifying the socio-economic and cultural challenges women entrepreneurs are facing in doing business and what are additional factors are required to sustain and survive in the economy as entrepreneur.

### **1.4 Research Questions**

Following research questions were developed to address the aim of the study. **As the aim of the thesis is to examine multidimensional set of four factors model, five issues have been raised in the research questions which include:**

- What are the personality traits or characteristics that women entrepreneurs in South Asian countries have induced them to start a business?
- What are the demographic characteristics that influence these women?
- What extent educational factors (including formal and informal both) work as driving forces (s) help them start and sustain a business?
- What socio-economic and cultural supportive factors help women to become an entrepreneur?
- What are the barriers women are facing to become an entrepreneur?

### **1.4.1 Hypotheses**

This paper will examine the following hypotheses.

H<sub>1</sub>: Younger women tend to be more self motivated to entrepreneur than older aged women.

H<sub>2</sub>: Single family structure influence women to become an entrepreneur through self motivation.

H<sub>3</sub>: Family members including father involvement in business motivate and influence women to become an entrepreneur.

H<sub>4</sub>: Married women have tendency to become an entrepreneur through self motivation.

H<sub>5</sub>: Prior service experience has positive influence to become an entrepreneur through self motivation.

H<sub>6</sub>: Prior business related training experience influence women to become an entrepreneur.

H<sub>7</sub>: Financial arrangement through loan influence women to become an entrepreneur.

## **1.5 Significance of the Study**

It is observed from different European studies that financial needs are not the primary reasons for business start-ups for a woman. It was found that start-up reasons to be strong and diverse where both financial and intrinsic factors played important roles. It was found that financial reasons were among the primary motives for new venture start-ups but it varies in perspective of regional and cultural characteristics, leaves room for this question to be explored in the other cross countries context, i.e., South Asian context. However, in global context the need to study the entrepreneurs from cross countries emerges, as we can identify the similarities and dissimilarities and compares these two economic stage and explore the issues could be exchanged and shared vis. a vis towards advancement of women entrepreneur.

To make the research on women entrepreneurs globally more useful this research attempts to study women entrepreneurs in the South Asian countries, particularly in Pakistan and India which belongs to similar socio-economic and cultural background. This cross country study would give broader views about the key dominating factors for development of women

entrepreneurs in these regions. It would also give us insight about the entrepreneurial factors those are commonly prevailing in all three countries.

It is expected that this cross cultural study would give the policy makers and future researchers an opportunity to analyze the gap between women entrepreneurs from three countries and help them to explore the need, opportunities and benefits which could be shared or exchanged between three countries through resource exchange that includes training, information sharing, and knowledge sharing which ultimately can contribute the mutual development and women empowerment through women entrepreneurs.

## **1.6 Limitations**

Samples in Bangladesh were drawn from diverse location; from all earlier six divisions now seven divisions both rural and urban area; therefore it is nationally representative and it also addresses the regional variation in terms of social and economic differences, access to support service for entrepreneurship development and other issues. In contrary samples in Pakistan and India were selected from few particular locations, not from diverse areas. In India sample were drawn from four states out of twenty nine states; Delhi (Delhi) , Rajthan (Joypur), Tamil Nadu (Madras) and West Bengal (Kolkata) despite there are other regions of India; which might not be representative of Indian population. Similarly samples from Pakistan were drawn from only two states out of seven states; Sind (Karachi) and Punjab (Lahore); which also lack proper national representation.

Scouting the respondents, particularly in India and Pakistan, was another limitation. As researcher were not familiar with the trade associations of these countries, and even sample frame and address of the women entrepreneurs of these two countries were not available, it was really a challenge to search and connect the women entrepreneurs. In some cases, just for connection purposes, researcher traveled remote areas of both Pakistan and India. In some cases, particularly in Pakistan, it was very difficult to build rapport with the interviewers due some sort of social value as they are ready to talk to a foreigner about their personal issue.



Travelling to different states was required both in India and Pakistan for interviewing respondents and it was really a very time consuming process. In both countries, for data collection thousands kilometers of travel was required for interview which was a tremendous efforts and also a risky venture as in both countries there are some political unrest and travelling there by a foreigner was restricted.

Another major limitation of the study was language barrier. Due to language barrier communication/interview with many of the respondents both in India and Pakistan was very difficult. Many of the respondents from both countries were not comfortable in English therefore in some cases help of interpreter were required, which eventually made the interview difficult.

Getting visa to visit these countries, particularly India, was another troublesome and time consuming process which is also a limitation of the study as it delayed the field work.

## **1.7 Organization of the Chapters**

In the understanding chapter consisted of issues' related to entrepreneurship and rise of women entrepreneurs, statement of the problem, objectives, research questions, significance of the study including need and rationalization, and limitations of the study.

The second chapters discussed the theoretical and conceptualized issues, which elaborates different school of thoughts relating entrepreneurship and entrepreneurs. And is this chapter also discussed on entrepreneurship, women entrepreneurship, entrepreneurs and women entrepreneurs. This chapter based on a review of women entrepreneurs of Bangladesh, Pakistan and India.

In third chapter methodology/research design was discussed. In this chapter sampling, sample size determination, statistical validation, sample selection, target respondents criterion, survey locations, quality control measures are being discussed.

In regards to chapter fourth, primary findings on the three countries was presented. Bivariate

and multivariate analysis were carried out. In the bivariate cross tabulation was done according to three different economic segments and three country comparison. On the other hand, logistic regression was done to identify factors influencing women to become an entrepreneur.

In fifth chapter case studies of the women entrepreneurs were discussed from Bangladesh, Pakistan and India.

In sixth chapter model based findings from the primary and secondary data were analyzed in respect to four factor model of tendency towards entrepreneurship. The final chapter presented conclusions and recommendations.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

## **2.0 Literature Review**

After reviewing the global data, following is the summary of the review. It is divided into four parts, in first part different school of thoughts are discussed, second part summarizes entrepreneurship and women entrepreneurship, third part discusses entrepreneurs which also includes attributes and activities of women entrepreneurs and final parts synopsis country wise review.

### **2.1 Different School of Thoughts on Entrepreneurship and Entrepreneurs**

In the Western World, a number of views or theories concerning entrepreneurship are in vogue (Akeredolu, 1978). The theories or the views seem to have emanated from three schools of thought, which may broadly be classified into religious, economics and psychological.

#### **Religious school of thought**

The religious school of thought headed by Max Weber (1904) believes that entrepreneur is a protestant Christian whose calling is devoted to the satisfaction of God in order to be elected. He is restless to relieve religious anxieties or inurnment own salvation through persistent hard work (Parsons & Scribne, 1930). The fallacy of this theory is well manifested with the growth and development of entrepreneurs in all leading religions groups and even in the pagans and atheist (New Age from Wikipedia, the free encyclopedia, 1894)

#### **Economic school of thought**

Schumpeter (1949) asserted that entrepreneurs may present themselves in any shade and shape. They are innovative people whose best-known reward is the increased profit. He also postulated that entrepreneurs have tremendous capacity to make new usage of the old capital, acquiring fund and reinvestment of already earned profit and their primary motive, is profit and secondary motive is empire building.

Further studies in this school of thought highlight that entrepreneurs respond to some objective conditions such as the productive opportunities and the quality of entrepreneurial services.

### **Psychological school of thought**

The psychological school of thought is led by McClelland and his associates (1971). According to them individuals' psychological traits or a set of qualities makes them entrepreneur and contribute enormously to their success. Melleland (1971) described that this quality is termed as need for achievement. A person with need for achievement shall inter-alia have innovative ability, tolerance for ambiguity, desire to achieve, realistic planning ability, goal directed leadership, objectivity, personal responsibility, and adaptability. Furthermore, according to this school, the entrepreneur shall possess high internal orientation, have preference for moderate risk, and possess energy, future orientation and skill in organizing. He/she must have sense of independence, autonomy and strong taste for money.

## **2.2 Emergence of Entrepreneurship / Historical Background of the Concept of Entrepreneurship**

The term entrepreneur seems to have been introduced into economics by R. Cantillon, but the entrepreneur was first accorded a degree of prominence by J.B. Say in the nineteenth century and then later by J.A. Schumpeter. In America today, many view the entrepreneur as the hero of capitalism and the free enterprise system. He or she can rise from humble origins to a position of power and status by personal merit and skills.

The 'personality type' and 'special aptitude' theories of entrepreneurship functions relate to historical, cultural and ideological characteristics and motivational aspects of human behavior. The Max Weber thesis focusing the rise of capitalism emphasized that the "Protestant Ethic" facilitated individual and organized initiative to accumulate wealth. (Long W. A. and K. K. Sen, Management in Japan and India with reference to the United States, 1977) Weber observed the root cause of historical rise of entrepreneurship among the

Protestants in Germany in their religious outlook and ideology. According to Weber: "It is time that the greater relative participation of Protestants in the ownership of capital, in management and the upper ranks of labor in great modern industrial and commercial enterprises may, in part, be explained in terms of historical circumstances, which existed far back into the past, and it which is religious affiliation is not a cause of the economic condition but to a certain extent appears to be a result of them." (Max Weber, "The Protestant Ethic and the Spirit of Capitalism," translated by Talcott parsons, (Charles Serabnasm's Books, New York) 1958, pp35-36).

D.C. McClelland has identified Weber's Protestant ethic or materialistic bent of religious outlook as an explanation of the rise of entrepreneurial activity in Germany as "special case". McClelland's thesis on the psychological characteristics of human beings is considered important as a key factor to identify personality type for entrepreneurship development. McClelland empirically observed that a particular human motive i.e., the need for achievement in a society. According to the author, high levels of need for achievement are associated with entrepreneurial endeavor. The sources of need for achievement, according to McClelland, are rooted in family environment and childhood training (David C. McClelland,1962).

## **2.3 Entrepreneurship and Entrepreneurs**

### **2.3.1 Entrepreneurship**

Entrepreneurship is a multifaceted phenomenon that cuts across disciplines. There is no universal theory of the phenomenon. The existing theories of entrepreneurship are propounded from a variety of schools of thought, with many authors emphasizing different variables to explain it. Among these variables are culture (Gadgil 1954; Jenkins 1984; Shapero 1984); personality (McClelland, 1961; Brockhouse and Hurwitz, 1986; Sexton and Upton, 1990), marginality (Geertz, 1963; Young, 1971; Shapiro and Sokol, 1982; Brenner, 1987), and intentionality (Learned, 1992; Katz & Gartner, 1988). The explanations provided by these different theoretical approaches essentially match most entrepreneurial behaviors, but not necessarily all.

The term Entrepreneurship is commonly understood as an act of initiative, drive, organized effort and achievement-oriented outlook to perform specific functions for undertaking productive activities and the capacity to bear associated risk and uncertainty. Entrepreneurship functions include, assessment of market opportunities, responding to competition, gaining command over scarce resources, purchasing inputs and marketing of products, dealing with public bureaucracy, management of human relations, technological innovation and improvements in production (Haque and Hussain, 1983). Performances of these essential entrepreneurial functions are scarce by market opportunities and human elements involved. The human elements involved in Entrepreneurship functions are certain personality types who are known to have special aptitudes for encountering uncertainty and taking calculated risks to permit them to act as: (a) promoters; (b) catalyst agents for new investment and production opportunities; (c) manipulators market opportunities, and (d) reaction to environmental constraints and opportunities.

Economists have already recognized entrepreneurship as one of the factors of production. It has to suit the changing ethos of socio-economic reality. In the context of the ethos, entrepreneurship has been explained in various forms.

The Schumpeterian definition presents entrepreneurship as an agent for innovation that leads to the introduction of a product or service into the market, the development of new production, and controls systems in the organization, the discovery of new sources of raw materials, and so on.

The Kirznerian (2010) definition, on the other hand, points that entrepreneurship should be related to the identification of opportunities in the market place and emphasizes the profit motive as a core component. Thus, for the purposes of this research, the author accepts the definition of entrepreneurial venture as one that has a new and innovative idea and that starts as a small entity. The goal for such a venture is to create wealth through growth. Based on this perspective, many new ventures are not especially entrepreneurial, representing instead subsistence, survival, or "mom and pop" types of operations (Birch, 1981; Sexton and Upton, 1991).

### **2.3.1.1 Women Entrepreneurship**

#### ***2.3.1.1.1 Theoretical Explanation of Emergence of Women Entrepreneurship***

Because self-employment of women is such a new phenomenon, that there are few theoretical models to explain its emergence. However, the results of research and studies give some directions. For instance, Stan worth and Curran (1993) and Hertz (1986) argue that business proprietorship is booming as a career choice because it offers a way forward for people who are unable to make progress in conventional organizational careers. Supporting this viewpoint Cromie and Hayes (1988) states that one key advantage of business proprietorship, as a female occupation is the absence of organizational selection. Again Cromie (1987) in a study of the differences between women and men who choose business proprietorship, found that women saw entrepreneurship as a means of accommodating their work and child-rearing role simultaneously. Welsch and Young (1982) also found that female entrepreneurs felt they were in more control of their destinies.

Interestingly, these research findings describing the reasons the entries of women into self-employment are closely aligned to five theoretical explanations on why women have not advanced more in management or organizational hierarchies generally. These are the dual labor market explanation (women are 'secondary or 'peripheral workers), female societal roles, the gender structuring of organizations and the sociological concepts of marginality and patriarchy. All five theories appear to have just as much relevance to the emergence of self-employed women as to the low status of women in organizations suggesting that the choice of self-employment is a natural extension and consequence of the conditions that women have found themselves working in organization under traditional system.

For example, the dual labor market explanation concerns the division of work opportunities into primary and secondary labor markets (Sams, 1982). Primary markets are said to be those with high wages, good working conditions, opportunities for advancement and job security, while secondary markets are opposite (Women's Bureau, 1984). Women are said to mainly occupy the secondary labor market because the opportunity to compete for primary



markets is based on ascribed characteristics of gender and race (Buono and Kamrn, 1983). Dualists would thus argue that women choose self-employment to escape the limitations imposed by the secondary labor market.

The female societal role explanation states that women's prior training, education, work attitudes, motivation and past experience do not give women the necessary skills, abilities and requisites to function effectively in the top-level jobs (Commonwealth Schools Commission, 1984). Their socialization towards marriage and motherhood also prevents them from moving up the organizational hierarchy. Women are thus not seen to fit the model for success and they occupy the lower levels in an organization because they conform to a 'gender model' (family experience being the critical variables) as opposed to a 'job model' (stressing conditions and relations of employment as key variables) (Cromie, 1987). Self-employment would thus once again enable women to escape the stifling confines of such limitations and to experiment and experience both the 'feminine mode' and 'entrepreneurial mode' of strategic management within their own businesses (Chaganti, 1986).

The 'gender structuring' of organizations explanation is another term for an 'internal' labor market. Basically it means differentiating jobs within organizations into male and female roles; hierarchically ordering these jobs so that males are higher than females and is not expected to take orders from females; and ensuring in the male gender and male positions the most power in the organization (Acker and Van Houten, 1974; Bartol, 1978). The result is the existence of a gender power differential in organizations in addition to basic gender differences and the gender segregation of the workforce. An organizational theory concept, this theoretical explanation would thus explain women's choice of self-employment as an attempt to escape corporate politics, sexist (male) attitudes, and a stifling work environment (Still and Guerin, 1987).

The sociological concept of 'patriarchy' is similar to the one above as it also postulates the superiority of the male gender over the female. This concept has been used by feminist writers to explain why women are 'oppressed' in the workforce. The concept thus explains another dimension of the position of women in the workforce and provides an argument for the transition of women into self-employment.

Finally, the sociological concept of marginality has been applied to women's position, acceptance, and movement within the organizational hierarchy (Buono and Kamm, 1983). Because marginality can lead to negative stereotyping, prejudicial attitudes and discriminatory treatment, women may be precluded from achieving top-level positions. Hence, this concept is also relevant as to why women may seek self-employment after being kept in 'fringe' organizational positions.

### **2.3.1.2 Women's Entrepreneurship: Approaches and Issues**

Though the female entrepreneurship is new phenomenon, but it is also fact that attempts to increase women's participation in economic activity are not new. In some countries, including the Gambia, and Kenya, handicraft programs for destitute women were a common feature of philanthropic women's organizations under colonialism (Jallow, 1988; Mayoux, 1986; Wamalwa, 1991). At independence some new national governments were concerned about issues of female poverty and/or harnessing their time and skills for economic development. This led to the introduction of women's training courses and programs for women's co-operative development in a number of countries in the 1950s and 1960s. Then in the mid-1970s to early 1980s there was a sudden surge of interesting ways of increasing women's access to income. On the one hand, this coincided with a growing interest in the potential of the newly identified "informal sector" as both a contributor to economic growth and a means of targeted poverty alleviation and employment creation. On the other hand, the start of the United Nations Decade for Women (1976-1985) focused attention on women's ability to earn an income as a necessary element of household poverty alleviation and a pre-condition to gender equity. Despite the Decade's undoubted limitations it led to the formation of women's departments and ministries in many countries and within development agencies (Pietila and Vickers, 1990; Tinker and Jaquette, 1986) and the initiation or intensification of extensive research programs on women's work and position.

The term Entrepreneurship is commonly understood as an act of initiative, drive, organized effort and achievement-oriented outlook to perform specific functions for undertaking productive activities and the capacity to bear associated risk and uncertainty. Entrepreneurship functions include, assessment of market opportunities, responding to

competition, gaining command over scarce resources, purchasing inputs and marketing of products, dealing with public bureaucracy, management of human relations, technological innovation and improvements in production (Haque and Hussain, 1983). Performances of these essential entrepreneurial functions are scarce by market opportunities and human elements involved. The human elements involved in Entrepreneurship functions are certain personality types who are known to have special aptitudes for encountering uncertainty and taking calculated risks to permit them to act as: (a) promoters; (b) catalyst agents for new investment and production opportunities; (c) manipulators market opportunities, and (d) reaction to environmental constraints and opportunities.

There has recently been an emerging consensus about some of the critical elements of this micro-enterprise strategy for women: the need for a more commercial approach to micro-enterprise development, and particularly an emphasis on market feasibility studies and entrepreneurship training; the importance of small-scale credit; higher levels of client participation; macro-level and multi-sectoral programs as well as micro-level projects.

Underlying this apparent consensus about the desirability of micro-enterprise development and its main elements are two major axes of debate. First, on a general level, there are two very distinct approaches to micro-enterprise development for both women and men: a market approach, which aims to assist individual women entrepreneurs to increase their incomes; and an empowerment approach, which aims not only to increase the incomes, but also the bargaining power, of poor producers through group activities.

#### ***2.3.1.2.1 The Market Approach***

The market approach has been most clearly apparent in the programs of large international donors like the World Bank (Buvinic, 1989) and USAID (Clark 1991; Otero 1987; Berger and Buvinic, 1989). In the context of their wider development agendas these agencies emphasize the role of micro-enterprise development as part of the "human face" safety net solution to poverty, contributing to economic growth as well as increasing the resources of the poor. The small-scale sector is seen as a very dynamic and hitherto neglected sector of the economy. In addition, because of the predominance of poorer entrepreneurs and labor-intensive techniques it is seen as an important way of addressing the problem of poverty.

Micro-enterprise development is seen as a particularly important development intervention for women because of their existing high levels of participation in the small-scale sector. Some authors have seen micro-enterprises as having particular advantages for women: their flexibility and location in or near women's homes, ease of entry and links with local markets (Otero, 1987). Stimulating female entrepreneurship is seen as having important 'trickle down' effects on wider poverty alleviation and gender inequality through the expansion of female employment and stimulation of the local economy (Downing, 1990). The contrasting perspectives of the market approach and empowerment approaches have been outline in figure-2 and figure-3:

**Figure 1.1: Market Approach**

<i>Underlying assumptions:</i>	Emphasis on economic individualism and "trickle-down".
<i>Basic aims:</i>	To stimulate individual female entrepreneurship as a means for achieving economic growth.
<i>Target group:</i>	Those women most likely to be successful entrepreneurs, particularly in high-growth sectors of the economy.
<i>Program and project characteristics:</i>	Use of primarily economic and technical devices.
<i>Entrepreneurship training and credit:</i>	Separately or combined these are seen as minimalist strategies aimed at individual women with "entrepreneurship potential".
<i>Client participation:</i>	Seen primarily in terms of program efficiency and cost-effectiveness.
<i>Sectoral and macro level strategies:</i>	Aim to remove legal and institutional barriers to women's entrepreneurship and create an "enabling environment" for individual female entrepreneurs
<i>Evaluation criteria:</i>	Numbers of women reached, and increases in income and/or enterprise efficiency; cost-effectiveness for projects.

**Figure 2.2: Empowerment Approach**

<i>Underlying assumptions:</i>	Emphasis on grassroots "community" and solidarity, and "trickle-up" and "trickle-out".
<i>Basic aim:</i>	To encourage group formation of poor women as a means of empowering them to pressure for change in wider inequalities and the wider development agenda
<i>Target group:</i>	Poor women, ideally also the very poor.
<i>Program and project characteristics:</i>	Economic interventions as only part of a wider process of support and empowerment
<i>Entrepreneurship training and credit:</i>	Separately or combined these are seen as "entry points" to prepare the ground for more "integrated" and "holistic" support leading to wider processes of change.
<i>Beneficiary participation:</i>	Seen as an essential part of the <i>development</i> process leading to empowerment
<i>Sectoral and macro level strategies:</i>	Aim to challenge wider systems of inequality and the wider development agenda.
<i>Evaluation criteria:</i>	Impact on poverty and qualitative change in women's; ultimately concerned with evaluation of clients themselves.

One of the clearest and most accessible formulations of this perspective is in Downing (1990). Based on an earlier formulation by Sebstad and Grown (1989) and selected material

on women entrepreneurs, she highlights three particular characteristics of female entrepreneurship: the use of social networks to compensate for economic and other disabilities, and the tendency to invest in these networks rather than production; a greater reluctance to take risks; and a tendency to diversify rather than specialize in order to minimize risks.

Second, the main policy emphasis is technical and economic. The main agents of improvement are to be market mechanisms, supplemented by a certain amount of service provision for women entrepreneurship by the state and/or NGOs. Early programs for women's integration (Overholt, 1984; Berger and Buvinic, 1989) focused on program and project level measures: legal and procedural changes to support institutions to remove barriers to women's participation; targeting micro-level technical and credit support to particular economic sub-sectors. In the 1980s there was a particular interest in "minimalist" credit programs, which reached large numbers of "enterprising women" in a cost-effective way (Berger and Buvinic, 1989). More recently there has been an increasing emphasis on macro-level and sectoral strategies to remove "barriers" to entrepreneurship in general: removal of government policies directly or indirectly favoring and subsidizing the large-scale "formal" sector; removal of the constraints on employment and profitability posed by labor legislation and protection; deregulation and privatization of markets. This approach is most clearly illustrated by USAID Gemini proposals and is also evident in programs of Women's World Banking. Proposals are as follows:

#### **2.3.1.2.2 Macro Level**

- Setting up of a women's bureau within the government to give women a voice and influence.
- Increasing access to financial services - both credit and deposit -through e.g. the deregulation of interest rates, a decentralized network of banks in rural and urban areas, and collateral substitutes.
- Legal reforms to allow women to act as independent and growth-oriented entrepreneurs, sign contracts, withdraw money from bank accounts hold confidential accounts and obtain independent loans.

- Education and skills training for women to facilitate their entry into more modern product markets.
- Removal of minimum wage laws, which discourage employment of waged labor rather than family labor.
- Examination of tariffs that impose high surcharges on women-owned enterprises compared to men's enterprises.

#### **2.3.1.2.3 Sub-sector Level**

- Policies to encourage women's employment in new sub-sectors.
- Removal of policies that subsidize large-scale, competing enterprises.
- This can be justified in view of the greater income multiplication effects of women's small enterprises.
- Removal of local, regional or national policies which burden marketers with unfair taxes and market fees, limit the mobility of goods, control the prices and marketing of certain commodities, restrict food vendors and subsidize large-scale milling operations.

These measures are particularly important for women because of their important participation in food distribution, processing and preparation and the expansion potential of these sub-sectors.

Policies, projects and other interventions to support women's competitive position are viable in sub-sectors. This requires interventions that are sensitive to gender-disaggregated channels and constraints within marketing sub-sectors.

Policies, projects and other interventions to promote complementary linkages between large-scale, high-potential enterprises and women's enterprises are important.

#### **2.3.1.2.4 Micro Level**

- Collection of gender-disaggregated data on the constraints and disincentives to

enterprise growth at the micro-level.

- Choice of agencies for implementation of micro-enterprise development projects based on their capabilities for understanding gender-based constraints and incentives.
- Facilitation of the fulfillment of women's dual productive and reproductive roles through child-care policies, flexi-time, maternity policies, and classes in nutrition, literacy and numerical.
- Education and training to facilitate women's entry into higher-return, higher-growth and sometimes "non-traditional" activities.
- Marketing assistance for women in higher-priced products through providing women with important market information, addressing problems related to transport, and training women in post-harvesting and handling techniques.
- Assistance for women entrepreneurs in obtaining inputs and setting up savings groups (Downing, 1990).

All the evidence indicates that there are likely to be serious limitations on any micro-enterprise strategy for poor women in isolation. The success of micro-enterprise programs for poor women entrepreneurs is seriously constrained by a lack of welfare provision. Lack of child-care and basic domestic infrastructure (e.g. domestic technology, decent housing) increases the time women spend on unpaid domestic work and limits the time they are available for paid work. Lack of education limits the success of training programs. Lack of health care and infrastructure (e.g. free safe water) significantly increases the costs of survival and reduces the time available for work, given women's key role as careers and providers for their families. In addition, lack of resources and lack of power are crucial constraints on women's entrepreneurship and the effectiveness of micro-enterprise programs to date.

There are some ways in which these concerns could be integrated into micro-enterprise programs themselves. The types of support needed are likely to be highly context-specific and dependent on the particular needs and priorities of the women concerned. In some cases

conflicts of interest between employers and laborers, or women and men within households, may be inevitable. It is nevertheless unlikely that laborers will wish unnecessarily to jeopardize the viability of their employment, or women the stability of their family relations. It is likely that there will be a range of ways in which micro-enterprise interventions can build on and strengthen changes, which are already occurring.

New approaches are emerging from strategies being used in less developed countries to support women in development. These strategies are arising from international initiatives in self-employment as a solution to welfare dependence and poverty and from a focus on new ways to combat gender discrimination in employment and to empower low-income women. The primary strategies are stimulation of micro-enterprises, micro-credit lending (making small loans available for start-up), and peer-group lending, "which makes borrowers accountable to one another as well as to their bank for loan repayments" (Blakely, 1992).

#### ***2.3.1.2.5 Women's Entrepreneurship and Issues for Training Programmes***

Most early attempts at women's income generation focused on training programs. In the 1970s and early 1980s most training courses for women concentrated on what were seen as "female" skills, particularly tailoring, handicrafts, food processing and catering. A number of studies found that women were vastly under-represented in many formal business training programs and "mainstream" programs. Either the administration or the women had not considered their participation in training courses in "male skills" themselves.

From the mid 1980s attention increasingly switched to marketing skills and later to entrepreneurship training more generally. There has recently been a rapid increase in state- and NGO-sponsored women's business training programs as well as attempts to increase women's participation in general programs. This change was consonant with the increasing attention to micro-enterprises for women within the large donor agencies like USAID and the World Bank. It was also in line with the increased attention to issues of efficiency and market realism within NGOs and other donor agencies. In addition to a wide ranging general literature on business skills for small-scale entrepreneurs (Harper, 1984), there are an increasing number of training manuals dealing specifically with women's business skills.



These training courses have worked either with individual women or with women's groups.

### **2.3.1.3 Women and the Future Entrepreneurship**

Many women business owners are part of "a new breed of entrepreneur whose goal is to identify a social cause, cultivate an opportunity, and turn it into a profit" (Aburdene and Naisbitt, 1992 ). This "social entrepreneurship" is leading women to form businesses for asbestos removal and other environmental construction projects, environmentally based drug companies, and banks for low-income people. The philosophy of Anita Roddick, founder of the Body Shop International, a London-based cosmetics firm, exemplifies this new breed: (1) information/education to establish credibility, humanize the company, and make its values known; (2) motivational training to empower employees with company knowledge; (3) corporate activism, to demonstrate the belief that business should also help to solve social problems; and (4) preservation of the entrepreneurial "start-up" spirit (Burlingham 1990).

Steinem (1992) notes that women's communal enterprises tend to take a holistic approach, balancing work, family, economic, and cultural values. They integrate economic techniques such as job training, job creation, marketing, and management with workplace innovations such as flexible scheduling, child care, language workshops for immigrants. "These women are bringing their values, many of which have been unrecognized in this culture as 'business values, into the processes of creating and operating their businesses" (Agora Forum, 1993, p. 12). However, realizing the enormous potential of small business depends on "the existence of political, social, and cultural climates that encourage the formation of businesses by women and minorities" (ibid., p. 1). Godfrey (1992) advocates "investing in the future" by properly and accurately counting WOBs, ensuring their access to federal contracts, fostering diversity, developing girls (especially aged 10-15) as entrepreneurs, and having women invest in other women. It is especially important that girls be exposed to entrepreneurship and to role models in K-12 curricula, so that they approach business ownership with appropriate skills, awareness of their strengths, and confidence that they can explore any type of business.

As women at all economic levels find it difficult to have their needs met in the workplace,

they are turning to entrepreneurship to create their own opportunities. Small businesses tend to have the flexibility and innovation that are critical business needs in the coming century. As women form micro-enterprises and bring their values and concerns to the marketplace, they are changing the face of the nation's business.

### **2.3.2 Entrepreneur**

In early 16th century France, the term entrepreneur was used for army leaders. At that period entrepreneurs provided the men and materials needed by feudal lords to wage war against their enemies (Sexton and Upton, 1991). In 18th century, it was applied to business for the first time to designate a dealer who purchases and sells goods at uncertain price (Vinze, 1987). Cantillon was the first who introduced the term 'Entrepreneur (Mishra, 1990) and defined an entrepreneur as "the agent who buys means of production at certain prices in order to combine them into a product that is going to be sold at prices, that are uncertain at the moment at which he commits himself to his cost" (Schumpeter J. A., 1949). According to his opinion, entrepreneurs are "risk-bearing directors of production and trade."

Entrepreneurs here tend to mean all categories of people such as solo-self-employed entrepreneurs, work-force builders, product innovators, unutilized resource exploiters, economy of scale skill exploiters, takeover artists, capital aggregators and speculators (Hoper and Schendel, 1979). Thus, entrepreneur may also mean a person who organizes a business when none existed before or is a person who directs his own business using his own capital (Collins and Moore, 1965). Small entrepreneur is assumed as one who started with small means and strictly within the limit of capital set by different authorities while defining small scale industries in the countries under review, (Sharma, 1979; Chowdhury, 1980).

Typically, the entrepreneur is seen as an individual who owns and operates a small business. However, simply to own and operate a small business or a big business does not make one an entrepreneur.

According to Say (1832) year, an entrepreneur is an important agent of production who gets together other factors of production. In his words " the entrepreneur is the economic agent

who unites all means of production, the labor of the one, the capital or the land of the other, and who finds in the value of products, which result from their employment, reconstitution of the entire capital that he utilizes and the value of the wages, the interest and the rent, which he pays as well as profits belonging to himself (Say, 1832). He stresses on organization and role of entrepreneurs as originators. Schumpeter (1961) defined entrepreneur as an individual who carries out new combination of means of production by which there occurs disequilibrium. According to Schumpeter the key individuals in development are the entrepreneurs who are an especially-motivated and talented class of people. They foresee the potentially profitable opportunity and try to exploit it. The researcher asserted that, entrepreneur is basically an innovative person. The entrepreneur is, indeed, the change agent, the source of innovation and creativity, and the heart and soul of economic growth. Nevertheless, the entrepreneur remains a partly charted universe and difficult to pin point within a certain boundaries. Why, for example, does one person sees an opportunity when another does not? Why do some people have strong entrepreneurial tendencies when others have little or none? No doubt, these questions intrigue scholars. It is indeed a mystery. John Stuart Mill and Marshall also held the same views (Mishra and D.N., 1990).

From the above secondary research also stimulate us to find the answers through our study. We tried to find answer in light of these questions and extract the opinion from the target respondents. Basically which are the factors acting predominantly and making a women entrepreneur.

Recent formulations of the market approach (Otero, 1987; Ernst and Young, 1988; Clark, 1991 and Downing, 1990) are characterized by a number of basic features related to the wider neo-liberal policy framework of the organizations promoting this approach. First, the main aim of micro-enterprise development for women is seen as stimulating individual female entrepreneurship following their male counterparts, thus "integrating" women into the economic growth process. Entrepreneurs are assumed to be autonomous individuals (or at most partners and very small groups) who perform a range of functions. The task is seen in terms of moving poor small-scale women entrepreneurs and/or would-be entrepreneurs from "low-growth" enterprises to "high-growth" enterprises. In low growth enterprises low

incomes are seen as caused by a combination of the "economic logic" of particular industries and market situations which lead entrepreneurs to adopt disadvantageous types of enterprise behavior, notably: diversification, reliance on informal social networks, failure to separate production and consumption accounts and production for the low income local market. These low growth enterprises are contrasted with "high-growth" enterprises based on a Western model of enterprise behavior, in expanding sectors of the economy, particularly the export sector.

**Figure 2.1: Functions of Entrepreneurs**

- Ownership of main productive resources;
- Obtaining raw material supplies and other necessary inputs;
- Management and supervision of labor;
- Marketing;
- All functions involved in business planning for expansion including credit and investment.

But question is what it is in an individual that gives rise to entrepreneurial action and decision? Studies that surveyed journalistic articles and academic treatises attempt to dissect the entrepreneurial motivation and spirit. Some of the research concludes that entrepreneurs are aggressive; achievements oriented, have an internal locus of control, are independent, and have tenacity, persistence, and perseverance. However, the great variety among types of entrepreneurs and the methods they have used to achieve their successes defy notions of any single psychological profile that can predict future success. Osberne (1987) believes that the modern entrepreneur cannot be characterized simply by a set of psychological traits or single-minded believes. The following list identifies many elements that have been associated with entrepreneurship and entrepreneurial intentions according to various authors.

Hornaday and Aboud (1971), Cromie's (1987) and Welch and White (1981) stated that characteristics of successful entrepreneurs are achievement orientation, self-reliance, competitiveness, initiative, confidence, versatility, perseverance, resilience, innovation and good physical health.

Considine, MacMillan and Tsai (1988) also mentioned that potential for self-development

and status, creating a support system for community and building status in society and quality of life, the route to increased wealth and increased material well-being is to start a new business are the motivating factors to start a firm.

According to Sexton and Bowmen (1984) and Scholl Hammer and Karloff (1979) and Welch and White (1981), Cromie's (1987) an entrepreneur should have the attributes consists of high need for achievement, autonomy, endurance and independence, low need for support and conformity, internal locus for control, tolerance of ambiguity, poor interpersonal skills, need to control and direct emotional stability, high energy level, creativity, self-confidence and self-esteem, perseverance, risk taking propensity.

Scholl hammer and Karloff (1979) viewed that entrepreneurs should also have realistic planning ability, objectivity, personal responsibility, adaptability, ability as organizer and administrator.

Shapero (1975) viewed that attributes of an entrepreneurs are a magic number, external business students, imaginable acts, familiarity breeds confidence, ethnics, adventuresome loan officers.

Welch and White (1981) along with an exhaustive list of characteristics of entrepreneurs, they also added an entrepreneurs must possess perspective of a generalist, willingness to seek assistance, successful dealing with failure, sufficient emotional stability, objective interpersonal relationship and good health.

Chamard, Catano, and Howell (1983) stressed that an entrepreneur are motivated with presence of father, low authoritarian behavior on his part, high standard of excellence, and reward for achievement.

Ronstadt (1983) mentioned that following driving factors work to develop a person to be entrepreneur, greater financial rewards, desired to be own boss, personal challenge, desired to build something of your own, frustrated with corporate life, bored with Job. He (1981)

also studied that the following factors are very important to develop entrepreneurs in a society contain, "The Right Stuff", educational incubation, family incubation, displacement, situation, venture opportunity, necessary factors, proper sequencing size, factors, environment, macro factors, cultural factors and displacement, industry incubation, entrepreneurial environments.

MacMillan, Siegel and Narasimha (1985) found that criteria used to evaluate new venture proposal for becoming a new entrepreneurs are: capacity of sustained intense effort, articulation in discussing the venture, attention to detail, familiarity with target market, ability to evaluate and react to risk well.

Drucker (1985) cited very much important characteristics to develop and to succeed as an entrepreneur are: behavior rather than personality traits, enormously risky, the unexpected the unexpected success, the unexpected failure, the unexpected outside event, the incongruity between "Reality As It Actually Is" and "Reality As It Is Assumed to Be" or As It "Ought to Be", innovation based on process need, changes in industry structure or market, structure that catch everyone, demographics, changes in perception, mood and meaning, new knowledge, both scientific and nonscientific.

Herzberg (1987) identified attributes of a successful entrepreneur are: qualities associated with innovation, intelligence focused on clients and products, expertise developed on the job, unconventionality, effectiveness in ambiguity, feeling of self, separation of motivation from hygiene values, active control of anxiety, control of career, intuition, passionate enjoyment of life.

Timmons (1985) wrote in his "New Venture Creation" book that to create a new era person should have following capabilities and personal traits:

- Motivation (drive and energy, initiative, money as a measure, moderate risk taking, seek and use feedback, self-imposed standards)
- goals, attitudes, and values (ethics, professional and economic values, commitment, responsibility, goal-oriented, has vision, tolerance of uncertainty)

and ambiguity)

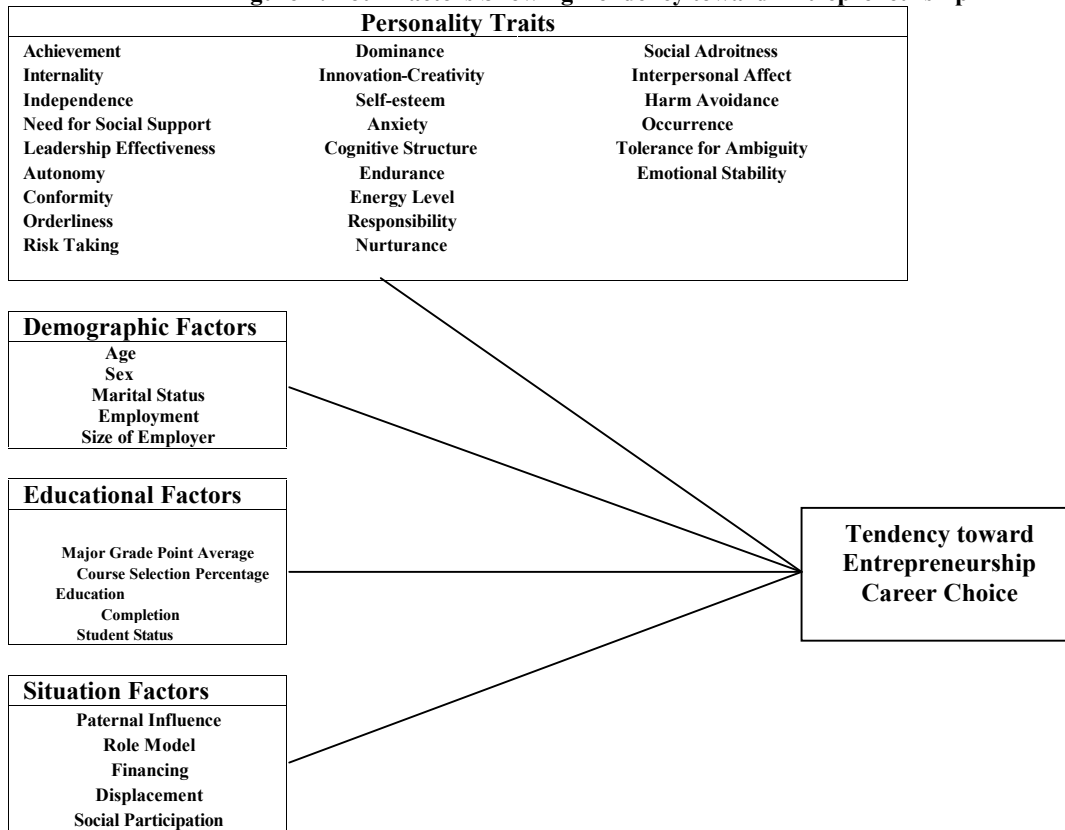
- expectations ( internal locus of control, integrity, reliability, self-confidence, belief in self)
- Self-awareness (sense of humor, decisiveness, patience, creativity and innovation)
- Health and emotional stability ( ability to cope with stress)
- skills and competencies (team building, capacity to inspire learn from mistake, problem solving, conceptual ability)

Cromie's (1987) and Scott and Twomey (1988) identified that the motivating factors that drive a person to become an entrepreneur. According to him motivating factors are: autonomy, achievement, job dissatisfaction, money, career dissatisfaction, child rearing, outlet for skills, offer employment, market opportunity, job insecurity, entrepreneurship, inheritance.

#### **2.3.1.4 Four Factors Model Showing Tendency of a Women towards Entrepreneurship**

From the above discussion it appears that a multidimensional set of predictors is required to explain the tendency toward entrepreneurship as a career choice. The model shown in the Figure-2 identifies four categories of predictors-personality, demographic, educational and situational- to help explain this phenomenon.

**Figure 2: Four Factors Showing Tendency toward Entrepreneurship**



Source: Kuralko, F.D. and Harold P. Welsch “Entrepreneurial Strategy- Text and Cases”, The Dryden Press, N.Y.pp432, 1994.

The studies on Small Business Administration (SBA), USA Indian Institute of Management (IIM), East-West Center (EWC) of Technology and Development Institute, Institute for New Enterprise Development (NED) and many others revealed 42 attributes of entrepreneurs (Homaday and John A, 1982)<sup>1</sup>. Although these attributes were not found in any particular entrepreneur, most of the successful entrepreneurs of our study possess quite a good number of these attributes.

**Women Entrepreneurs: Who and What**

The spectrum of women-owned businesses ranges from full corporations to micro-enterprises—small, often home-based businesses that can mean self-sufficiency to those traditionally left out of the economic mainstream. Why do women become entrepreneurs?

<sup>1</sup> (Homaday, John A.: Research About Living Entrepreneurs in Encyclopedia of Entrepreneurship; edited by Kent A. Kelvin Sexton L. Donald and Vesper H. Kari; Prentice- Hall, Englewood Cliffs, NJ. 1982, pp.21-34).



Women business owners share many of the characteristics and motivations of business owners generally: desire for independence and control, risk-taking personality, exposure to entrepreneurial role models. Other factors enter the picture for women: many are dissatisfied with "glass ceiling"<sup>2</sup> limits on their earnings and advancement; the percentage of women who earn more than men is higher among self-employed women; women seek job flexibility because they usually bear a higher proportion of family responsibilities; older women may face age discrimination in continuing it or entering the labor force (Gould and Parzen, 1990).

Women entrepreneurs represent a group of women who have broken away from the beaten track and are exploring new avenues of economic participation. The hidden entrepreneurial potentials of women have gradually been changing with growing sensitivity to the role and economic status in the society. Women are increasingly being conscious of their existence, their rights and their work situation. And yet, the women have accepted their role and are not ready to alter for fear of a social back slash. It cannot be claimed that women have achieved equally with men, but they are now well set on the road towards this goal. However, the change is taking place, but the stigma still persists on the emerging entrepreneurial role. In Bangladesh, with the changing time and change in the cultural norms and the increase in literacy, women are gradually entering into the field of entrepreneurship, the 'masculine job'.

Normally, a women entrepreneur is perceived as maker of only handicrafts products; but with the changing scenario of women development, they are assuming the role of becoming actual owners and decision makers of non-traditional enterprises, where growth and employment generation are essential. Today, women are involved in consultancy, distributorship, exporters of garments, designers, interior decoration, poultry, trading, hotel, pisciculture, rice mill, bakery/confectionery and the like.

### **2.3.2. 1 Obstacles Faced by Women as Entrepreneur**

Women entrepreneurs often face barriers and obstacles not usually encountered by men

---

<sup>2</sup> Glass Ceiling- Although women have been entering the labor force in greater numbers than ever before and have made greater strides in achieving upward mobility into middle management, they have very limited opportunity to advancement to the top and they are rarely rewarded according to their merit. Women are the victims of corporate politics. This reality is named as glass ceiling

(Gould and Parzen 1990): lack of socialization to entrepreneurship in the home, school, and society; exclusion from traditional business networks; lack of access to capital and information; discriminatory attitudes of lenders; gender stereotypes and expectations, such as the attitude that women entrepreneurs are dabblers or hobbyists; socialized ambivalence about competition and profit; and lack of self-confidence.

### ***2.3.3 Review on Women Entrepreneurs of Bangladesh***

Half of the brainpower on Earth is in the heads of women. They provide an essential opportunity for economic and social development and progress. Women's participation in any kind of economic activity is of a complementary nature to their family incomes; their participation in no way reduces their family duties. Women's equal rights are now defined by women's economic empowerment and the ultimate empowerment is through entrepreneurship. So, Government and private sector interventions have generally accelerated income generating activities of women both in the urban and rural areas with entrepreneurship development. The ways in which women are involved in this sector are through selling labor (wage labor), engaging in trading activities (self employment) and operating small industrial productions (enterprise owners). Working as labor may give them temporary employment but it does not improve their conditions or promote their advancement. Scope of trading activities especially in the rural areas, in view of extensive poverty and the large number of people who need to engage in income earning activities, is limited. Engaging in production or rural industrial activities seems to be the most viable avenue for which the women should be assisted to take up. Non-government organizations have equally joined hands with the government efforts for economic salvation and provided various forms of opportunities for women to help them earn living, paving the way for greater entrepreneurship development. Women have now become aware of their socio economic rights and have ventured to avail the opportunities initiated for them. Rural Bangladesh is now a changed scenario for the women who have gathered courage to break barriers and enter the off house working force as entrepreneurs and workers- a situation not appropriate for women or accepted by the society in the past. The urban areas have greater opportunities for business development but the areas where women lack assistance are in the access to credit, provision of skill training, and market facilities.

Women's participation in the workplace, leadership role in the political and social arenas and access to credit may be regarded as empowerment of women as seen in it is a process that enables women to gain access to and control over the physical resources as well as in the power structure. It is a mechanism of awareness and capacity building leading to greater leader.

Bangladesh perspective participation in the decision making process has been reported by M.A. Awwal Sarker in 2006. Globally women's empowerment has recently gained considerable importance as an area for policy and policy interventions in most of the organizations of the world. They have recognized the benefits of the empowerment that can be achieved through effective participation of women. And of course, promotion of entrepreneurship plays a vital role in empowering the womenfolk. In the US economy, Women owned businesses are the fastest force, prompting President Clinton to call women business owners 'the new face of our economy.' And this paper is based on the hypothesis on the empowerment of women through business or entrepreneurship development.

There is no denying the fact that developing countries of the world are reclining under the brunt of acute shortage of capital and alarming problems of underemployment. Small entrepreneurs with their built attributes of low capital intensiveness and enormous employment generation potential can serve as propelling agents to break the vicious circle of poverty and can strike the engine of economic development (Srivastva, 1994). Practically, women brings motivation, they have a vision which is different, realistic, modern and enthusiastic. When civil society and social structures leave them on possibility for evolving their careers, women take their own initiative. They are quite naturally drawn to initiative, to creation and to management of businesses. So, promoting women's empowerment through skill and entrepreneurship the government of any developing country can ensure freedom of choice and a better quality of social living for men and women.

However, about 52 percent of the populations of Bangladesh are in absolute or moderate poverty and about 76 percent of them live in rural areas (Mohiuddin, Moniruzzaman, Mahmud, 1998). Here, about 50% of the total populations (140.0 million) are women,

according to the 2001 census. Women's participation in business was conspicuously insignificant for a very long period because there was little opportunity for women to participate in genuine decision making at any level or in any area of life. However, there has been a rise in the number of women starting business in the developed and developing countries in recent years since a new generation of highly educated and motivated women is emerging, and they are creating businesses through their own choice. According to the US Small Association, female business owners accounted 37% of new business establishment in 1988. In United Kingdom between 1981-87 women business owners had increased by 70% (Rahman, 1988). In India and other South Asian countries women are increasingly entering into the field of entrepreneurship by starting small venture. As mentioned earlier, such a trend is also observed among the women community in Bangladesh. Here, the approach of women's empowerment through entrepreneurship development is gaining momentum since women have become aware of their existence, their rights and work situation and their power. A few numbers of studies has been conducted.

Daffodil International University Journal of Business and Economics, Vol. 2, No. 2, July 2007 137 on the role of women have focused on various areas such as women's role in family, polity, national wealth, and generation, legal and social rights of women (Jahan, 1995; Adnan, 1993; Barakat, 1994; Islam, 1994). From the angle of women empowerment through development, some findings of these studies will be helpful to guide the nation for future direction; especially to identify the areas where active intervention is required.

#### ***2.3.4 Review on Women Entrepreneurs of Pakistan***

The business environment for women in Pakistan reflects the complex interplay of many factors, which fall into two basic categories. The first is made up of social, cultural, traditional and religious elements, which is anchored in the patriarchal system and clearly manifested in the lower status of women. The second groups of factors are constitutional structures, policy documents, regulatory arrangements and institutional mechanisms. The regulatory environment does not generally discriminate against women, but even well-intentioned provisions can sometimes result in negative discrimination. An example would be the highly skewed labour structure of the apparel industry in Pakistan. Employment figures show that about 90% of workers in this sector are male. This is exactly opposite to the

situation in other South Asian countries where 90% of workers in the apparel industry are women. The difference is explained by a labour regulation in Pakistan that restricts the employment of women after 7 in the evening. Hence the long hours often required in this industry provide a disincentive to employ women.

In Pakistan, as in many other developing countries, women are handicapped in society. Therefore they face many challenges, as they do not enjoy the same opportunities as men. They are not only deprived of financial resources but also lack access to basic needs such as education, health, clean drinking water and proper sanitation. Limited access to the essentials of life undermines their capabilities, limits their ability to secure gainful employment, and results in income, poverty and social exclusion. Their ambitions and aspirations are suppressed.

Women businesses in Pakistan are typically characterized thus:

- Most women-headed businesses operate from home, and financial matters are taken care of by male family members.
- Women entrepreneurs are seen in subordinate roles; with low levels of education and technical skills; low exposure to business; lacking role models; lacking peer support and business associations; low incomes and poor investment capacity.

Gradually things are improving for women, which have been caused by their tremendous determination and courage. They are entering in the field of education, health, engineering, IT and active participation is seen in the sports and politics arena. About 60% of women entrepreneurs in Pakistan have opted for traditional business such as parlors, bakeries, boutiques, but the largest number is employed in the garments and handicrafts sector. In general, urban women are better placed in terms of accessing information than those operating in the rural areas.

Many women are learning skills such as embroidery, sewing, and knitting for income generation, but lack conducive environment to embark on such a journey of developing their career.

In Pakistan, the same trends are evident – most women owned SMEs have legal status of a sole proprietorship, which is the simplest form of business organization requiring few legal formalities. It is interesting to note that the proportion of partnerships in the businesses owned by women in Pakistan is twice the national average. There is also the phenomenon of surrogate ownership as earlier referred to.

However, economic necessity is forcing more and more women to engage in some sort of employment, without relieving them of their traditional roles. There is a potential envisaged to develop the handicrafts sector and create income generation measures for these women as they possess the talents and aptitude for entrepreneurial development.

## **Challenges**

Some of the basic problems highlighted by various research studies undertaken by women entrepreneurs are: lack of information, lack of Micro Financing Schemes, lack of skill development, lack of entrepreneurship/business skills, lack of marketing facilities, lack of product designs, lack of networking and trust building, expensive raw material, low quality control, non-conducive working environment.

Nurturing an individual's, natural spirit of entrepreneurship is a powerful key to economic development. Therefore realizing the vast potential that women entrepreneurs possess and translating this potential into profits is imperative. Supporting businesses with strong associations can strengthen the structural adjustment reforms that are part of the current international wave of decentralization, which is grounded in the belief that promoting private businesses is key to growth.

Studies from other South Asian countries show the same trends. A survey of women entrepreneurs in the formal sector in Pakistan in 2002 showed that most entrepreneurs were in the age group of 20-39 years (Goheer, 2002). It also showed that the likelihood of a Pakistani woman being in business was greater if she lived in a nuclear family structure, while the predominant mode in Pakistan is an extended family structure. Living in a nuclear family structure would mean that women have relatively less interaction with the older generation and are less constrained by their social/cultural influence. The literacy rate of women entrepreneurs and their close relatives were well above the national average. While the female literacy rate is 32.6 percent in Pakistan, 97 percent of the survey respondents were literate. Information regarding the level of education is revealing as it indicates that the majority of women entrepreneurs belonged to the upper tiers of graduates and post-graduates. Most had supportive husbands and families. The study also showed that the educated woman with an educated family background is much more likely than an average Pakistani woman to start or run a business.

Women entrepreneurs do not operate in isolation. They work under the same macro,

regulatory and institutional framework as their male counterparts in a free market mechanism in Pakistan. It is necessary to dig deeper to understand the gender biases embedded in society which limit women's mobility, interactions, active economic participation and access to business development services. The business environment for women in Pakistan reflects the complex interplay of many factors, which fall into two basic categories. The first is made up of social, cultural, traditional and religious elements. This aspect of the environment has taken shape over many centuries: it is anchored in the patriarchal system and clearly manifested in the lower status of women. The gender bias of this type of system is rigid and deep-rooted as it draws legitimacy from the perpetuation of a traditional mind-set, established rituals and a firm belief system. The second group of factors derives from the first group, taking the form of constitutional structures, policy documents, regulatory arrangements and institutional mechanisms. This category is contemporary rather than traditional, so it is cosmetically impartial. The traditional systems pose difficulties for women in general and entrepreneurs in particular in two ways. First, they are inherently discriminatory; and second, they inhibit the equity-based composition of modern institutions and their fair working, as modern institutions are derived from traditional ones. The social and cultural picture with slight variations according to geographical region and social class perpetuates a traditional patriarchal structure with compartmentalized gender roles. The stereotyped functions of reproduction and production assigned to women and men determine the overall ambience of Pakistani society and also establish the status of both sexes. The reproductive role limits women to the home, where they bear children and raise the family, playing only an auxiliary part in production activity. The tradition of male honour associated with the chastity of their female relations restricts women's mobility, limits social interaction and imposes a check on their economic activity. The social, cultural and traditional taboos on women allow men to carve legitimacy for themselves in public affairs, as well as in the sphere of production and related economic activity. The modern institutional environment has a cosmetic tinge of equality and sometimes even discriminates positively in favour of women, but the underlying power of tradition and the vested interests of the patriarchal system work to maintain the status quo. The legal framework, the policy environment and the regulatory structures thus embed or are interpreted to discriminate against the economic activity of women. Article 25 of the Constitution of Pakistan (1973), 1 for example, guarantees equality of rights to all



citizens irrespective of sex, race and class and also empowers the government to take action to protect and promote women's rights. But contemporary legislation covertly discriminates against women's economic activity as producers and providers of services. The policy and regulatory environments are cosmetically better as they sometimes positively discriminate in favour of women.

Several discriminatory laws have a negative impact on women. The Hudood Ordinance of 1979, for example, equates rape with adultery and hence restricts the mobility of women. The unequal laws of inheritance (females entitled to half the share of male offspring) put them at a disadvantage regarding initial capital to start an economic activity.

The most recent example in the draft is Labour Policy of the Government of Pakistan that pays lip service to female labour force issues without announcing any tangible steps to redress the problems of women workers.

The regulatory environment does not generally discriminate against women, but even well-intentioned provisions can sometimes result in negative discrimination. An example would be the highly skewed labour structure of the apparel industry in Pakistan. Employment figures show that about 90 percent of workers in this sector are male. This is exactly opposite to the situation in other South Asian countries where 90 percent of workers in the apparel industry are women. The difference is explained by a labour regulation in Pakistan that restricts the employment of women after 7 in the evening. Hence the long hours often required in this industry provide a disincentive to employ women. The problem is further compounded by the complex interplay of traditional and contemporary factors. The male head of a Pakistani family would not allow his female relations to work in a factory after sunset. The domestic responsibilities of women workers make it impossible for them to work long hours outside the home. Employers do not like to hire women who might ask for maternity leave/benefits. And last but not least, women trainees would not be welcome at all the production places where Ustad-Shagird is the predominant mode of apprenticeship<sup>3</sup>

---

<sup>3</sup> Khan, N. S.; Shaheed, F. (1984), Women's skill development and income generating schemes and projects in the Punjab, Report prepared for UNICEF.

The common perceptions of Pakistani women in general and their economic participation in particular reflect what has been said in the previous paragraphs. The World Bank Country Gender Profile of Pakistan deplores the fact that the status of women in Pakistan is among the lowest in the world. UNDP (1996) describes the strong “inside/outside” dichotomy in Pakistan, where women are restricted to the “inside” space of home and household, embodied in the tradition of veiling. This restricts women's access to education, employment, training opportunities and social services.<sup>4</sup> (Samina, 1997) highlights another important aspect by stating that the social disapproval of women working outside the home translates into the invisibility of women in the labour force. Although they participate actively in the family and farm affairs, their unpaid work is perceived as a social duty rather than an economic contribution.<sup>5</sup> Stieglitz (1998) in his paper on gender has lamented the poor indicators of Pakistan compared with other developing countries.<sup>6</sup>

Development planning in Pakistan has generally remained hostage to the welfare approach which makes women the passive recipients of the various programmes. The gender aspect of development planning can be divided into different phases. The first phase started with the First Five-Year Plan (1955-60) and continued with a short break (the transition phase) until the Sixth Five-Year Plan (1983-88). In the first phase development planning treated women as the passive recipients of interventions such as skill training and income generation.

### **Supply-side initiatives: An overview**

As a result of the inferior status of women in society, their underestimation as economic agents as well as the gender bias embedded in the development policies pursued so far, most women in Pakistan have carried a double burden, that of being poor and being women.<sup>7</sup>

---

<sup>4</sup> Khan, N. S.; Shaheed, F. (1984), Women's skill development and income generating schemes and projects in the Punjab, Report prepared for UNICEF.

<sup>5</sup> Khan, N. S.; Shaheed, F. (1984), Women's skill development and income generating schemes and projects in the Punjab, Report prepared for UNICEF.

<sup>6</sup> The Eastern part of Pakistan became the separate country of Bangladesh in 1971. The first elected government of West Pakistan (presently Islamic Republic of Pakistan) then took office to bring radical changes in the economy and society of Pakistan.

<sup>7</sup> Akmal Hussain, 1994, Poverty Alleviation in Pakistan, Vanguard Books, Lahore, Pakistan.

The Women's Division established in 1979 as a part of the Cabinet Division was upgraded to become the Ministry of Women's Development (MoWD) in 1989. This apparently showed a government commitment to address the issues of Pakistani women in a serious way. However, the appointment of nine different secretaries between 1989 and 1993 reflected a non-serious approach, a fragmented focus and inconsistent policies.<sup>8</sup>

The Government of Pakistan signed the Convention on the Elimination of all forms of Discrimination against Women (CEDAW) in 1995. A National Plan of Action was prepared and issued in 1998 by the MoWD, which detailed the strategic objectives of 12 targeted areas and their respective plans. The Government of Pakistan (GoP) and Pakistani NGOs participated in the Beijing +5 meeting in New York and submitted two reports on the initiatives taken by the respective sectors on the 12 areas of the National Plan of Action. Appendix C to this report provides an extract from the government report that describes initiatives taken by the public sector in two areas, viz. "Women and Poverty" and "Women and the Economy". (Source: Ten-Year Development Perspective Plan (2001-11) and Three-Year Development Programme (2001-4), Government of Pakistan, Planning Commission Islamabad, 1 September 2001.

### **Initiatives for Subsistence (micro) Businesses**

The last decade has seen a number of initiatives using micro-credit as a tool for poverty alleviation. Examples include the Pakistan Poverty Alleviation Fund (PPAF), the National Rural Support Programme (NRSP), other Rural Support Programmes (RSPs), and more recently the Khushali Bank. These programmes have tried to target women in their lending programmes for two reasons. First, because the success of micro-credit in Bangladesh is partly linked with lending to women borrowers whose conservative and trustworthy behaviour has made it possible for the bank to sustain its lending operations.<sup>9</sup>

Second, the rising levels of poverty in Pakistan and the preponderance of poor women have

---

<sup>8</sup> Women the Pakistan Government: A brief policy history (1975-1998) UNDP, Islamabad.) and

<sup>9</sup> This argument is with reference to the Grameen Bank of Bangladesh which has emerged as a role model for such interventions as more than 90 percent of borrowers have traditionally been women.

forced policy makers to give special attention to women who intend to start a tiny or micro business activity. It is ironical, though, that despite this “focus” the best ever outreach recorded for the RSPs is 25 percent coverage of women as borrowers. These programmes have so far disbursed Rs. 5164 million (equivalent to around US\$ 85 million) as micro-credit to 852, 636 beneficiaries with an average loan of US\$ 100.<sup>10</sup>

The male to female ratio of the major programmes is as follows:<sup>11</sup>

- Aga Khan Rural Support Programme (AKRSP) = 91:09
- National Rural Support Programme (NRSP) = 80:20
- Punjab Rural Support Programme (PRSP) = 77:23

NGO programmes offer micro-credit to women much more frequently than the RSPs but their overall coverage is very small. A recent World Bank study reveals that only three NGOs had disbursed micro-credit to more than 1000 clients by March 2001.<sup>12</sup>

The Agricultural Development Bank of Pakistan (ADBP) which is the largest development finance institution in the country has also started a small-scale credit scheme for women. A special lending programme called the Agricultural Credit Programme (ACP) includes group guarantees like those of the Grameen Bank, acceptance of gold as a substitute for land collateral and female/male small teams of Mobile Credit Officers (MCOs). Shahnaz (2000) regrets that after more than 3 years of operation, only 4,700 women had obtained loans under this scheme.<sup>13</sup>

The micro-credit programmes focus on the survival skills of the beneficiaries and their major thrust is on poverty alleviation. However, the scope of the present study is different, as it is intended to address relatively higher strata that are in commercial business. A description of

---

<sup>10</sup> US \$1 = Rs. 61.

<sup>11</sup> Rural Support Programme Network (RSPN), F 6/4, Islamabad, Pakistan.

<sup>12</sup> Naseem, S.M., Government and NGO Programmes in the alleviation of poverty in Pakistan, Draft report submitted to the World Bank, Pakistan, March 2001.

<sup>13</sup> Shahnaz Kazi, Gender inequalities and development in Pakistan, in 50 years of Pakistan's economy ed. Rafi Kahn, Shahrukh, Oxford University Press 2000, Islamabad.)

lower strata (poverty alleviation initiatives) has been included as it is understood that subsistence business cannot be divorced from micro, small and medium-size business. The following part of the situation analysis deals exclusively with institutions which facilitate small and medium-size enterprises (SMEs).

### **ME initiatives**

The paragraphs below provide a brief description of all those institutions (financial and non-financial) that have been created by the provincial and federal governments for the promotion of small and medium enterprises.

#### **Punjab Small Industries Corporation (PSIC)**

The Punjab Small Industries Corporation (PSIC) was established in 1972 as an autonomous body for the promotion and development of small and cottage industry in the Punjab province. It is larger than its counterparts in other provinces and has traditionally engaged in developing industrial estates, establishing Common Facility Centers (CFCs), lending for investment and working capital, and providing guidance for technology transfer. Most PSIC activities have not focused on women entrepreneurs. There were some attempts to start specific programmes but the results fell short of expectations. For example, an evaluation of the Women's Craft Development Centers of PSIC which was carried out by a group of consultants disclosed their poor performance in developing crafts, as well as in design, training and marketing. The promotion of entrepreneurship was mentioned as the weakest aspect of the programme.<sup>14</sup>

#### **Sindh Small Industries Corporation (SSIC)**

The SSIC was also established in the Punjab in 1972, with almost the same mandate as that of PSIC. It has so far established 17 industrial estates and 6 artisanal colonies. It used to offer subsidized loans under a small credit scheme that was started in 1988-89. The scheme was terminated partly because of the paucity of resources and partly because lending under IMF

---

<sup>14</sup> Identification of women's small entrepreneurship development support project in the Province of the Punjab, submitted to the Royal Netherlands Embassy, Islamabad Pakistan by Shirkat Gah

conditionality's needs to be at market-based interest rates. The SSIC later engaged in disbursing loans under the Prime Minister's self-employment scheme. The Corporation does not have a specific gender focus and is not running projects to promote women entrepreneurs in the province.

### **Sarhad Small Industries Development Board (SSIDB)**

The SSIDB is a sister organization of PSIC and SSIC; it was established in 1972 as a board and not as a corporation. The functions are very similar and the mandate is to promote the development of small and cottage industry. The Board has been working to develop industrial estates, train human resources, promote traditional cottage industry and disburse credit for cottage industry. Few of its programmes or activities have targeted women entrepreneurs. The policies, programmes and projects are aimed at business, which is considered a male domain in this relatively conservative province.<sup>15</sup> Women and households have mostly benefited indirectly from traditional business activities such as carpet weaving and Patti making. The women development programmes, which are few and far between, have trained 2,062 women in a variety of skills.

### **Directorate of Industries (Balochistan)**

Balochistan is the largest province of Pakistan and it has the smallest population (around 5 percent of the total). The provincial government has no corporation or board catering to the small-scale sector and cottage industry. The Directorate of Industries under the Department of Industries, Commerce and Minerals looks after the development of small and cottage enterprises. Owing to the size of the province it has 63 training centres that teach traditional skills.

These centres have trained 2,750 persons in carpet weaving; 450 in Balochi embroidery; 500 in leather embroidery; 375 in tailoring and cutting; 350 in handloom weaving; 200 in woodwork; 225 in marble work, and 1,500 in other skills. There is hardly any history of

---

<sup>15</sup> Entrepreneurial Development and Advisory Services (EDAS), Lahore (No date mentioned).

special projects for women entrepreneurs, but a majority of trainees in carpet weaving have been women. Presently 361 women are being trained in these centers.<sup>16</sup>

### **Small and Medium Enterprise Development Authority (SMEDA)**

SMEDA is a relatively new organization that was established in 1998 to provide a policy focus to SME activities in Pakistan. SMEDA was given a mandate to provide and facilitate support services to new and existing SMEs, coordinate policy and action frameworks for the SME sector, act as a lobby group for SMEs in the highest policy-making echelons of government, and serve as a key resource and information base for SMEs in Pakistan. SMEDA started with an emphasis on devising comprehensive strategies for some targeted SME sectors and implementing them with the help of government departments and regulatory authorities. There was a slight shift in focus in the second year of operation when SMEDA participated in a number of research studies regarding the future of different SME sectors in the wake of accession to WTO and trends in international markets. SMEDA is presently working to promote a policy framework, as well as a regulatory and institutional environment which will be conducive to SME development. (Much of the early policy work was carried out in association with ILO's IFP/SEED.) It also provides Business Development Services (BDS) to its clientele. It has four regional offices, one in each province. To date SMEDA has undertaken no projects with an exclusive gender focus.

### **SME BANK**

The Government of Pakistan has recently promulgated an ordinance to create the SME Bank by merging the Small Business Finance Corporation (SBFC) and the Regional Development Finance Corporation (RDFC). The new bank began operations in January 2002 as an independent company. Already the new bank has indicated that it will give a special focus to women entrepreneurs.

---

<sup>16</sup> North Western Frontier Province (NWFP) known in the local language as "Sarhad". Sarhad and Baluchistan form the western frontier with Afghanistan. The majority of the population shares ethnic and cultural ties with the bordering country and is predominantly conservative. )

### **Export Promotion Bureau (EPB)**

The main objective of the Export Promotion Bureau is to promote Pakistani products and services in the international market. EPB sponsors the participation of Pakistani exporters in international exhibitions, arranges exhibitions in Pakistan, facilitates trade delegations and establishes display centres in Pakistan and abroad. There has been no specific gender focus in the policies and programmes of EPB until recently, partly because of the low participation of women in commercial activity and especially in the export business. EPB has recently been trying to bring women entrepreneurs into its activities, and in 1998/1999 it published a directory of women entrepreneurs in Pakistan that included information (name, address, contact numbers, type of business and products etc.) on more than 400 business women. The directory is divided into small (183), medium (216) and large (17) businesses.<sup>17</sup>

### **First Women's Bank Limited (FWBL)**

The FWBL was established in 1989 as a nationalized commercial bank to cater solely to the financial needs of women entrepreneurs. Its mandate was to improve the socio-economic status of women in both urban and rural areas by creating opportunities for their development through enhanced economic participation. In a way it is designed to serve the dual objectives of a commercial bank and a development finance institution. The services offered by the bank are:

- loans on easy terms for women entrepreneurs;
- advisory and consultancy services for investment;
- identification of agricultural and industrial projects for potential women entrepreneurs;
- training in technical and managerial skills;
- market development for the products of women entrepreneurs;
- promoting and sponsoring displays of clients' products in national and international exhibitions.

---

<sup>17</sup> Special training courses on export finance and export procedures have been delivered and a special handholding programme for women exporters has been designed. Women entrepreneurs and NGOs took part in a three-day exhibition called WEXNET 001 which was organized by EPB at the Karachi Expo Centre in August 2001. )



### **Women's for a and other networking organizations**

Women's support organizations mushroomed in Pakistan during the 1990s and most of these organizations are in the philanthropic sector. Those related to economic empowerment of women are confined to offering micro-credit and supporting subsistence activities. A few support commercial business but they have very limited outreach. The Pakistan Association of Women Entrepreneurs (PAWE) is one of these and was registered as a non-governmental organization (NGO) in 1985. Ms. Salma Ahmed, a leading entrepreneur from Karachi, has been the main driving force behind this organization; she has recently been succeeded by Ms. Zeenat Saeed, other eminent businesswomen from Karachi. PAWE is a member of the governing body of the World Assembly of Small and Medium Enterprises (WASME) and is affiliated to the Economic and Social Council of the UN (ECOSOC). PAWE has carried out various activities in urban areas, especially in Karachi, but there is little history of institutional undertakings except for representing the interests of women entrepreneurs at international fora.

The Association of Business, Professional and Agricultural Women is another organization in Karachi that engages in multiple activities to facilitate social harmony, and to promote an exchange of views and greater interaction amongst women. It has also identified business areas and prepared some pre-feasibility reports for enterprise creation. The Pakistan Federation of Business and Professional Women is yet another organization in Karachi engaged in similar activities. The Women Entrepreneurs Society (WES) is a tiny organization in Lahore with no significant activity. The Federation of Pakistan Chamber of Commerce and Industry (FPCCI), Karachi also has a women's section, although the Karachi Chamber of Commerce and Industry (KCCI) does not have one. The women entrepreneurs' committee of the Lahore Chamber of Commerce and Industry is more organized and is preparing to arrange some concrete activities for the women entrepreneurs

### **Employers' Federation of Pakistan (EFP)**

The Employers' Federation of Pakistan, the national body of employers in Pakistan, is conscious of its responsibilities to encourage women into economic activities so as to enable

them to contribute to national economic development. Part of this responsibility has been addressed through various project initiatives with the aim of supporting women's entrepreneurship development activities. EFP took the initiative and started a number of programmes to raise awareness among women through seminars, with the active assistance of the ILO and a number of donor agencies, like the World Bank, NORAD, etc. Since 1992, EFP has undertaken a number of action-oriented programmes in support of small enterprise development for women, such as:

- A seminar on the role of women in the national economy, and workshops on women's entrepreneurship development;
- Entrepreneurship training for women: a number of 2-day and 3-day workshops were held in different parts of the country;
- Awareness raising to promote women in economic activities;
- Workshops on the ILO's Start Your Business (SYB) and Improve Your Business (IYB) targeting women entrepreneurs, especially rural women entrepreneurs;
- Preparation of 16 feasibility reports on business opportunities for women that could be started with a small investment and a small outlay;
- In order to multiply the efforts initiated by EFP at the community-level, Training of Trainers programmes were organized for educated women to be trained as trainers so that they could provide advisory and training services in the local communities. For this purpose, the ILO-SAAT Trainer's Manual titled, "Entrepreneurship Development for Women" was translated and printed in Urdu and widely circulated;
- Linkages have been developed by EFP with other agencies like the Aga Khan Rural Support Programme, Asia Foundation, Support for Entrepreneurship Programmes, etc. for the provision of credit and training facilities to women entrepreneurs;
- Plans for the establishment of an Advisory Cell for Women (ACW) were developed by EFP and the ILO to provide services to women and women entrepreneurs regarding entrepreneurship development, as well as career counseling and monitoring activities – the implementation of this proposal is still a priority item for the EFP;

EFP project implemented in collaboration with the Modern Institute of Secretarial Sciences (MISS) has trained more than 250 women in secretarial skills and computer operations. The majority of the trainees were placed in regular employment or obtained further on-the-job training with member organizations of the Federation.

- In 1996, the ILO-SAAT and experts in Islamabad developed for the EFP a project proposal entitled "Women's Employment - Strengthening Policy Planning, Co-ordination and Monitoring" for the EFP.
- The establishment of the Skills Development with the assistance of the ILO, World Bank and Employers' Federation has benefited many women to be able to access vocational training programmes which are demand-oriented and cost-effective. After attending the training courses, several women participants were gainfully occupied either through wage or self-employment.
- Several new programmes on IT and other vocational skills have been designed for implementation in the future. The establishment of a Skills Development Fund with the support of employers to fund women trainees who are unable to meet the cost of training programmes is another development exclusively addressing the needs of women for economic empowerment. In addition to the cost of training, small business loans to enable trainees to start their own businesses are being contemplated for those who need this financial support.
- Other activities that are being undertaken by EFP are career counseling and employment awareness programmes for students at the school/college levels, and workshops/seminars on technical and vocational training programmes for women.
- The ILO/Japan inter-country Project on Employment Promotion (PEP) generated employment for approximately 3,300 women, mainly through self-employment by starting micro-enterprises;
- The Dutch-funded ILO Project on Training and Employment for Rural Women (TERW) in the North-West Frontier Province aimed at income-generation, group formation, and provision of literacy and numeracy skills for women. The EFP continues to see itself having an important role in supporting women entrepreneurs and welcoming them into the organizational framework of the Federation.

## **Challenges**

Women's entrepreneurship is now considered an important tool for enabling female empowerment. An economy thrives when women get the same opportunities as men. However, women entrepreneurs in Pakistan face many barriers to starting and growing their businesses.

Women make up more than 50 percent of the population of Pakistan and are playing a positive and constructive role in the development process. The success of agriculture, for example, is due to the excellent logistics provided by women. Women are also playing productive role in other industries, contributing both on the premises of plants, factories, and offices, and also at home. In the service sector, too, women are playing an important role. However, Pakistani women are still a long way from full and equal economic participation.

The British Journal of Education, Society and Behavioral Science recently conducted a research study to examine the gender specific barriers that hamper women entrepreneurs from entering the economic mainstream in Pakistan. The study was conducted in four major cities – Faisalabad, Multan, Sargodha, and Sialkot over a 6-8 month period. The findings of the study indicated that factors like lack of finance, restriction on mobility, limited decision making, lack of role models and guides, men's hold on markets, family pressure, and discrimination were the major barriers facing women entrepreneurs in Pakistan.

While the respondents in each city cited different concerns, the top issue for all of them was lack of finance, followed by social pressures (such as limited decision making power, childcare obligations, family pressures, and discrimination). These results show that barriers to women entrepreneurs are formed by a complex mix of institutional, social, and cultural factors. Even when it comes to access to finance, which would seem to be a universal issue for all entrepreneurs, women in Pakistan face unique restrictions.

A World Bank report notes that less than 25 percent of Pakistan's businesswomen are microfinance borrowers even though the country's microfinance environment is one of the

world's most progressive. The report says that discriminatory lending practices are forcing Pakistan's women entrepreneurs to look beyond microfinance providers for capital to start and sustain their businesses.

The report also finds that microfinance loans for businesses are largely unavailable to women entrepreneurs, especially unmarried women who are considered high-risk borrowers. Microfinance providers enforce strict requirements that make it difficult for businesswomen to secure loans without men. Nearly 68 percent of women borrowers required a male relative's permission in order to qualify for any kind of loan.

The report further states that nearly all microfinance providers require clients to provide two male guarantors in order to access a business loan and at least one of the guarantors should be unrelated to the borrower. Finding unrelated male guarantors can be a challenge for Pakistani women micro entrepreneurs, who are often constrained by limited mobility and social barriers. Microfinance providers do not accept women guarantors for these loans.

The report proposes that by moving pragmatically to push the frontier of financial outreach to women, Pakistan can demonstrate its position as a global leader in microfinance. Investment in financial literacy and better-designed products, which can give women entrepreneurs the resources they need to grow their businesses, is one part of the solution. The report says that as a driver of microfinance policy, the State Bank of Pakistan can also further spread microfinance by setting standards for consumer protection of women borrowers, advocating for transparency in gender reporting and discouraging discriminatory practices and policies.<sup>18</sup>

In Pakistan, women entrepreneurs do not enjoy the same opportunities as men due to a number of deep-rooted discriminatory socio-cultural values and traditions. Furthermore, these restrictions can be observed within the support mechanisms that exist to assist such fledgling businesswomen. The economic potential of female entrepreneurs is not being

---

<sup>18</sup> *Majid Shabbir is Secretary General of the Islamabad Chamber of Commerce & Industry. A version of this article appeared on the Business Support Organization Forum blog on January 19, 2013.* <sup>18</sup> *British Journal of Education, Society & Behavioural Science, ISSN: 2278 – 0998, Vol.: 2, Issue.: 4 (October-December) Research Paper : Gender Specific Barriers to Female Entrepreneurs in Pakistan: A Study in Urban Areas of Pakistan,*

realized as they suffer from a lack of access to capital, land, business premises, information technology, training and agency assistance. Inherent attitudes of a patriarchal society, that men are superior to women and that women are best suited to be homemakers, create formidable challenges. Women also receive little encouragement from some male family members, resulting in limited spatial mobility and a dearth of social capital. The research suggests that in order to foster development, multi-agency cooperation is required. The media, educational policy makers and government agencies could combine to provide women with improved access to business development services and facilitate local, regional and national networks. This would help integration of women entrepreneurs into the mainstream economy

**Results:** Pakistani female entrepreneurs were found to exhibit many similarities in issues with other female entrepreneurs in developing countries. The findings indicated that factors like “Lack of finance, Restriction on mobility, Limited decision making, Lack of role models and guiders, Men’s hold on markets, Family pressure and Discrimination are major barriers in the way of entrepreneurialism.

**Conclusion:** The paper shows that the female entrepreneurs in Pakistan are very important to economic and social development but they are facing serious troubles. Women’s entrepreneurship, properly exploited, has great potential as a tool for transforming Pakistani economy. In conclusion, the results of this study proved that the in Pakistan women’s entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves, their families and their social environment.<sup>19</sup>

### ***2.3.5 Review on Women Entrepreneurs of India***

Many studies have observed that there are certain differences between men and women in their reasons for starting a business. For example, Lavoie (1992), in a study based on women entrepreneurs in Canada found that financial gain is not the primary motivating factor for women, who are more likely to start a business for the challenge and opportunity for self-fulfillment. In contrast, studies from developing countries (Patel, 1987; Das, 2000), suggest

---

<sup>19</sup> British Journal of Education, Society & Behavioural Science, ISSN: 2278 – 0998, Vol.: 2, Issue.: 4 (October-December)  
*Research Paper* : Gender Specific Barriers to Female Entrepreneurs in Pakistan: A Study in Urban Areas of Pakistan.

that there are three categories of women entrepreneurs – “chance”, “forced” and “created” entrepreneurs – based on how their businesses got started. Chance entrepreneurs are those who start a business without any clear goals or plans – their businesses probably evolved from hobbies to economic enterprises over time. Forced entrepreneurs are those who were compelled by circumstances (e.g., death of a spouse, the family facing financial difficulties) to start a business, their primary motivation, hence, tend to be financial. Created entrepreneurs are those who are “located, motivated, encouraged and developed through Entrepreneurship Development Programmes”. Many other studies on women entrepreneurs have attributed broadly the same reasons for starting a business. According to one study by Das (2000), the most common reasons given were either “financial” or “to keep busy”. Only about one fifth of women were drawn to entrepreneurship by “pull” factors, for instance, the need for a challenge, the urge to try something on their own and to be independent and to show others that they are capable of doing well in business. In the following way are being considered of women entrepreneurs by reasons for starting the business:

- Chance Entrepreneurs
- Had time / to keep busy
- Was hobby / special interest
- Family / spouse had business
- Forced Entrepreneurs
- Money / needed the money
- To help family financially
- Created or Pulled Entrepreneurs
- Control over time, flexibility
- Challenge, try something on one’s own
- Show others I could do it
- To be independent
- Self satisfaction
- Example to children
- Employment to others / do something worthwhile

(Source: Das, 2000)

### **Personal Characteristics of Women Entrepreneurs**

India, a majority of women entrepreneurs in SMEs fall within the age group of 25- 40 years. Most SME women owners are married. They have a good educational background, with most of them at least graduates, and have an above average record in education and participation in extra-curricular activities. Most have an urban background and have lived in small nuclear families, both before and after marriage. A majority of women entrepreneurs in SMEs are from Hindu forward communities, with Brahmins being the largest proportion. In the northern part of the country, it is mainly women belonging to communities which have traditionally been in business e.g., Bania or Punjabi Khatri. Among the states, Gujarat, Maharashtra and Karnataka have more women entrepreneurs. These women are either from families which are already in business or have service backgrounds. They have highly educated fathers or husbands (Lalitha Rani, 1996; Sharma and Dhameja, 2002; Walokar, 2001; Ganesan, 2003; Das, 2000).

### **Ownership Structures**

Studies show that SMEs owned by women entrepreneurs mostly are of sole proprietorship in India. Proprietorship ventures are popular because of lower initial investments and availability of tax incentives. Some private limited companies and a very small number of partnership concerns, mainly along with relatives also exists (Sharma and Dhameja, 2002; Walokar, 2001; Ganesan, 2003)

### **Major Sectors**

A majority of women entrepreneurs in India are concentrated in the light manufacturing sector (leather, garments, engineering goods, beauty products). The second most common category is that of services (interior designing, management and placement, consultancy, nursery school). This is followed by the retail trade sector including boutiques, home furnishing, automobile dealing, etc. (Rani, 1996; Sharma and Dhameja, 2002; Ganesan, 2003). In the 1970s and 1980s women entrepreneurs were confined to “kitchen-enterprises” the three Ps: pickle, powder (spices) and papad or “soft” traditionally feminine enterprises,



such as garments, beauty care, etc. However, from the 1990s and onwards, with increased levels of education, more women have opted for entrepreneurial careers in plastics, electronics and leather related industries. However, overall women entrepreneurs gravitate towards ventures with low investment and lesser technological barriers (Rani, 1996; Sharma and Dhameja, 2002; Lakshmi, 1998). Some studies also show that at the start-off stage, most are clustered in the service/trade sector, and only after gaining experience here for 8-10 years, they exhibit entrepreneurial mobility to move to the manufacturing line (Sharma and Dhameja, 2002). More service sector entrepreneurs were employed prior to setting up their own enterprises than women entrepreneurs in the manufacturing / trading sector. Moreover, women entrepreneurs in the service sector are more educated than those in the trading sector (Rani, 1996). Service sector units are generally not inherited and are entirely started by the women entrepreneurs themselves (Rani, 1996). The ease in setting up an enterprise and availability of technical know-how are considered as priorities by women in trading and manufacturing enterprises, whereas women entrepreneurs in the service sector are influenced by the profession or occupation taken up earlier (Rani, 1996). Most women-owned SMEs are “single products/service” ones and no diversification have taken place. In rare cases of diversification, the reason has been more a strategy of survival. They have only one mainline activity with low ambitions for growth (Walokar, 2001; Rajivan, 1997). Manufacturing and service sector women entrepreneurs prefer expanding their present enterprises, while trading sector entrepreneurs aspire more to set up new enterprises as they are easier to set up (Rani, 1996). Women entrepreneurs prefer enterprises with lesser gestation periods.

The emergence of entrepreneurs in agriculture and allied activities can propel Indian rural population into self-sustaining individuals, who in turn can catalyze the development of economy. The concepts of entrepreneur and entrepreneurship have been frequently applied to industrial sector. Agriculture, on the other hand, has largely been viewed as non-entrepreneurial traditional activity. For rural folk it is a way for life. Hence farmers were never visualized as business operators and farming as an enterprise. Not much has been developed to farmers into rational business, sensing individuals or in other words ‘entrepreneurs’. The genesis of entrepreneurship in agriculture and allied activities is quite recent. It is now being widely accepted that increase in production, productivity, of terms, farm diversification,

innovation and development of farmers into self sustaining individuals follow inoculation of the entrepreneurial qualities among the farmers. Factors like liberalization of the economy have created the right ambience for growth of entrepreneurs in agriculture. It is estimated that presently women entrepreneurs comprise about 10% of the total entrepreneurs in India. The term “Women Entrepreneurship” mean, an act of business ownership and business creation that empowers women economically, increases their economic strength as well as position in society. Hence women-entrepreneurs have been making a considerable impact in all most all the segments of the economy which is more than 25 percent of all kinds of business .In India “Entrepreneurship” is very limited amongst women especially in the formal sector, which is less than 5 percent of all the business. The personality trait of women entrepreneurs includes Risk takers, opportunist, inventor, commercialize, trader, innovator, flexible etc. There are various problems associated with women entrepreneurs such as problem of finances, family responsibilities, limited mobility factor and domination by male, old and outdated social outlook etc. This paper suggests various problems and future prospects of women entrepreneurs.<sup>20</sup>

#### **Women Entrepreneurship Development: Problems and Prospects**

Entrepreneurship is necessary to initiate the process of economic development of both developed and developing countries. It is also instrumental in sustaining the process of economic development. Every country tries to achieve economic development for prosperity and better life to people. So, contribution of both men and women is essential in economic activities for healthy nation building. But in India, women have to face many constraints in carrying out economic activities or undertaking any entrepreneurial work. Women have to face various socio economic and other problems as entrepreneurs as they are not treated at par with men due to social and cultural traditions. In recent years, it is observed that there has been increasing trend in number of women enterprises in India as the result of changing scenario of the present world. Both men and women are participating in large number in the present world of business. Today, more and more women are undertaking various economic activities. They are playing very important role in socio economic development of all

---

<sup>20</sup> GAGANPREET KAUR, DR. SUKHDEV SINGH, Abstract, Vol 2, Issue I, May 2013, ISSN 2321 .0397 (Online), SANSODHAN KRANTI, International Multidisciplinary Research Journal, Visit: [www.emri.net](http://www.emri.net)

countries. Because of their participation, global economy is being changed at present. All over the world, it is estimated that approximately one third of the business organizations are owned by women. In India, the position in this regard is near about the same. The study aims at understanding the development of women entrepreneurship in India, challenges and strategies. Definition of Entrepreneur: The term “entrepreneur” has been derived from the French word “entrepreneur” means to undertake. The term entrepreneur may be defined as “an entrepreneur is a person who combines capital and labor for production”.<sup>21</sup>

According to Cantillion “entrepreneur is the agent who buys means of production at certain prices, in order to sell at prices that are certain at the moment at which he commits himself to his cost”. Definition of Women Entrepreneur Enterprise: “A unit of organization relating to service or business enterprise managed by one or more women entrepreneurs having individually or jointly a share capital of not less than 51% as shareholders of the private company, limited company or members of Co-Operative society”. Women Entrepreneurship Development in Select Leading Nations vis-a-vis India: An attempt has been made to make a comparative study of women entrepreneurship development in select leading countries vis-à-vis India by analyzing the data regarding percentage of women work participation.

The data presented in Table 1 shows that USA is at the top followed by UK in terms of women work participation. India’s position of women work participation is the position of women work participation is the lowest comparing with other countries. Women work participation in India has got momentum recently as the percentage of work participation went up from 14.2% in 1970 - 1971 to 31.6% in 2010 – 11.<sup>22</sup>

In 2010-11, women work participation in India is 31.6% whereas in USA it is 45%, UK 43%, Canada 42%, Indonesia 40%, France 38%, SriLanka and Brazil both 35%. From the above

---

<sup>21</sup> Prof. C.P.Kothawale, Associate Prof and Head, Dept. of Commerce M.S.S. Arts, Com. & Sci. College, Ambad.) Vol-2, Issue - I, May – 2013 ISSN 2321– 0397 (Online) 2, SANSHODHAN KRANTI, International Multidisciplinary Research Journal, Visit: [www.emrj.net](http://www.emrj.net)

<sup>22</sup> (footnote : Vol-2, Issue-I, May-2013,ISSN 2321–0397 (Online)3 SANSHODHAN KRANTI, International Multidisciplinary Research Journal Visit: [www.emrj.net](http://www.emrj.net) ) (France 38.0 Sri Lanka35.0Brazil35.0 Source: World Bank Report 2010-11 and WAVE Conference Report 2009-10., Source: World Bank Report 2010-11 and WAVE, Conference Report 2009-10.) Source: CMIE Report 2011

analysis it can be concluded that India has got the lowest development of women entrepreneurship in the Select Leading Countries. Also reveals UP has got the highest percentage of 39.84 in number of women entrepreneurs followed by Gujarat which secures 39.72%. The state of Karnataka has the lowest women entrepreneurs, i.e. 26.84% only.

It is clear from the above analysis that women entrepreneurship development in different states of India is in different degrees.

## **CHAPTER THREE**

### **METHODOLOGY**

### **3.0 Research Design**

The study covered literature review, quantitative and qualitative aspects of the background information of women entrepreneurship. One of the major efforts of the initiative was to analyze the data in the context of three south Asian countries cultural, social -and economical perspective. It was also necessary to understand how concept relates and reflects to practical background of women entrepreneurs in these countries.

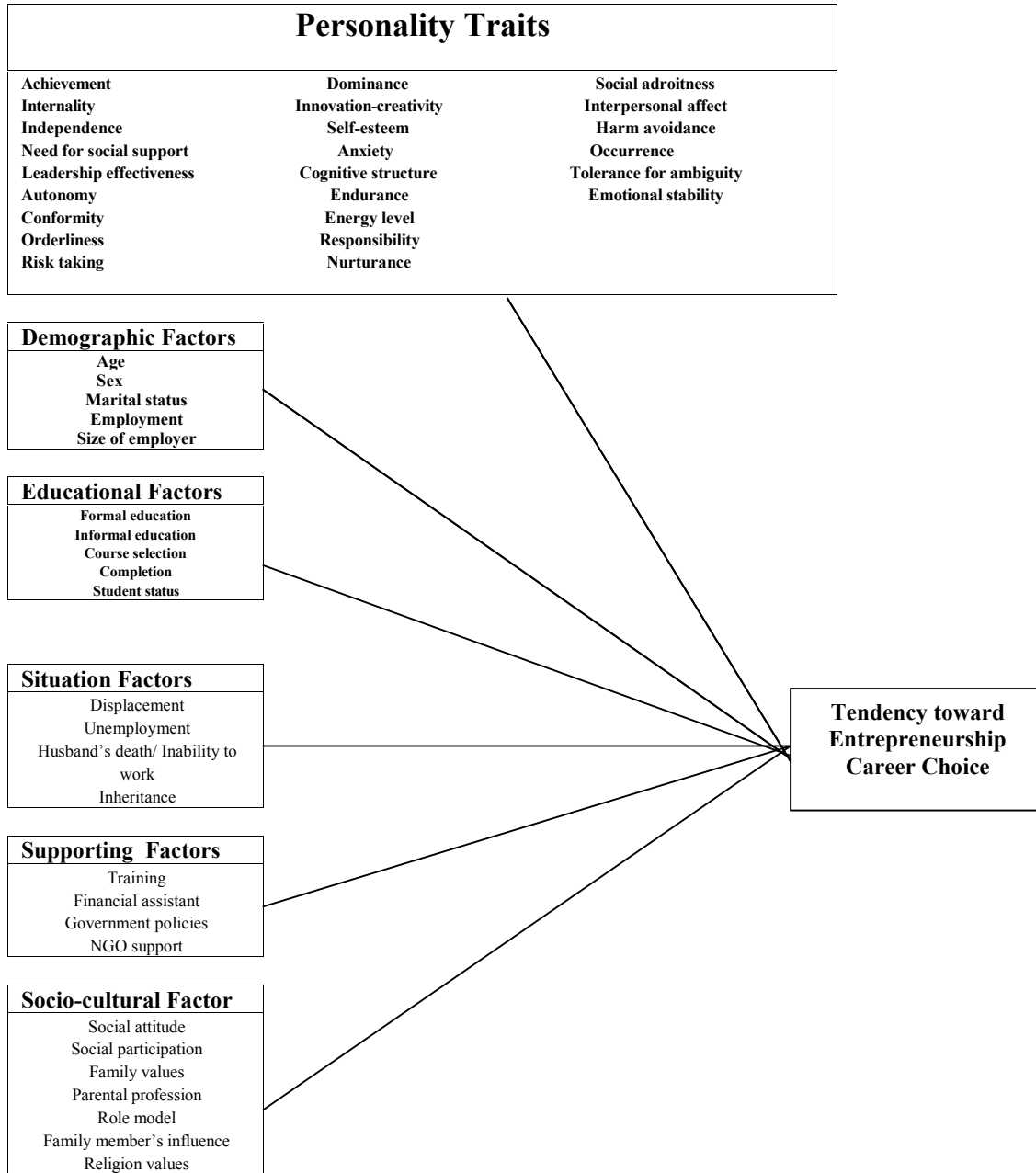
Both quantitative and qualitative tools were used to collect and analyze data for this cross sectional descriptive exploratory study. Quantitative tools were useful in recording the quantitative data, while qualitative tools provided insights to substantiate and validate the quantitative findings by providing target respondents' perception towards the study objectives. Case studies of women entrepreneurs were also included from these three countries in order to analyze their background to gain overview of their success and challenges.

The aim of the thesis was to study the multidimensional set of factors model developed by Kuralko, F.D. and Harold P. Welsch (1994) to explain the tendency toward entrepreneurship as a career choice. In light of these four factors model, this paper attempts to explore whether the mentioned factors can help to explain the phenomenon of women entrepreneurship in South Asian countries like Bangladesh, Pakistan and India. In addition, identifying the socio-economic and cultural challenges women entrepreneurs are facing in doing business and support they would require to sustain or survive in the economy as entrepreneurs are also included considering this sub continental perspective.

Kuralko and Harold (1994), examined all theories and multidimensional model where they identifies four categories of factors-personality, demographic, educational and situational- to help explain this phenomenon and finally proposed a model based on these four factors reflecting tendency towards entrepreneurship. All these studies have developed in western world and tendency toward entrepreneurship, particularly women entrepreneurship have been explained in their socio-economic and cultural context. The study question is that

whether this multidimensional set of factors can explain the tendency toward entrepreneurship as a career choice in South Asia, more specifically, in India, Pakistan and Bangladesh where socioeconomic and cultural context are different from the western society. Even if it is accepted, for the sake of argument, that this multidimensional four factors model can explain the tendency toward entrepreneurship as a career choice, the question arises what are key factors that drive the women entrepreneurs for starting business as career in these three countries. In addition, question also arises what are the socio-economic and cultural challenges they are facing in doing business and what support they need to sustain or surviving in the economy as entrepreneur.

### 3.1 Conceptual Model Showing Tendency of a Women towards Entrepreneurship



The model basically sees whether the personality traits or characteristics that women entrepreneurs had motivated to come to the business or what personality traits women



entrepreneurs in these three countries possess?

Also secondly consider that the demographic factors that motivated women to come to become entrepreneurs or what are demographic characteristics that tend to entrepreneurship as career choice for women?

The figure shows that the educational factors (including formal and informal both) that motivated women to come to become entrepreneurs or what educational status (including formal and informal both) tends to entrepreneurship as career choice for women or to what extent educational factors (including formal and informal both) work as driving factor(s) for development of women entrepreneurs.

It shows that the situational factors act as driving force for women to become entrepreneurs or choosing business as career or to what extent situational factors contributed to become entrepreneurs for women.

This thesis has considered to find whether the mentioned factors are applicable in context of these three countries Bangladesh, Pakistan and India. And additionally, a couple of other research questions are developed which are related to socio-economic and cultural challenges women entrepreneurs are facing in doing business and support they would require to sustain or surviving in the economy as entrepreneur in perspective of this three region.

### **3.1 Sampling**

Simple random sampling method has been adopted to select the respondents from these three countries. Initially prepared an exhaustive list of entrepreneurs from secondary sources and then randomly selected the target respondents.

#### **3.1.1 Sample Selection**

To select the respondent a list of entrepreneurs has been made from secondary sources and at this stage random sampling method and to some perspective snow ball method has been used

to select the interviewee. At second phase emphasis was given on purposive sampling in case of non availability and non accessibility of the respondents.

### 3.1.2 Sample Size

Sample size for quantitative analysis is 240 in total. For qualitative analysis 9 focus group discussions and 9 case-studies were done. These interviews and FGDs are done in the survey locations.

**Table 1: Distribution of Sample Size**

SI No	Location	No of In-depth interview	No of Case Studies
1	Bangladesh	114	3
2	Pakistan	63	3
3	India	63	3
<b>Total</b>		<b>240</b>	<b>9</b>

### 3.1.3 Statistical Validity of Sample

The following usual formula would be used to ensure maximum sample size determination for the study. This formula will be especially useful because inferences drawn from the sample will be mostly represented as mean and computed percentage of survey findings. The formula is given below:

Where'

- n = size of sample
- z = standard variate at a given confidence level
- p = prevalence
- e = acceptable error

From the above formula, we get,

$$n = p(1-p) \left(\frac{z}{e}\right)^2$$

$$n = .5 \times .5 \left(\frac{1.96}{.065}\right)^2$$

$$= 240 \text{ (approx)}$$

The formula stated is used for determination of sample size through the approach based on precision rate and confidence interval for finite population.

### **3.1.4 Target Respondents**

The sample populations comprised of women entrepreneur from cross countries. The selections of entrepreneur were based on three basic income status stratifications. First tier stratification included women entrepreneurs from upper income group, second tier stratification included respondents from middle income group and finally, the third tier stratification included the entrepreneurs from lower income group from these three south Asian countries; Bangladesh, Pakistan and India. This calculation was done by dividing income of respondents in to three quartiles.

### **3.1.5 Survey Location**

Samples in Bangladesh were drawn from diverse location; from all earlier six divisions (now seven divisions) -both rural and urban area; therefore it is nationally representative and it also addresses the regional variation in terms of social and economic differences, access to support service for entrepreneurship development and other issues. In contrary samples in Pakistan and India were selected from few particular locations, not from diverse areas. In India sample were drawn from four states out of twenty nine states; Delhi (Delhi), Rajsthan (Joypur), Tamil Nadu (Madras) and West Bengal (Kolkata). Similarly samples from Pakistan were drawn from only two states out of seven states; Sind (Karachi) and Punjab (Lahore).

### **3.1.6 Quantitative Tools**

#### **3.1.6.1 Interview**

For primary data collection a questionnaire survey was done on 240 women entrepreneurs. Prior finalization, the questionnaire was pretested, and changes were made according to its findings. Each questionnaire contained relevant questions covering all prime objectives required for the study.

### **3.1.7 Qualitative Tools**

#### **3.1.7.1 In-depth Interview**

To have the qualitative insights a thorough in-depth interview and observation method were being adopted.

#### **3.1.7.2 Case Study**

Case studies were used from three different income tiers across the study location.

## **3.2 Data Analysis Method**

Data were analyzed through spread sheet. Frequency tables and percentile tables were generated for entire analysis which is represented in the findings section.

## **3.3 Quality Control of the Data**

### **Validity**

Internal validity: Internal validity was ensured by adopting multiple sources.

External validity: Data were collected from actual real life environment of women entrepreneurs in Bangladesh, Pakistan and India.

### **Reliability**

Data were collected personally to ensure the reliability.

Approval letter has been enclosed in the annexure.

The findings of the report can be generalized while used in other purposes.

## **CHAPTER FOUR**

### **FINDINGS**

## 4.0 Findings

### 4.1 Findings on Women Entrepreneurship in Bangladesh, Pakistan and India by Socio-economic condition

#### 4.1.1 Demographic Profile of Women Entrepreneurs

We tried to find out the democratic factors of women entrepreneurs. Among many demographic factors, we concentrated on age; start up age, and birthplace. We assumed these factors might have some impact on entrepreneur's development process.

##### 4.1.1.1 Age of Women Entrepreneurs of Bangladesh

Average age of women entrepreneurs from middle income group is more than those of upper income group. Most of the women entrepreneurs come from the age group 31 to 40 years. This constitutes 46.67% from UIG and 53.33% from LIG, whereas 27.03% of women of MIG come from this age group. On the other hand, 32.43% of women of MIG come from 41 to 50 years age group, whereas 26.67% of upper income group and 16.00% of LIG belong to this age group. Most interesting finding is that below 25 ages, women from upper income group do not come to business, in the case of MIG and LIG young women 21.62% and 21.33% respectively come to business in comparison to women of UIG.

Table-4.1: Age Group of the Respondents

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
20 years to 25 years	-	-	6	16.22	6	8.00
26 years to 30 years	4	13.33	8	21.62	16	21.33
31 years to 40 years	14	46.67	10	27.03	40	53.33
41 years to 50 years	8	26.67	12	32.43	12	16.00
Above 51 years	4	13.33	1	2.70	1	1.33
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

(F= Frequency)

##### 4.1.1.2 Age of Women Entrepreneurs of Pakistan

Most of the women entrepreneurs come from the age group 20 to 40 years. The following table shows that 50% from UIG and 30% from LIG, whereas 40% of women of MIG come

from 26 to 30 years of age group. On the other hand, 30% of women of MIG come from 31 to 40 years age group, whereas 30% of upper income group and 30% of LIG belong to this age group. Most interesting finding is that below 25 ages, women do not come to business, in the case of LIG. These data have been presented in the following table.

**Table-4.2: Age Group of the Respondents**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
20 years to 25 years	4	20%	5	25%		0%
26 years to 30 years	10	50%	6	30%	10	40%
31 years to 40 years	6	30%	6	30%	6	30%
41 years to 50 years		0%	3	15%	6	30%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	100%

(F= Frequency)

#### 4.1.1.3 Age of Women Entrepreneurs of India

In the findings we found that the average age of women entrepreneurs of upper and middle income group range from 20 to 40 age bracket. In UIG 20% belongs to 20 to 25 age group, 50% from 26 to 30 and 30% from 31 to 40 age group. On the other hand 25% of the women entrepreneurs from MIG belongs to 20 to 25 age bracket, 30% belongs to 26 to 30, 30% under 31 to 40 and 15 % fall under 41 to 50 years of age group. Most interesting finding is that below 25 ages. In LIG it is also observed that 20% fall into 26 to 30, 50% fall into 31 to 40 and 30% into 41 to 50 age bracket. These data have been presented in the following table.

**Table-4.3: Age Group of the Respondents**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
20 years to 25 years	4	20%	5	25%		0%
26 years to 30 years	10	50%	6	30%	4	20%
31 years to 40 years	6	30%	6	30%	10	50%
41 years to 50 years		0%	3	15%	6	30%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	100%

(F= Frequency)

#### 4.1.1.4 Start-up Age of Women Entrepreneurs of Bangladesh

On an average, majority of women entrepreneurs in all groups came to the business in the age group of 20 to 30 years. But it is also found that a substantial percentage of women came to the business in the age group of 31 -40. Women from middle income group came to business at the younger age in comparison to women from upper and lower income groups. At the time of commencing of business, 59.46% women from middle income group were belonging to 20-30 age group whereas 43.33% women from upper income group were belonging to this age group. On the other hand, 34.67% of women from LIG started their business at the age of 31-40 and 58.67% of women in this group started their business when they were below 30. These are shown in the following table:

**Table -4.4: Start-up Age to Business**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
20 years to 30 years	13	43.33	22	59.46	44	58.67
31 years to 40 years	14	46.67	10	27.03	26	34.67
41 years to 50 years	3	10.00	4	10.81	5	6.67
Above 51 years	-	-	1	2.70	-	-
Total N	30	100.00	37	100.00	75	100.00

(F= Frequency)

#### 4.1.1.5 Start-up Age of women entrepreneurs of Pakistan

On an average, majority of women entrepreneurs in all groups came to the business in the age group of 20 to 30 years. At the time of commencing of business, 35% women from middle income group were belonging to 20-25 age group whereas 25% women from upper income group were belonging to this age group. On the other hand, 50% of the women from upper income group, 35% from the middle income group and 25% from LIG were in 26 – 30 age groups. The detail distributions of age group according to income group are shown below:



**Table – 4.5: Start-up Age to Business**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
20 years to 25 years	5	25%	7	35%	5	25%
26 years to 30 years	4	20%	4	20%	5	25%
31 years to 40 years	10	50%	7	35%	5	25%
41 years to 50 years	1	5%	2	10%	5	25%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

(F= Frequency)

#### 4.1.1.6 Start-up Age of Women Entrepreneurs of India

On an average, majority of women entrepreneurs in all groups came to the business in the age group of 26 to 40 years. But it is also found that a substantial percentage of women came to the business in the age group of 31 -40. In UIG it is observed that 25% women belongs to 20 to 25 age group, 20% belongs to 26 to 30, 50% in between 31 to 40 age group.

Women from middle income group came to business 35% at 20 to 25 age group, 20% at 26 to 30, 35% in between 31 to 40 and remaining 10% 41 to 50 age group. Women from LIG women came to business 10% at 20 to 25 age group, 35% at 26 to 30, 30% in between 31 to 40 and remaining 25% 41 to 50 age group. These are shown in the following table:

**Table – 4.6: Start-up Age to Business**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
20 years to 25 years	5	25%	7	35%	2	10%
26 years to 30 years	4	20%	4	20%	7	35%
31 years to 40 years	10	50%	7	35%	6	30%
41 years to 50 years	1	5%	2	10%	5	25%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

(F= Frequency)

#### 4.1.1.7 Birth place, Grown up of Women Entrepreneurs of Bangladesh

Irrespective of income group most of the women entrepreneurs were born in Metropolitan

City or urban areas. It is observed that 56.67% from upper income group and 67.57% from middle income group were born in Metropolitan City and 36.67 and 24.32 percentage women in UIG and MIG respectively were born in other urban areas. Very insignificant percentage (2.70%) women in MIG were born in rural areas and none of UIG born in rural areas (Amin, 2002). In the case of LIG this scenario is different. 41.33% of women of this group came from urban area and the equal number came from rural area. It implies that due to micro credit program initiated by different development agencies more rural women are coming to business.

In both the cases most of the women entrepreneurs, came from Dhaka Metropolitan City. Among the upper income group 52.94% of women came from Dhaka whereas 64.00% of middle income group and 83.33 % from LIG came from this metropolitan city (Amin, 2002).

#### 4.1.1.8 Birth place, Grown up of Women Entrepreneurs of Pakistan

Irrespective of income group most of the women entrepreneurs from UIG and LIG were born in Metropolitan City or urban areas. It is observed that 100% from upper income group and 90% from middle income group were born in Metropolitan City and 50% women in LIG were born in other urban. And 50% from LIG were born in rural areas.

**Table – 4.7: Born**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Urban	20	100%	18	90%	10	50%
Rural			2	10%	10	50%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

Most of the women entrepreneurs from both the upper income group and middle income group were brought up in urban location whereas majority of the women from lower income group were brought up in semi urban location.

**Table – 4.8: Brought Up**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Urban	20	100%	20	100%	6	30%
Rural	-	-	-	-	-	-
Semi Urban	-	-	-	-	14	70%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

In both the cases most of the women entrepreneurs, came from Karachi, Panjab, Lahore, Koyeta and Islamabad as the study data were collected from Karachi.

#### 4.1.1.9 Birth place, Grown up of Women Entrepreneurs of India

Irrespective of upper and middle income group most of the women entrepreneurs were born in Metropolitan City or urban areas (100% and 95%). In the case of LIG this scenario is different. 90% of women of this group came from rural area. It implies that due to micro credit program initiated by different development agencies more rural women are coming to business.

**Table-4.9: Born**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Urban	20	100%	19	95%	2	10%
Rural	-	-	1	5%	18	90%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

In case of brought up in UIG 100% were groomed in urban, 95% of MIG in urban and 90% of women in LIG grew up in rural areas.

**Table-4.10: Brought-up**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Urban	20	100%	19	95%	-	0%
Rural	-	0%	1	5%	18	90%
Semi Urban	-	0%	-	0%	2	10%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

#### 4.1.1.10 Marital Status of Women Entrepreneurs of Bangladesh

In the middle income group, women - mostly unmarried (single) and widow (i.e. who have no husbands) came in the business in small number, in comparison to women belonging to upper income group. 16.22% and 8.11% of single and widow women entrepreneurs respectively are found to be in the middle income group, where as these percentages are 6.67% and 3.33% respectively for the upper income group. But it is fact that majority of women entrepreneurs are married. In the LIG, 90.67% of women are married and 9.23% are either single or widow or divorcee (Table-14, Annexure-1). We tried to know from the women entrepreneurs, whether they started business before or after marriage. In the upper income group, most of the women entrepreneurs came to business after their marriage, but nearly 20% of women in middle income group came to business even before marriage. In the case of LIG 93.33 percent of women started their business after their marriages (*Source, MPhil thesis, Nadia Binte Amin, 2002*), which signifies that married life is providing a good support and environment to emerge the women entrepreneurs in Bangladesh even though the middle income group more unmarried women are coming to business. Being married and having a family frequently provides a support base, either emotionally or financially, from which an endeavor is encouraged. When the husband is professionally employed the stress of relying on the new business for the family's financial support is also relieved. Balancing the dual roles of family and a business can create an extremely stressful situation and requires not only superior organizational skills on the part of the women entrepreneurs, but also a spouse who is encouraging and will help in managing a household.

#### 4.1.1.11 Marital Status of Women Entrepreneurs of Pakistan

In the upper income group 75% women are married, 90% and 50% women are married respectively in middle and lower income group. Study shows 25% women are widow in upper income group, whereas, 10% women are divorced in middle income group and 50% women are divorced in lower income group. We found mostly women are married in three tier.

Being married and having a family frequently provides a support base, either emotionally or financially, from which an endeavor is encouraged. When the husband is professionally employed the stress of relying on the new business for the family's financial support is also relieved. Balancing the dual roles of family and a business can create an extremely stressful

situation and requires not only superior organizational skills on the part of the women entrepreneurs, but also a spouse who is encouraging and will help in managing a household.

**Table – 4.11: Marital Status**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Single	-	0%	-	0%	-	0%
Married	15	75%	18	90%	10	50%
Widow	5	25%	-	0%	-	0%
Divorce	-	0%	2	10%	10	50%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

#### 4.1.1.12 Marital Status of Women Entrepreneurs of India

While asked women entrepreneurs, whether they started business before or after marriage it was found in the upper income group, most of the women entrepreneurs came to business after their marriage which is about 95%, and nearly 85% of women in middle income group came to business after marriage. In the case of LIG it was also found that 85% of the women entrepreneurs came to business. So the fact reveals that most of the women in business got involved in business after their marriage in India. Being married and having a family frequently provides a support base, either emotionally or financially, from which an endeavor is encouraged. When the husband is professionally employed the stress of relying on the new business for the family's financial support is also relieved. Balancing the dual roles of family and a business can create an extremely stressful situation and requires not only superior organizational skills on the part of the women entrepreneurs, but also a spouse who is encouraging and will help in managing a household.

**Table-4.12: Marital Status**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Single	1	5%	3	15%	3	15%
Married	19	95%	17	85%	17	85%
Widow	-	0%	-	0%	-	0%
Divorce	-	0%	-	0%	-	0%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

The study also reveals in three income tier that women in business were found either

divorced, single or widow as when they start up their business. Around 30% in UIG, 20% in MIG and 40% in LIG found to be in these categories.

**Table-4.13: Marital Status at Start up Business**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Married	14	70%	15	75%	12	60%
Unmarried	-	0%	3	5%	-	0%
Divorced/single/widow	6	30%	4	20%	8	40%
Others	-	0%	-	0%	-	0%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

#### 4.1.1.13 Monthly Income of Women Entrepreneurs of Bangladesh

In the upper income group most of women entrepreneurs (70%) monthly income is between 30,000 to 50,000. Only 30% of women's incomes are more than 50,000. On the other hand, more than 65% of women in middle income group are earning 5,000 to 15,000 per month and 97.67 percent of women in LIG is earning less than TK. 5,000 per month (Table-21, Annexure-1).

#### 4.1.1.14 Monthly Income of Women Entrepreneurs of Pakistan

In the upper income group most of women entrepreneurs (90%) monthly income is above 50,000. On the other hand, 90% of the middle income group earn in between 10,000 to 50,000. In LIG 45% earns 5000 to 10,000 as per month, whereas 35% earns 10,000 to 20,000 in a month. The findings indicate the variation in earnings based on income categories.

**Table – 4.14: Monthly Income**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
5000	-	0%	-	0%	-	0%
5001-10,000	-	0%	-	0%	9	45%
10001-20,000	-	0%	2	10%	7	35%
20001-30,000	-	0%	4	20%	4	20%
30001-50,000	-	0%	8	40%	-	0%
50,000+	18	90%	4	20%	-	0%
No mention	2	10%	2	10%	-	0%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

#### 4.1.1.15 Monthly Income of Women Entrepreneurs of India

In the upper income group most of women entrepreneurs' 100% monthly income is above 30,000. In middle income group 30% belong to 5001 to 10000, 35% belong to 10,001 to 20,000 and 35% women incomes are more than 20,001 to 30,000. On the other hand, in lower income group most of the women entrepreneur's income ranges from 5,000 to 20,000.

**Table-4.15: Income Bracket**

Description	Upper		Middle		Lower		Average	
	(F)	(%)	(F)	(%)	(F)	(%)	(F)	(%)
5000	-	0%	-	0%	6	30%	6	10%
5001-10,000	-	0%	6	30%	7	35%	13	22%
10001-20,000	-	0%	7	35%	7	35%	14	23%
20001-30,000	-	0%	7	35%	-	0%	7	12%
30001-50,000	13	65%	-	0%	-	0%	13	22%
50,000+	7	35%	-	0%	-	0%	7	12%
No mention	-	0%	-	0%	-	0%	0	0%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>60</b>	<b>100%</b>

#### 4.1.1.16 Academic Background of Women Entrepreneurs of Bangladesh

Education has a significant role on emergence of entrepreneurship. Study reveals that women with lower academic background are less developed in expanding their business than those who have high academic background. One third of Entrepreneurs from UIG and MIG are master degree holder. And a significant percentage of women entrepreneurs from both the groups are bachelors' degree holder (26.67% in UIG and 21.62 percent in MIG). It is also significant that in the middle income group almost 30% women's S.S.C pass or below than that. Women in upper income group are higher educated than that of middle income group. In the upper income 20% of women are professional degree holder and out of this 50% is MBA, 16.67% are doctor and 33.33% are other professional degree holder. In contrary, 41.33% women of LIG are illiterate and 36 percent and 16 percent of them attended primary level and higher school level education respectively. The data are shown in the following tables (No. 6.7 and 6.8).

**Table – 4.16: Educational Qualification**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Illiterate	-	-	-	-	31	41.33
Primary	-	-	-	-	27	36.00
Under SSC	1	3.33	5	13.51	12	16.00
SSC	-	-	6	16.22	3	4.00
HSC	5	16.67	6	16.22	2	2.67
Bachelor degree	8	26.67	8	21.62	-	-
Master degree	10	33.33	12	32.43	-	-
Professional degree	6	20.00	-	-	-	-
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

(F= Frequency)

**Table – 4.17: Professional Degree**

Description	Upper		Middle		Lower
	(F)	(%)	(F)	(%)	(F)\ (%)
Medicine	1	16.67	-	-	**
MBA	3	50.00	-	-	
Others	2	33.33	-	-	
<b>Total N</b>	<b>6</b>	<b>100.00</b>	-	-	

(F= Frequency)

\*\* = There was no question for this category

#### 4.1.1.17 Academic Background of Women Entrepreneurs of Pakistan

Education qualification has a significant role in development of women entrepreneurs. Study reveals that women with lower academic background are less developed in expanding their business than those who have high academic background. In UIG 50% hold bachelor, 40% master and 10% hold professional degree. It is found in the middle income group that 10% of women belongs to under S.S.C, 30% attended higher school level, 40% earned bachelor, and 10 and 5 percent respectively attained master’s and professional degree. In lower income group most of the women in business are illiterate and very insignificant percentage (2%) attend primary level of education.



**Table – 4.18: Educational Qualification**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Illiterate	-	0%	-	0%	18	90%
Under S.S.C	-	0%	2	10%	2	10%
S.S.C	-	0%	-	0%	-	0%
H.S.C	-	0%	6	30%	-	0%
Bachelor degree	10	50%	8	40%	-	0%
Master degree	81	40%	2	10%	-	0%
Professional degree	2	10%	1	5%	-	0%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

(F= Frequency)

Those who have attained professional degree, the study reveal that mostly acquired either CA or MBA in both upper and middle income group.

**Table – 4.19: Professional Degree**

Description	Upper		Middle	
	(F)	(%)	(F)	(%)
Medicine	-	0%	-	0%
Engineering	-	0%	-	0%
MBA	1	5%	-	0%
CA	1	5%	1	5%
Others	18	90%	18	90%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

#### 4.1.1.18 Academic Background of women entrepreneurs of India

Education is plays very important role for any professionals despite of gender. In this study we found in upper income group that women are with high academic background, mostly achieved bachelor and above degrees. Study reveals that women with lower academic background are less developed in expanding their business than those who have high academic background especially in middle and lower income group. In contrary, most of the women of LIG are illiterate and 5% women attended primary level.

**Table-4.20: Educational Qualification**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Under S.S.C	-	0%	2	10%	1	5%
S.S.C	-	0%	-	0%	-	0%
H.S.C	-	0%	6	30%	-	0%
Bachelor degree	10	50%	8	40%	-	0%
Master degree	8	40%	2	10%	-	0%
Professional degree	2	10%	1	5%	-	0%
Illiterate	-	0%	-	0%	19	95%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

In upper and middle income group it is found those who acquired professional degrees earned either MBA or CA degrees.

#### 4.1.1.19 Religion of Women Entrepreneurs of Bangladesh

In the middle and upper income group, most of the women entrepreneur in Bangladesh is Muslim (100 percent of UIG and 94.59 percent from MIG). Very insignificant percentage of women came from other religion (3%) and they come from MIG. But in the LIG this picture is different. 13.33 percent of women in this group came from minority group (Amin, 2002).

#### 4.1.1.20 Religion of Women Entrepreneurs of Pakistan

In the middle and upper income group, most of the women entrepreneur in Pakistan is Muslim (100 percent of UIG and MIG). Very insignificant percentage of women came from other religion (1%) come from other religion in LIG.

**Table – 4.21: Religion**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Muslim	20	100%	20	100%	19	95%
Hindu	-	0%	-	0%	-	0%
Christian	-	0%	-	0%	-	0%
Buddhist	-	0%	-	0%	-	0%
Others	-	0%	-	0%	1	5%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

#### 4.1.1.21 Religion of Women Entrepreneurs of India

In the middle, upper and lower in all three income groups of women belong to Hindu religion a very insignificant percentage belong to Muslim and Christian religion.

**Table-4.22: Religion**

Description	Upper		Middle		Lower		Average	
	(F)	(%)	(F)	(%)	(F)	(%)	(F)	(%)
Muslim	2	10%	-	0%	-	0%	2	3%
Hindu	18	90%	19	95%	19	95%	56	93%
Christian	-	0%	1	5%	1	5%	2	3%
Buddhist	-	0%	-	0%	-	0%	0	0%
Others	-	0%	-	0%	-	0%	0	0%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>60</b>	<b>100%</b>

#### 4.1.2 Family Background

##### 4.1.2.1 Family Structure of Women Entrepreneurs of Bangladesh

Women entrepreneurs in Bangladesh come from both (UIG and MIG) single and joint family structure. But more than two third came from single family and one-third came from joint family. Study reveals that 75.68% of women belonging to middle income group came from single family in comparison to women belonging to high-income group (66.67%). On the other hand, in the upper income group more number of women came from joint family than that of middle income group. This pattern is similar in the case of LIG entrepreneurs as well 86.67% of women belong to single family and only 13.33% belong to joint family. This can be seen in the following Table-6.5. It indicates that family structure has an impact on entrepreneurship development in the case of women in Bangladesh.

**Table-4.23: Family Structure**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Joint family	10	33.33	9	24.32	10	13.33
Single family	20	66.67	28	75.68	65	86.67
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

(F= Frequency)

It is also observed that the size of the family i.e., number of members of the family does not affect the tendency of women entrepreneurship. Study shows that the women in this

profession came from different size of family. Study also shows that most of the women entrepreneurs in both Upper and Middle income groups came from large family, that is, the family whose number of members is five and above (Amin, 2002).

Study also partly support the phenomenon that first-born children often becomes self-employed as they must learn at an early age to be assertive and independent (Hisrich, R. D. and Candida G. Brush, 1986). It is observed that most of the women entrepreneurs of our study are either first, second or third child of the family. More than two-third of women entrepreneurs of UIG and MIG are the 1st, 2nd or 3rd child of the family. Very insignificant numbers of youngest daughter of the family come to business. This pattern is common for both upper and middle income groups. In the upper income group, 30% of women entrepreneurs are 3rd child, where as this percentage is 16.22% in the middle income group. But in both the income groups almost the same percentages of women are first child of their parents (Amin, 2002).

**4.1.2.2 Family Structure of Women Entrepreneurs of Pakistan**

Most of the Women entrepreneurs in Pakistan come from both (UIG and MIG) belongs to joint family structure which is about 75%. In MIG more than two third (75%) came from single family and one-third (25%) came from joint family. Study reveals that moreover same picture for UIG and MIG which is preference for joint family whereas in MIG most of the women belong to MIG. It indicates that family structure has an impact on entrepreneurship development in the case of women in Pakistan.

**Table-4.24: Family Structure**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Joint	15	75%	3	15%	15	75%
Single	5	25%	17	85%	5	25%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

(F= Frequency)

It is also observed that the size of the family i.e., number of members of the family does not affect the tendency of women entrepreneurship. Study shows that the women in this profession came from different size of family. Study also shows that most of the women

entrepreneurs in both Middle and Lower income groups came from large family, that is, the family whose number of members is five and above (Amin, 2002).

Study also partly support the phenomenon that first-born children often becomes self-employed as they must learn at an early age to be assertive and independent (Hisrich, R. D. and Candida G. Brush, 1986). It is observed that most of the women entrepreneurs of our study are either first, second in the upper income group (Amin, 2002).

#### 4.1.2.3 Family Structure of Women Entrepreneurs of India

Women entrepreneurs from upper income group (75%) and lower income group (75%) in India mostly come from joint family. In comparison to upper and lower income group women entrepreneurs in middle income group around 85% comes from the single family structure.

**Table-4.25: Family Structure**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Joint	15	75%	3	15%	15	75%
Single	5	25%	17	85%	5	25%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

Only in upper income group it is found that majority of women entrepreneurs are the eldest daughter of the family. However in middle income group position of the women entrepreneurs is mostly ranks in between 1st to 4th. In case of women entrepreneur in lower income group position as a siblings varies in between 1st to 5th.

It is also observed that the size of the family i.e., number of members of the family does not affect the tendency of women entrepreneurship. Study shows that the women in this profession came from different size of family. Study also shows that most of the women entrepreneurs in both Upper and Middle income groups came from large family, that is, the family whose number of members is five and above.

Study also partly support the phenomenon that first-born children often becomes self-

employed as they must learn at an early age to be assertive and independent (Hisrich, R. D. and Candida G. Brush, 1986) in case of upper income group entrepreneurs.

**4.1.2.4 Family occupation - Parent's profession of Women Entrepreneurs of Bangladesh**

Though it is assumed that having a father who was self-employed provides a strong inspiration for the entrepreneurs, this assumption is not valid in the case of women entrepreneurs in Bangladesh. Study indicates that majority of women came from family where parents' occupation is service, not business. Only one third of women entrepreneurs came from business family. Of course, there is different observation between the Upper income group and Middle income group. In comparison to middle income group (56.76%), higher percentage of women entrepreneurs (60%) in the Upper Income group have come from the family where father is a service holder. In the case of LIG 60 percent of women came from other than business family. It states that parents' businesses do not significantly influence the daughter's business career in Bangladesh. This may be seen in the following table.

**Table – 4.26: Father's Occupation**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Service	18	60.00	21	56.76	11	14.67
Business	10	33.33	16	43.24	30	40.00
Others	2	6.67	-	-	34	45.33
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

(F= Frequency), (Amin, 2002)

In the upper income group, women are somehow oriented to business environment in comparison to middle income group. It is found that among UIG, in 56.67% cases, family members (other than father) are doing business where as this percentage is 40.54% and 38.67% in the case of middle income and lower income groups respectively. On the other hand, Almost 60 percent cases family member of MIG and LIG are not business (Table-11, Annexure-1). It reflects that the business environment of the family influences the UIG entrepreneurs, but in the case of MIG and LIG women, family occupation does not impact significantly.

Study also shows that where the family members are doing business, in almost two third cases, brothers are doing business and very insignificant members of female members are doing business (Amin, 2002). It depicts that most of the female members of the family do not have any previous role in business of the family, but they are the pioneers as female entrepreneurs in their family.

Under this headline, we inquired other members of the family of the women entrepreneurs about the business and profession with which they are entangled. We asked them what kind of business they are doing. Our objectives were to know the past connection of the women entrepreneurs with business; or at least whether they have had any sort of previous experience. In this connection we have collected some information regarding nature of business of other members of their family other than father (i.e., husband, brothers, sisters, brothers-in-law, mothers and other relatives, if they live in the same family). We received, to some extent, disheartening responses from the Upper and Middle income groups - only 17.65% of relatives in UIG and 20% in MIG are working in Garments and buying houses. Whereas, 24.14 percent and 17.24 percent of relatives in the lower income group are working in Grocery Shops and Clothe Stores. (Amin, 2002).

#### **4.1.2.5 Family occupation - Parent's profession of Women Entrepreneurs of Pakistan**

Though it is assumed that having a father who was self-employed provides a strong inspiration for the entrepreneurs, this assumption is not valid in the case of women entrepreneurs in Pakistan. Study indicates that majority of women of entrepreneur from upper income group comes from a family where fathers occupation is business which around 55%. The study also reveals that father's occupation belongs to service in the case of women entrepreneur from middle income group. In 50% case of lower income group entrepreneur father's occupation is daily labourer, 10% belongs to family business whereas mostly belongs to various occupation. This may be seen in the following table.

**Table – 4.27: Father's Occupation**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Teacher	-	0%	3	15%	-	0%
Business	11	55%	4	20%	-	0%
Lawyer	2	10%	-	0%	-	0%
Service	7	35%	10	50%	-	0%
Daily labor	-	0%	-	0%	10	50%
Make Rangta	-	0%	-	0%	2	10%
Not applicable	-	0%	3	15%	8	40%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

(F= Frequency)

The study also reveals in the following table that in the upper income group, women are mostly positioned as first, second or third child whereas in case of middle income group there is no such rule applied. In lower income group women are mostly the first child of the family.

**Table – 4.28: Position of the Women in the Family amongst Siblings**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
1 <sup>st</sup>	5	25%	3	15%	10	50%
2 <sup>nd</sup>	5	25%	3	15%	10	50%
3 <sup>rd</sup>	10	50%	9	45%	-	0%
4 <sup>th</sup>	-	0%	3	15%	-	0%
5 <sup>th</sup>	-	0%	2	10%	-	0%
6 <sup>th</sup>	-	0%	-	0%	-	0%
7 <sup>th</sup>	-	0%	-	0%	-	0%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

Study also shows that where the 100% family members are doing business in upper income group and 85% of the family members are doing business in middle income group.

**Table – 4.29: Whether other Family Members are Involved in Business**

Description	Upper		Middle	
	(F)	(%)	(F)	(%)
Yes	20	100%	3	15%
No	-	0%	17	85%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

Under this headline, we inquired other members of the family of the women entrepreneurs about the business and profession with which they are entangled. We asked them who are the other members of the family who are involved in the business. Our objectives were to know



the influence of other family members on her venture or to more dig into family trend relating entrepreneurship. In upper income group 75% mostly husband, father and other family members are involved in business. On the other hand study shows in most of the cases in lower income group women’s family members like father and husband are also involved in business.

**Table – 4.30: Members of the Family Involved in Business**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Mother	-	0%	10	50%	-	0%
Husband	10	30%	-	0%	10	50%
Father	-	20%	-	0%	10	50%
Other family members	5	25%	10	50%	-	0%
All	5	25%	-	0%	-	0%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

In this connection we have collected some information regarding nature of business of other members of their family other than father (i.e., husband, brothers, sisters, brothers-in-law, mothers and other relatives, if they live in the same family). We received, that mostly are involved in boutique, food, decoration piece made with sea resource, trading, fruit shop, leather, computer designing machine, supply of homemade food, super market, and fisheries etc.

**4.1.2.6 Family occupation - Parent's profession of Women Entrepreneurs of India**

The study reveals that women in business from upper income group come from a family where father’s occupation mostly is business which is 85% and from service is 10% and rest are professionals in-between the Upper income group and Middle income group. In the study we also found that 50% of the women entrepreneurs father’s occupation is service, 20% is professionals and 15% are academicians. In lower income group father’s hardly had business background. Mostly are involved in different categories of daily based wages related jobs.

**Table-4.31: Fathers Occupation**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Teacher	-	0%	3	15%	-	0%
Business	17	85%		0%	-	0%
Others/Not applicable	-	0%	3	15%	20	100%
Doctor/Professional	1	5%	4	20%	-	0%
Service	2	10%	10	50%	-	0%
Daily labor	-	0%	-	0%	-	0%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

Women entrepreneurs while asked whether other members of their family are involved in the business mostly in upper income group responded that 85% of their other families are engaged in business. It needs to be mentioned that the other members consists of father, husband, and siblings and in laws in upper income group. In middle income group of entrepreneurs other members around 90% are not involved in business whereas 10% of the members are involved in business. In lower income group 15% of the other family members are involved in business rest 85% is not involved in the business. Rest of family members which is 15% in LIG is involved in the business.

**Table-4.32: Other Family Members doing Business**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	17	85%	4	10%	3	15%
No	3	15%	16	90%	17	85%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

The other family members those are involved in business are usually involved with boutique, large scale saree, food, tea export, tea tong, trading, fruit shop, jewelry, computer designing machine, supply of homemade food, flower shop, fisheries etc.

#### 4.1.2.7 Own Family Size of Women Entrepreneurs of Bangladesh

Study shows that in comparison to upper income earner women, women of middle income group have smaller family size, 38.71% of women in this group have two children 19.35% of women have three children, whereas, 28.57% women belong to upper income group have

two children and 39.29% of women have three children (Source, MPhil thesis, Nadia Binte Amin, 2002). It clearly indicates that women entrepreneurs prefer to keep small size of family. Study also shows that higher percentage of women belong to upper income group came to business after having more children but more women in the middle income group came to business when they had either no child or one child. This implies that middle income entrepreneurs started their business career earlier than those of upper income group. But it is also observed that most of them came to business only after when their children reached the above 5 years of age. Insignificant percentage of women started their business when their children were less than 5 year old. It indicates that household activities i.e., child caring is a barrier to come to business for women (Amin, 2002).

#### 4.1.2.8 Own Family Size of women entrepreneurs of Pakistan

Study shows that in comparison to upper income earner women, women of middle income group have smaller family size. 75% women in upper income group women have 1 to 3 children, and in middle income group mostly have 1 to 3 children. In lower income group 50% women have 4 children whereas 50% of them 5 children. From the findings it is clear that in LIG family size is bigger than other income group.

Table – 4.33: No of Children

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
1	5	25%	5	25%	-	0%
2	5	25%	6	30%	-	0%
3	5	25%	9	45%	-	0%
4	5	25%	-	0%	10	50%
5	-	0%	-	0%	10	50%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

Study also shows that higher percentage (50%) of women belong to upper income group came to business after having one child whereas in middle income group 50% had three children at the start phase of their business.

It was also found in the study that in the lower income group most of the women came into

business prior marriage.

**Table – 4.34: No of Children at the Start up Business**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
1	10	50%	4	20%	-	0%
2	5	25%	6	30%	10	50%
3	5	25%	10	50%	-	0%
Before marriage (came into business)	-	0%	-	0%	10	50%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

#### 4.1.2.9 Own Family Size of Women Entrepreneurs of India

Study shows that in comparison to upper income earner women have smaller family sizes in compare to middle income group in India. The following table also indicates that lower income group women have bigger family size which is very significant to population index relating to income group.

**Table- 4.35: No. of Children**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
1	1	5%	2	12%	-	0%
2	13	68%	6	35%	-	0%
3	5	26%	9	53%	-	0%
4	-	0%	-	0%	11	65%
5	-	0%	-	0%	6	35%
<b>TOTAL</b>	<b>19</b>	<b>100%</b>	<b>17</b>	<b>100%</b>	<b>17</b>	<b>100%</b>

While they started their business in upper income group mostly had 1 child which is around 68%, and in middle income group similarly had I child which is around 59% and in lower income group women had 2 children while they started their business.

**Table- 4.36: No. of Children at Starting Point of Business**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
1	13	68%	10	59%	-	0%
2	4	21%	6	35%	8	47%
3	2	11%	1	6%	9	53%
Before marriage/ no child	1	5%	3	18%	3	18%
<b>TOTAL</b>	<b>19</b>	<b>100%</b>	<b>17</b>	<b>100%</b>	<b>17</b>	<b>100%</b>

#### 4.1.2.10 Husband's Profession of Women Entrepreneurs of Bangladesh

In both the cases, the professions of the husband of women entrepreneur are mainly business and service. But in the upper income group, significant percentages (21.4%) of women's husbands are involved in other profession than service and business. One the other hand, in

the case of, middle income group, this percentage is only 6.45%. Almost same pattern is observed in the case of lower income group. It justifies that husband's profession does not impact significantly on the wife's entrepreneurship career (Amin, 2002).

#### 4.1.2.11 Husband's Profession of Women Entrepreneurs of Pakistan

In both the cases, the professions of the husband of women entrepreneur are mainly business and service. 45% of the husband's of women entrepreneur in upper income group are service holder and 45% of the husband's profession is business. In middle income group 60% husband's profession is service and 15% husband's profession is business. From the findings we can see that in upper income group husband moreover involved in service in business compare to middle income group. In the lower income group 50% husband are involved in business with the wife together and 50% of the husband's work as daily laborer.

Table – 4.37: Husband's Profession

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Service	9	45%	12	60%	-	0%
Sick	-	0%	4	20%	-	0%
Business	9	45%	3	15%	10	50%
Labor	-	0%	-	0%	10	50%
Unemployed	-	0%	-	0%	-	0%
Not applicable	2	10%	1	5%	-	0%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

#### 4.1.2.12 Husband's Profession of Women Entrepreneurs of India

I in both the cases, the professions of the husband of women entrepreneur are mainly business and service. But in the upper income group, significant percentages (55%) of women's husbands are involved in business. One the other hand, in the case of, middle income group, this percentage is only 25%. Almost same pattern is observed in the case of lower income group. It justifies that husband's profession does not impact significantly on the wife's entrepreneurship career.

**Table-4.38: Husbands Profession**

Description	Upper		Middle		Lower		Average	
	(F)	(%)	(F)	(%)	(F)	(%)	(F)	(%)
Service	8	40%	12	60%	-	0%	20	33%
Sick	-	0%	-	0%	-	0%	0	0%
Business	11	55%	5	25%	5	25%	21	35%
Labor	-	0%	-	0%	9	45%	9	15%
Unemployed	-	0%	1	5%	2	10%	3	5%
Not applicable/others	1	5%	2	10%	5	25%	8	13%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>60</b>	<b>100%</b>

#### 4.1.2.13 Service Experience of Women Entrepreneurs of Bangladesh

Unlike many male entrepreneurs, women entrepreneurs often have limited previous experience. Study reveals that irrespective of income group majority of women entrepreneurs have no previous job experience. In the middle income group higher percentage of women (72.97%) came to business without any working experience where as 50% of women of upper income group came to business having job experience. In the case of LIG, almost 99 percent have no previous working experience. The information is tabulated in the Table 6.9.

**Table-4.39: Served in Other Organization before Starting Own Business**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	15	50.00	10	27.03	1	1.33
No	15	50.00	27	72.97	74	98.67
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

(F= Frequency)

Study shows that the women, who had working experience, i.e. served in NGO, Bank, Government, Educational Institute, Garments, Store or shop, Pathology, Beauty Parlor, Private trading house, Media research organization and even in abroad. But majority of women worked in Bank, educational institute, and private trading house. Women, belong to upper income group, did not work in shop, pathology and beauty parlor, where as these

percentages are 20%, 10% and 10% respectively in the case of middle income group. Even in the upper income group, women did not work in NGO whereas 10% women of middle income group had worked in NGO (Amin, 2002). On the contrary, all from LIG who have prior working experience had served in Ansar. This lack of skill in finance, management and manufacturing lessens their versatility and can create problems, especially when such women decide to begin a business in an unfamiliar area.

Among the experienced women, 40% of middle income group women entrepreneur had 6-10 year working experience. On the other hand 30% of women had below one-year experience and 10% of women are still working even though they are operating their own business. On the other hand, 20% of women belong to upper income group are still serving in the other's organization. 26.68% of women had 1-5 year working experience whereas 13.33% of women had below that one year working experience. In addition 13.33%, 13.33%, and 13.33% of women had 6-10 years, 11-15 and 16-20 years working experience respectively (Amin, 2002). In the case of lower income group, only 1.33 percent of women have prior working experiences and they are still working in the same job.

Irrespective of upper or middle income group nearly 25% of women (who served in an organization) left the job with the intention to do the business. Rest of the women left the job without intending to do the business. But later on they were involved in business. Study shows that more than 75% of women who served in organization had no intention or plan to come to business at the time of leaving job, but in course of time they came out as business entrepreneur (Amin, 2002).

#### **4.1.2.14 Service Experience of Women Entrepreneurs of Pakistan**

Unlike many male entrepreneurs, women entrepreneurs often have limited previous experience. Study reveals that irrespective of income group majority of women entrepreneurs have no previous job experience.

Irrespective of upper or middle income group nearly most of the women (who served in an organization) left the job with the intention to do the business. Rest of the women left the job

without intending to do the business. But later on they were involved in business. Study shows that more than 100% of women in LIG have no organizational experiences. From the qualitative data we came to know that they worked mostly for their family or helped their husband at their work from home.

**Table – 4.40: Whether Served for Any Other Organization**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	15	75%	7	35%	-	0%
No	5	25%	13	65%	20	100%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

However those who served in the other organizations despite of income categories mostly worked in school or NGO in middle income group. On the other hand those who served in the. On the other hand those who served in Pharmaceuticals Company or different marketing organizations in upper income group came to business. Though the percentage is very low, mostly were involved either in father’s or husband’s business.

**Table-4.41: Type of Organization Served**

Description	Upper		Middle	
	(F)	(%)	(F)	(%)
Marshal	5	25%	-	0%
Pharmaceutics	5	25%	-	0%
Programme Officer in marketing org	5	25%	-	0%
Others	5	25%	10	50%
School	-	0%	10	50%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

Most of the respondents left their job for personal reason whereas 50% in middle income group and 25% in upper income group left their job with an ambition to do something of their own.

**Table-4.42: Reason behind Leaving Job**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Wanted my own business	5	25%	10	50%	-	0%
Personal reason	15	75%	10	50%	-	0%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20 NA</b>	



#### 4.1.2.15 Service Experience of Women Entrepreneurs of India

Scenarios are different here, 35% in upper income group and 45% in middle income group had previous job experiences. In the case of LIG, 100 percent have no previous working experience. The information is tabulated in the following table.

**Table-4.43: Previous Job Served**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	7	35%	9	45%		0%
No	13	65%	11	55%	20	100%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

Those who previously served in both UIG and MIG mostly worked for multinational, pharmaceuticals, marketing companies or various schools. And most of the women entrepreneurs worked for 1 to 5 years.

**Table- 4.44: Type of Organization Served**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Multinational Company	5	25%	-	0%	NA	NA
Pharmaceutics	5	25%	-	0%	NA	NA
Marketing organization	5	25%	-	0%	NA	NA
School	5	25%	10	50%	NA	NA
Others		0%	10	50%	NA	NA
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>NA</b>	<b>NA</b>

While the women entrepreneurs were asked why they left their job most of them replied that they wanted to do something of their own or they had personal reasons.

#### 4.1.2.16 Training of Women Entrepreneurs of Bangladesh

Almost two third (64.18% UIG and MIG) of women entrepreneur have undergone the training program. In the upper income group 33.33% women got management training, 16.67% of women got beauty course, 11.11% of women got English language training. Same percentage of women got training on sewing and tailoring. One third of these women (33.33%) got 2-3 month period training 22% of women got 1-3 years training. In addition 22.22% of women got more than one-month training and 16.67% of women got 3-6 month training. Women belong to this group also got the training on BISIC (Boutique, Doll)

training, CIDA training, Ikebana/dry flower/Bonsai, BMDC program, and hunger project program.

Women of middle income group were imparted with training mainly on sewing and tailoring, hand work, beauty course and BISIC (Boutique, Doll) program. 32% of women took training on hand work, 20% of women took training on sewing and tailoring, 10% on beauty course and 12% on BISIC program. Nearly two third of these women had undergone short training programs whose duration period was from less than one month to maximum 6 month, 24% of women's training programs was less than one month. On the other hand 36% of women had undergone long-duration training program. Out of that 20% of women took six month to one year training program and 16% of women got 1-3 years training program. In contrary, almost two-third of women from LIG does not have any kind of training. Only 34.67 percentages of women has got training. Among these trained entrepreneurs, none was trained for more than 1 year. Their training was short in duration. 38.46 percent of them received less than 1-month training. Only 15 percent got more than 6 months training. They are trained mostly on sewing (50%), poultry (19.23%) and cultivation of vegetable (11.54%). Other training areas are nursery, fishery and dairy (Amin, 2002).

#### 4.1.2.17 Training of Women Entrepreneurs of Pakistan

75 % of the respondents from the upper income group attended the training session mostly focused on IT and marketing sector. Whereas in middle income group 65% of the women entrepreneur attended various training session. However, within these 65% MIG women entrepreneurs 25% attended training on ECD, 25% on color clothing/dying, 25% on BAD and 25% on nutrition. Very insignificant percentage (10%) of women entrepreneurs in LIG group participated in training programmes.

**Table-4.45: Training Attended**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	15	75%	13	65%	18	90%
No	5	25%	7	35%	2	10%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

**Table-4.46: Type of Professional Training**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
ECD	-	0%	5	25%	-	0%
Color Clothing	-	0%	5	25%	-	0%
Decoration piece making/Vocational	-	0%	-	0%	20	100%
IT training	7	35%	-	0%	-	0%
Marketing	7	35%	-	0%	-	0%
BAD		0%	5	25%	-	0%
Nutrition	6	30%	5	25%	-	0%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

#### 4.1.2.18 Training of Women Entrepreneurs of India

Almost half of UIG (45%) and MIG (50%) of women entrepreneur have undergone the training program. In the upper income group 33% women got IT training, 44% marketing and 22% undergone nutrition training. In middle income group 30% under gone color clothing and boutique related training, 20% parlor/beautification, 30% in IT and 20% got nutrition training. In lower income group those who received training mostly undergone vocational training.

**Table-4.47: Training Attended**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	9	45%	10	50%	7	35%
No	11	55%	10	50%	13	65%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

**Table-4.48: Type of Professional Training**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Color Clothing	-	0%	5	30%	-	0%
Vocational	-	0%	-	0%	7	100%
Parlour/Beautification	-	0%	-	20%	-	0%
IT training	3	33%	-	0%	-	0%
Marketing	4	44%	3	30%	-	0%
Nutrition	2	22%	2	20%	-	0%
<b>TOTAL</b>	<b>9</b>	<b>100%</b>	<b>10</b>	<b>100%</b>	<b>7</b>	<b>100%</b>

In UIG nearly 44% took short training with the duration of one month whereas 56% took training whose duration period was from one to three years. On the other hand in MIG 40%

of women had undergone short training of two to three months whereas 60% had long-duration training program of one to three years

In LIG mostly had under gone short duration training programs. 43% had taken one month training whereas 53% had undergone three to six months training programmes.

**Table-4.49: Duration of Training**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Less 1 month	4	44%	-	0%	3	43%
Less 2 month more 3 month	-	0%	4	40%	-	0%
Less 3 month more 6 month	-	0%	-	0%	4	57%
Less 6 month more 1yera	-	0%	-	0%	-	0%
Less 1year more 3 years	5	56%	6	60%	-	0%
<b>TOTAL</b>	<b>9</b>	<b>100%</b>	<b>10</b>	<b>100%</b>	<b>7</b>	<b>100%</b>

#### 4.1.2.19 Motivation to Start-up Own Business of Women Entrepreneurs of Bangladesh

Analyzing the study we find that women of different income group came to business for different reasons. Women from LIG came to business mainly for financial solvency. 70 percent of entrepreneurs of this group mentioned that they came to business for financial solvency. On the other-hand, gaining financial solvency, and becoming self-dependent and to pass the leisure period -this three are most important reason to come to business. Almost the same factors act as drive to the women of UIG to come to business. Becoming self-dependent, passing the leisure time and gaining the financial solvency are main reason to come to business for them. But the difference is that MIG identified financial solvency is the most important reason to come to business whereas UIG identified the gaining self-dependency is the most active reason (Source, MPhil thesis, Nadia Binte Amin, 2002).

In upper and middle income group, largest percent of women came to business by their own motivation. But women below middle income group are more self-motivated in comparison to the women who belong to upper income group. For example, 64.87% of women in middle income group came to business by their own/self motivation. On the other hand 42.42% of high income group women came by their own motivation. Husband of women entrepreneurs had a significant role to come to business in the upper income group. 39.40% of women in

this group were motivated by their husband. But in the middle income group this percentage is only 10.81%. A substantial percentage of women of these two groups came to business motivated by others. (15.15% in upper income group and 21.62% in middle income group) had no plan to come to business. In the case of MIG, pattern is almost same. 73.33 percent of entrepreneurs of this group came to business by self-motivated and their husbands motivated only 10 percent. They were also influenced by others to start up their business (Amin,2002).

Study also shows that more than half of women of MIG (51.35%) had a plan to come to business after finishing academic program and in upper income group one-third women (36.67%) had the same intention during their student life. It indicates that entrepreneurs of MIG are more self-motivated than those of UIG (Amin,2002).

It is also observed that family inspiration is one most important factor to come to business that had no planning during student life. In both the groups, more than 50% women (52.63% of UIG and 61.11% of MIG) came to business after marriage and they are inspired by their husband. Among UIG 26.32 percent of women were self-inspired and 10.53 percent were inspired by other than family member. But it is interesting that in the middle income group women, who had no planning during their student life to come to business, were not self inspired to come to business and 22.22 percent of them were inspired by other family members. Another interesting finding is that in the upper income group financial solvency does not affect at all to come to business (Amin, 2002).

#### **4.1.2.20 Motivation to Start-up Own Business of Women Entrepreneurs of Pakistan**

Analyzing the behavior we find that women entrepreneurs come in business for different motives, drives and reasons. It varies differently in different categories of women entrepreneurs group. Some started their business might be for husband's unemployment some might for husband's sickness. If we analyze more we would see financial solvency is not only the reason but there are more reasons for women to come in business but varies despite income strata.

**Table-4.50: Reason behind Come into Business**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Husband unemployed	-	0%	2	10%	-	0%
Husband sick	-	0%	2	10%	-	0%
Family business	13	65%	-	0%	4	20%
Different kind of Pakistan	-	0%	3	15%	-	0%
To help the poor	-	0%	3	15%	-	0%
To help family members	7	35%	3	15%	4	20%
Wanted to grow financially	-	0%	7	35%	12	60%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

In LIG women entrepreneurs mostly around 60% wanted to come to business with the desire to grow more financial solvency, whereas 20% wanted to help their family members and rest of 20% started helping their family members.

Study reveals that in MIG 10% women entrepreneurs came to business as their husband was unemployed, 10% came to business as their husband was sick, 15% wanted to change existing social norms of Pakistan, 15% wanted to help the poor, 15% wanted to help the other family members and rests 35% wanted to grow more financially.

Significant numbers of women entrepreneurs in upper income group came to business to get involved in family business as part of inheritance which is around 65% and rest of the 35% women entrepreneurs in UIG came to business to help other family members.

**Table – 4.51: Who Motivated**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Self motivation	4	20%	10	50%	2	10%
Husband	8	40%	8	40%	2	10%
Father	6	30%	2	10%	9	45%
Influenced by others	2	10%	-	0%	7	35%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

Analyzing the findings we found that in lower income group 10% came into business with their self motivation, 10% came with husband’s motivation, 45% came to business with their father’s motivation and remaining 35% came to business with the influenced of others.

In the middle income group 50% women entrepreneurs came into business with self motivation, 40% with husband’s motivation, and 10% with father’s motivation. In comparison to MIG in upper income group 20% came into business with their self motivation, 40% were motivated by husbands, 30% by father and rest 10% by others.

**Table-4.52: Role of Husband**

Description	Upper		Middle		Lower	
Look after home	-	0%	8	40%	-	0%
Jointly involved	-	0%	-	0%	10	50%
He does the monitoring	-	0%	4	20%	10	50%
No mention	11	55%	8	40%	-	0%
Inspired	9	45%	-	0%	-	0%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

Considering the role of a husband in lower income group 50% of the women entrepreneurs are jointly involved in the business with the husband whereas in 50% cases husbands monitor the business. Analyzing the middle income group 40% looks after home, 20% does the monitoring and a major portion that 40% of the respondents avoided to answer the question.

In the upper income group 45% were inspired by the husband and rest of 55% did not respond to this question. From the findings it is quite obviously revealed that husband play more or less an important role as motivational factor behind all categories of women for coming into business.

**4.1.2.21 Motivation to Start-up Own Business of Women Entrepreneurs of India**

Analyzing the study we find that women of different income group came to business for different reasons. Women from LIG came to business mainly for financial solvency. 70 percent of entrepreneurs of this group mentioned that they came to business for financial solvency. On the other-hand, gaining financial solvency, and becoming self-dependent and to pass the leisure period -this three are most important reason to come to business. While asked regarding motivation, in UIG 30% of the entrepreneurs came into business with own motivational drive, 30% were motivated by their husband, and 40% were motivated by their father. In question of motivation in MIG 50% of the entrepreneurs were self motivated and 40% were motivated by their husband and 10% were motivated by their father. So from the

findings we can see that in upper and middle both income group a large percentage of women were motivated by themselves and then a majority of the rest was motivated by their father and husband. In LIG 45 % came to business through self motivation, 10% were motivated by husband, 10% by father and rest 35% were influenced by others. These others indicates mostly support group from NGO and micro finance.

**Table – 4.53: Who Motivated**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Self motivation	6	30%	10	50%	9	45%
Husband	6	30%	8	40%	2	10%
Father	8	40%	2	10%	2	10%
Influenced by others	-	0%	-	0%	7	35%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

Following table shows the reason behind coming to business women entrepreneurs from three tiers.

**Table 4.54: Reason behind Come into Business**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Husband unemployed	-	0%	1	5%	-	0%
Husband sick	-	0%	-	0%	-	0%
Family business	-	0%	-	0%	3	15%
Different kind of India	-	0%	1	5%	-	0%
To help the poor	-	0%	3	15%	-	0%
To help family members	-	0%	7	35%	6	30%
Wanted to grow financially	20	100%	8	40%	11	55%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

**4.1.2.22 Assistance from Family to Start-up Business of Women Entrepreneurs of Bangladesh**

At the time of commencing the business more than 50% women entrepreneur (UIG and MIG - in both the categories) got only moral support and suggestion from their husband and other family members. Very insignificant percentage of women (18% in case of UIG and 14% in



case of MIG) got the financial support from their husband and other family members. Almost one-fifth cases in the categories, their husbands or other family members did nothing at the time of starting business, in the case of LIG women entrepreneurs, pattern is also similar. 61.33 percent cases, they got only moral support and suggestion from their family members. Even 26.67 percent cases, family members did nothing. Only 12 percent cases, family members helped them either by financing or providing physical labor(Amin,2002).

But it is also noticeable that at the time of commencing business women entrepreneurs of UIG and MIG both the groups did not face any family problem. Very insignificant percentage of them faced family problem. In the case of UIG, this percentage is 13.33 and 10.81 for MIG. It indicates that women in upper income group faced more problems than the women in middle income group. Among these women who had faced family problem, 50% and 75% in the upper income group and middle-income group respectively admitted that their family discouraged them at the time starting business. Even in the case of these women, family members worked as a barrier. But these sorts of problem were much more for the women belonging to upper income group (50%) than those of middle income group (25%). But they overcome these problems by their personality. In some cases, they overcame these problems with the help of other member (sons and daughters). In the case of LIG, almost all entrepreneurs (96%) did not face any sorts of family problem at the time of commencing their business. Only 4% faced problem and in that situation, 66.67% cases family members create barriers to their business and other cases, they just discourage their state-up business. But all the time they convinced them by pursuing (Amin,2002).

#### 4.1.2.23 Assistance from Family to Start-up Business of Women Entrepreneurs of Pakistan

At the time of commencing the business 60% in UIG, 75% in MIG and 100% in LIG did not face any problem whereas 40% in UIG, 25% in MIG faced problem.

**Table-4.55: Faced Family Problem**

Description	Upper		Middle		Lower	
	Yes	8	40%	5	25%	-
No	12	60%	15	75%	20	100%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

In upper income group women entrepreneur faced various problem such as 20% cases brothers, fathers and in laws played embargo in coming to business as they view their society in male dominating. Beside those some faced problem as they lack in accounting knowledge and had little exposure regarding export in UIG.

In MIG 30% faced problem from the family. 15% in MIG husband were unwilling to involve their spouse into business, 15% had to prioritized home then business and 15% had financial problem to set up the business. 10% in MIG lack in self confidence to start up the business.

**Table-4.56: Sort of Problem**

Description	Upper		Middle		Lower	
Husband was unemployed and unwilling to allow wife in any work	-	0%	3	15%	-	0%
First home, children's the business	-	0%	3	15%	-	0%
Financial	-	0%	3	15%	-	0%
Family (Sometimes)	2	10%	6	30%	-	0%
Look after children and other responsibility	-	0%	3	15%	-	0%
Lack in self confidence	-	0%	2	10%	-	0%
Brothers did not want her to get involved	4	20%	-	0%	-	0%
Father a little problem (male dominant)	4	20%	-	0%	-	0%
In laws never liked the business	4	20%	-	0%	6	30%
Lack of education	-	0%	-	0%	7	35%
Lack of accounting knowledge	4	20%	-	0%	7	35%
Export problem	2	10%	-	0%	-	0%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

In LIG study reveals that 30% had faced problem from in laws, 35% Lack in accounting knowledge and 35% faced education as a problem.

**Table-4.57: Overcome the Problem Faced**

Description	Upper		Middle	
Made him understand give me job on let me do something	-	0%	4	20%
Increase workers	-	0%	3	15%
Kept quiet to carry on the business	4	20%	10	50%
Convinced father	3	15%	3	15%
Fight back	3	15%	-	0%
Confidence	3	15%	-	0%
Logically encounter	4	20%	-	0%
Convinced in laws	3	15%	-	0%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

While the respondents from three tiers were asked how they overcome their problems 20% in UIG kept quiet to carry on the business, 15% convinced, 15% fight back, 20% logically

encountered and 15% convinced their in laws. And around 15% in UIG confidently faced the problem. In MIG 20% of the respondents made their husband understand that they need a job of their own, 50% kept quiet and carry on the business, and 15% convinced their father and came to business. In LIG most of the entrepreneurs gradually convinced and start up their business.

#### 4.1.2.24 Assistance from Family to Start-up Business of Women Entrepreneurs of India

At the time of commencing the business 30% to 40% women entrepreneur (UIG and MIG - in both the categories) got only moral support and suggestion from their husband and other family members. Very insignificant percentage (10%) of women LIG got the moral support from their husband.

In UIG 30% jointly with husband are involved in business, 25% were supported by their husband and rest by family members mostly by fathers as mentioned previously. 45% in UIG did not mention any specific role of husband. In MIG we see 15% husband look after their family, 20% jointly involved, 10% husband does the monitoring, 15% are inspired by husband and rest 40% did not mention specific inspiration role of the husband. In LIG we see from the table 50% women are jointly involved with their husband to conduct the business and rest 50% husband does the monitoring. However, the findings vividly express that husband has a dominant positive role to support either financially or morally to women entrepreneurs in every three mentioned income group.

**Table – 4.58: Role of Husband**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Look after home	-	0%	3	15%	-	0%
Jointly involved	6	30%	4	20%	10	50%
He does the monitoring	-	0%	2	10%	10	50%
No mention	9	45%	8	40%	-	0%
Inspired	5	25%	3	15%	-	0%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

In regards to assistance from family respondents were asked and they mentioned in UIG

20%, in MIG 85% and in LIG 70% faced family problems to start up their business. So from the findings we see that middle and lower income group did not get proper assistance to start up their business whereas upper income group women were well supported to start up their business.

**Table – 4.59: Faced Family Problem**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	4	20%	17	85%	14	70%
No	16	80%	3	15%	6	30%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

#### **4.1.2.25 Target Customers of Women Entrepreneurs of Bangladesh**

Analyzing the category of target customer of LIG entrepreneur we can depict from that, they want to capture their customers from neighbor, lower class and middle class. 27.50 percent of them target their neighbors, 25.83 percent target the lower income earner people and 25.00 percent target the middle class people of the society. Some of them (11.67 percent) target the Rickshaw puller or pedestrian as their customer. Only 3.33 percentages of entrepreneurs of this group target upper class people as their target market. For UIG and MIG entrepreneurs major categories of target customer belong to upper and middle-income group. Also includes a third category of target customer, which is industrial buyer in case of upper and middle-income group (Amin, 2002).

#### **4.1.2.26 Target Customers of Women Entrepreneurs of Pakistan**

Analyzing the category of target customer of LIG entrepreneur we can depict from that, they want to capture their customers from lower class, middle class and some case upper class as well. For MIG entrepreneurs major categories of target customer belong to upper, middle and lower income group. Also includes a third category of target customer, which is industrial buyer in some case of women entrepreneurs.

#### **4.1.2.27 Target Customers of Women Entrepreneurs of India**

Analyzing the category of target customer of LIG entrepreneur we can depict from that, they want to capture their customers from neighbor, lower class and middle class. And this market not confines only to local markets but also other provincial states for all three group. And the entrepreneurs are also capturing international markets like United Kingdom, United States, Middle East, Canada and different European countries.

#### **4.1.2.28 Business Characteristics of Women Entrepreneurs of Bangladesh**

The concept of women entrepreneurship is still not well accepted in society, particularly in family circles. Business is considered a man's job. The Economic Census, 2001-2003 data reveals that women own only 2.83% of all enterprises. Rural women are involved in cattle and poultry rearing, rice husking, spice making, imitation ornament trading, pickle making and other micro businesses. Urban women are mostly involved in block printing and boutiques, bakery and fast food, doll making, tailoring, fabrics paint, interior decoration, etc. They are also owners of beauty parlors, computer training centers, leather goods, fish culture etc, which are non-traditional activities for women. Women entrepreneurs prefer to start their business in sectors where female employment is concentrated. The choice of the sector is limited by various factors such as resource constraint, female aversion to risk-taking, etc., which forces them to engage in activities with low entry barriers and low financial risks such as food processing and or clothing and textile sector. Hence female businesses have smaller employment and sales than male business. Majority are micro and small enterprises, employing less than 10 persons. Most of them are sole proprietors. Participation of women as entrepreneurs has also improved their quality of life and their households. They serve as a role model for young generation for self-employment opportunities. Women enterprises are small in size. Short-term loans were more widely used than medium term loans, which had an average size of Tk 3 lakh. The average interest rate was 13%, ranging from 10% to 14 %. Loan giving process discriminates against women. The average time required for an SME to process loan was 57 days, while for women enterprises it took 145 days. Debt financing has

yet to deeply penetrate women-led enterprises (Bangladesh Bureau of Statistics, 2007).<sup>23</sup>

Women entrepreneurs in Bangladesh mostly prefer proprietorship business and they are involved mostly in small and medium scale business enterprises. But if we analyze their business we find that their businesses are well diversified and not traditional. They are innovative to identify the nature of business. As most of them have limited access to capital and credit they do not go for large-scale business enterprises. Total sample size of our research study for Bangladesh is 142, which are divided into three groups - Upper income group 30, Middle income group 37 and Lower income group 75. We collected statistical data required for our study through two types of questionnaires - one for Upper and Middle Income groups and one for the Lower income group from two metropolitan cities - Dhaka and Chittagong. The data so collected for all these three groups have been tabulated separately and shown in the same table.

The following areas of business have been covered by the questionnaires of our study: Ready-made Garments, beauty parlor, Ikebana/dry flower/bonsai, boutique embroidery/tailoring, handicrafts, fast food, teach in educational institutions, jewelry, books and stationery, research and consultancy, etc. etc. for Upper and Middle Income groups. For Lower income group - Floating cloth stores, Dairy firms and related business, grocery, poultry farming, fishery, sewing, tailoring, handicrafts and stitching, kitchen-gardening, etc., (Amin, 2002).

#### **4.1.2.29 Business Characteristics of Women Entrepreneurs of Pakistan**

“Women Entrepreneurship” means, an act of business ownership and business creation that empowers women economically, increases their economic strength as well as position in society. Hence women-entrepreneurs have been making a considerable impact in all most all the segments of the economy which is more than 25 percent of all kinds of business. In India “Entrepreneurship” is very limited amongst women especially in the formal sector, which is

---

<sup>23</sup> (Footnote: ASA University Review, Vol. 5 No. 1, January–June, 2011 Small and Medium Enterprises Development in Bangladesh: Problems and Prospects A.K.M. Helal uz Zaman Md. Jahirul Islam)

less than 5 percent of all the business. The personality trait of women entrepreneurs includes Risk takers, opportunist, inventor, commercialiser, trader, innovator, flexible etc. There are various problems associated with women entrepreneurs such as problem of finances, family responsibilities, limited mobility factor and domination by male, old and outdated social outlook etc.

#### 4.1.2.30 Nature of Business of Women Entrepreneurs of Bangladesh

Women entrepreneurs in Bangladesh are mainly involved in garments, beauty parlor, grocery-shop, Ikebana/dry flower/ bonsai, boutique/embroidery/tailoring, handicrafts and stitching, fast food, teaching in educational institution, real estate, jewelry, hotel, books and stationery, research/consultancy and architectural consultancy business. But research shows that among these sector women entrepreneurs in general mostly prefer boutique, tailoring, embroidery, ready-made Garments, and beauty parlor. A substantial percentage of women in both categories also are involved in handicrafts and stitching business. Our research also indicates that women from middle income group are mostly concentrated in the boutique, embroidery, tailoring (40.54%) and garment (21.62%), i.e., total 62.16% in comparison to women from upper income group (26.67%) and (13.33%) respectively (Total 40.0%). On the other hand, areas like real estate, hotel, book and stationery, research and consultancy, and architectural are dealt in only by women from upper income group; women from middle income group do not prefer these areas. In the lower income group (LIG), women are mainly engaged in grocery business (25.33%), floating clothe business (14.67%), tailoring and sewing (14.67%), Poultry firm (9.33%) and kitchen gardening business (9.33%). It is also revealed that dairy and related businesses, handicrafts, sewing are the other areas where a small percentage of women are involved. This may be seen in the following table.

**Table-4.60: Nature of Business**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Garments	4	13.33	8	21.62	-	-
Beauty parlor	4	13.33	5	13.51	-	-
Grocery shop	1	3.33	1	2.70	-	-
Ikebana / dry flower / bonsai	2	6.67	1	2.70	-	-

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Boutique / embroidery / tailoring	8	26.67	15	40.54	-	-
Handicrafts	3	10.00	4	10.81	-	-
Food	-	-	1	2.70	-	-
School / educational institute	2	6.67	2	5.41	-	-
Real estate	1	3.33	-	-	-	-
Jewelry / gold	1	3.33	-	-	-	-
Hotel	1	3.33	-	-	-	-
Books and stationary	1	3.33	-	-	-	-
Research / consultancy	1	3.33	-	-	-	-
Architectural consultancy firm	1	3.33	-	-	-	-
Cloths store	-	-	-	-	11	14.67
Dairy and related business	-	-	-	-	5	6.67
Grocery shop	-	-	-	-	19	25.33
Poultry and firm	-	-	-	-	7	9.33
Fishery and related business	-	-	-	-	2	2.67
Sewing	-	-	-	-	3	4.00
Tailoring	-	-	-	-	11	14.67
Hotel	-	-	-	-	1	1.33
Hawker	-	-	-	-	3	4.00
Handicrafts and mate items	-	-	-	-	3	4.00
Vegetable	-	-	-	-	7	9.33
Others	-	-	-	-	3	4.00
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

(F= Frequency)

#### 4.1.2.28 Nature of Business of Women Entrepreneurs of Pakistan

Women entrepreneurs in Pakistan are mainly involved in boutique /embroidery/tailoring, handicrafts, food, gift item, grocery-shop, computer designing machine, supply of homemade food, jewelry, and trading business. The findings of the research show those women entrepreneurs are mostly involved in these above mentioned sectors. Research also indicates that women from middle income group are mostly concentrated in the boutique (35%) and food (15%), fruit shop (15%) and trading (15%) i.e., total 65%. Women from upper income group are mostly involved in trading (50%), computer designing machine (15%) and supply of homemade food (15%). On the other hand, areas like real estate, hotel, book and stationery, research and consultancy, and architectural are mostly not mentioned by the women entrepreneur. In the lower income group (LIG), women are mainly engaged in decoration piece (20%), and leather products (30%). Majority of the respondents were involved in different sector of business. This may be seen in the following table.



**Table-4.61: Nature of Business**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Boutique	-	0%	7	35%	-	0%
Food	-	0%	3	15%	-	0%
Decoration piece made with sea resource	-	0%	-	0%	4	20%
Trading	10	50%	3	15%	-	0%
Fruit Shop	-	0%	3	15%	-	0%
Leather	-	0%	-	0%	6	30%
Computer designing machine	3	15%	-	0%	-	0%
Supply of homemade food	2	10%	-	0%	-	0%
Super Market	1	5%	-	0%	-	0%
Jewelry	-	0%	2	10%	-	0%
Others	4	20%	2	10%	10	50%
<b>TOTAL N</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

#### 4.1.2. 31 Nature of Business of Women Entrepreneurs of India

Women entrepreneurs in India are mainly involved in boutique, large scale sarees, food, tea export, trading, fruit shop, jewelry, supply of homemade food, beauty parlour, flower, tea tong, fisheries etc. The following table shows the major categories of involvement of women in business.

Most of the respondents from upper income group are involved in Saree, jewelries, parlour and trading. Whereas a majority portion of women entrepreneurs in middle income group around 40% are engaged in boutique and large scale sarees. 15% are involved in food business, 15% in the parlour business and 10% supplying homemade foods and the rest involvement of middle income group are mentioned in the table.

**Table-4.62: Nature of Business**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Boutique/Large scale saree	3	15%	8	40%	-	0%
Food	2	10%	3	15%	6	30%
Tea tong/ tea export	2	10%	1	5%	5	25%
Trading	4	20%	1	5%	-	0%
Fruit Shop	-	0%	-	0%	2	10%
Jewelry	4	20%	1	5%	-	0%
Supply of homemade food	-	0%	2	10%	-	0%
Flower shop	-	0%	-	0%	3	15%
Fisheries	-	0%	-	0%	1	5%
Beauty parlour	3	15%	3	15%	-	-
Others	2	10%	1	5%	3	15%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

(F= Frequency)

In lower income group 30% are involved in food business, 25% are involved In tea tong and 15% are selling flowers at road side and rest are involved as mentioned in the tables.

#### 4.1.2.32 Pattern of Ownership of Women Entrepreneurs of Bangladesh

Irrespective of upper, middle and lower income group, women entrepreneurs mostly prefer sole proprietorship in business. But women from middle income group prefer sole proprietorship in comparison to women from upper income group. 75 percent of women in MIG conducted their business in sole proprietorship form. On the other hand in regard to UIG this percentage is 67. In contrary, 20% business conducted by women from upper income group is public limited in nature where as women from middle income groups are not owner of any limited companies. Among women entrepreneurs, in particular, among MIG, partnership business is also popular. Almost 25% business are owned by partnership in this group where as 13 percent of business of UIG are partnership in form. In the case of Lower Income group (LIG) almost 99% undertakings of women are sole proprietorship in nature (Amin, 2002). Small size of business and lack of training and education, and structural support are the causes of this type of ownership (Amin, 2002).

Table – 4.63: Type of Ownership

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Self ownership	20	66.67	28	75.68	74	98.67
Partnership	4	13.33	9	24.32	1	1.33
Limited company	6	20.00	-	-	-	-
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

(F- Frequency)

#### 4.1.2.33 Pattern of Ownership of Women Entrepreneurs of Pakistan

Irrespective of upper, middle and lower income group, women entrepreneurs mostly prefer sole proprietorship in business. But women from middle income group prefer sole proprietorship in comparison to women from upper income group. 75 percent of women in UIG and MIG conducted their business in sole proprietorship form whereas 25% of the rest operate their business either in form of partnership or private limited company. On the other

hand women entrepreneurs, from Lower Income group (L1G) almost 100% are supported by NGO, micro credit or different support group. And For LIG category runned solely but could not mention profoundly the entity as sole proprietorship.

**Table – 4.64: Type of Ownership**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Sole Proprietorship	15	75%	15	75%		0%
Others/NGO Support	5	25%	5	25%	20	100%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

#### 4.1.2.34 Pattern of Ownership of Women Entrepreneurs of India

In middle and upper income group women entrepreneurs prefer sole proprietorship and in the study it is observed that 85% in upper income group and 75% in middle income group either maintaining sole proprietorship or came from family business. But the study also focuses that in the lower income group mostly are either NGO supported or micro finance scheme financed. Hardly a few in LIG managed their own funds from different other sources.

**Table – 4.65: Type of Ownership**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Sole Proprietorship /Family	17	85%	15	75%	-	0%
Others/NGO Support	3	15%	5	25%	20	100%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

(F- Frequency)

#### 4.1.2.35 Business Plan and First Thought of Business Women Entrepreneurs of Bangladesh

We served questionnaires on these items only for the Upper and Middle income group of women entrepreneurs. We asked the respondents whether she had any plan to do business at the student life or not. We found that coming to business for at least 50 percent women entrepreneurs from MIG was not by chance rather it was well planned. Because they planned to come to business when they were student (Amin, 2002). But in the case of UIG women entrepreneurs, it is not so planned. 63 percent of women in this group had no plan to come to

business when they were students only 36 percent of them held such plan (Amin, 2002).

After the responses received for the questionnaire on Business plan, we asked the respondents, who answered negative, when did they think to get involved in the business? Out of 37 respondents who earlier answered negative, the highest number of respondents (52.63% in Upper income group and 61.11% in Middle income group) answered that after their marriage they were inspired by their family, thereby they decided to start business, and the details of the responses also found (Amin, 2002).

#### 4.1.2.36 Business Plan and First Thought of Business Women Entrepreneurs of Pakistan

We served questionnaires on these items only for the Upper and Middle income group of women entrepreneurs. We asked the respondents whether she had any plan to do business at the student life or not. We found that coming to business for at least 25 percent women entrepreneurs from MIG was not by chance rather it was well planned. 75 percent of women in this group had no plan to come to business when they were students.

However in the UIG 25% of the women no plans in coming to business while they were student whereas 75% had plan to come to business. The details of the responses are shown in the following table:

**Table – 4.66: Plan of Business from Student Life**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	5	25%	5	25%		0%
No	15	75%	15	75%	20	100%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

#### 4.1.2.37 Business Plan and First Thought of Business Women Entrepreneurs of India

We served questionnaires on these items only for the Upper and Middle income group of women entrepreneurs. We asked the respondents whether she had any plan to do business at the student life or not. We found mostly from three income tier had no plan to come to business as seen in the following table:

**Table-4.67: Plan of Business from Student Life**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	5	25%	5	25%	-	0%
No	15	75%	15	75%	20	100%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

#### **4.1.2.38 Sources of Finance to Start-up the Business of women entrepreneurs of Bangladesh**

In both the upper and middle income group women mainly depended on their own capital initially. From the UIG 67 percent of women entrepreneurs started their business without taking any loan and in the MIG 64 percentage are self-financed. In both the groups, less than 10 percent of women started their business with the rank loan. And in both groups, almost 25 percent of them financed their business by both sources. In the case of borrowed capital, most of women (50.00% and 46.15% of UIG and MIG respectively) took loan from their family member. NGOs have played a significant role to finance these organizations. 37 percent of UIG and 23.08 percent of MIG women entrepreneurs are financed by NGOs. It is also important to note that financial institute like Bank contribution is less in comparison to NGOs to the UIG women entrepreneurs. Only 12.50% of businesses of UIG financed by Bank. But in the case of MIG Bank plays an important role. In this category, 23.08 percent of business is financed by Banks. On the other hand, almost two-third of entrepreneurs of LIG (62.67%) initiated their business by their own capital and 32% percent of them financed their business by borrowing. In these of borrowing NGOs played a significant role to provide loan and banks did not come forward to provide them any financial assistance. 78.57 NGO and only 3.57 percent cases entrepreneurs of LIG borrowed their capital from bank finance percent (Amin, 2002).

#### **4.1.2.39 Sources of Finance to Start-up the Business of Women Entrepreneurs of Pakistan**

In both the upper and middle income group women mainly depended on their own capital initially. Later the entrepreneur from UIG and MIG availed support from bank and financial institutes. In LIG entrepreneurs started their business with the support of NGO. Majority of these groups started their business with the support of NGO fund or micro credits.

While acquiring sources of fund women entrepreneurs faced the problems with high interest rate, non-cooperation of Bank, collateral security, collateral security, tight condition of bank, personal guarantee, and photo of the guarantor copy of ICNE. The following table shows the frequency and percentages of the findings.

**Table-4.68: Mostly Faced Problem Getting Loan from Bank**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
High rate of interest	10	50%	2	10%	7	35%
Non-cooperation of Bank	-	0%	2	10%	-	0%
Collateral Security	5	25%	2	10%	-	0%
Tight condition of Bank	5	25%	5	25%	-	0%
Limited scope of financial institute	-	0%	5	25%	-	0%
Personal guarantee	-	0%	3	15%	7	35%
Photo of the guarantor copy of ICNSE	-	0%	1	5%	6	30%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

Following table shows the practical experiences faced getting loan from different sources.

**Table- 4.69: Practical Experience Faced in Getting Loan**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Bankers only like deal with big shots	-	0%	8	40%	-	0%
Collateral security	20	100%	8	40%	-	0%
High rate of interest from NGO	-	0%	4	20%	20	100%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

Fifty percent of women in middle income group feel that they need to work collectively for themselves whereas 50% of women entrepreneur in upper income group feels there should be separate banks for women and would prefer loan with low interest rate.

**Table-4.70: How to Overcome Financing Problem**

Description	Upper		Middle	
	(F)	(%)	(F)	(%)
We need to work collectively for ourselves	-	0%	10	50%
Sometimes hazards faced in procuring i.e.Chinese cotton and thread	-	0%	10	50%
Bank loan without interest	10	50%	-	0%
We do find way for our self (women banking)	10	50%	-	0%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

#### 4.1.2.40 Sources of Finance to Start-up the Business of Women Entrepreneurs of India

In upper income group women mainly depended on their own capital (35%), loan (25%), loan and own financed both (15%) and 25% arranged fund from different sources. In middle income group women mainly depended on their own capital (15%), loan (40%), loan and own financed both (25%) and 20% arranged fund from different sources. The study also reveals that in LIG 65% started their business with loan, 30% arranged initial capital by advanced selling and rest arranged fund from others.

**Table – 4.71: Arranged your Initial Capital**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Self	7	35%	3	15%	-	0%
Loan	5	25%	8	40%	13	65%
Both	3	15%	5	25%	-	0%
Advance selling	-	0%	-	0%	6	30%
Others	5	25%	4	20%	1	5%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

It is also important to note that financial institute like Bank contribution is less in comparison to NGOs to the women entrepreneurs. A major portion of the loan was provided by NGOs and micro credit organization and the details are shown below.

Table – 4.72: Loan Source

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Bank	7	35%	6	30%	-	0%
NGO	-	0%	7	35%	14	70%
Family	-	0%	4	20%	-	0%
Others	10	50%	-	0%	-	0%
Micro credit	3	15%	2	10%	6	30%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

#### 4.1.2.41 Goal Set Up for Business of Women Entrepreneurs in Bangladesh, Pakistan and India

Mostly in three countries it is found that women entrepreneurs plan to achieve goals through Identification of product supplied by the artisans leads them to focus their goals, make products to meet the market demand, adopt mass marketing, branding, forecast short term basis, and prefer to refrain from the middle men.

#### 4.1.2.42 Arranges training for employees in Bangladesh, Pakistan and India

Mostly did not mention training so it means that they do not give any priority for the development of their employees to up-skill themselves or may be lack in finance. Few mentioned about informal training, learn from other family members and some attended either professional or government funded short term trainings.

### 4.1.3 Management of Business

#### 4.1.3.1 Personnel Administration of Women Entrepreneurs in Bangladesh

It is observed that entrepreneurs from UIG and MIG operate their business with the help of hired people. But in the case of LIG most of the entrepreneurs do not have any employee. Hundred percent of business operated and owned by UIG entrepreneurs have recruited employees whereas it is 86.49 percent in the case of MIG owned business. In contrary, 81.33 percent businesses of LIG have no employee (Amin, 2002).

It is also found that most of the cases, number of employees is not significant in the case of MIG and LIG but in the case of UIG some of the business hired more than 100 employees. 32.43 percent of MIG business employed 1-5 employees where as all the businesses of LIG



who recruited employees have only one to five employees. In the case of UIG, numbers of employees are significantly higher in comparison to MIG and LIG businesses.

Women entrepreneurs introduced a modern behavioral management approach in their organizations. On an average 86.57 percent organization of UIG and MIG claimed that they introduced motivational system for their employees. On the other hundred percent of women entrepreneurs of LIG claimed that they have motivational system in their organizations. In practicing the motivational approach, they give incentive bonus, special award, special allowance and recognition i.e., they apply both intrinsic and extrinsic reward in their organizations. In the case of LIG, they do not have any formal and financial incentive system but they motivate their employees by good behavior, Eid gift and maintaining good working environment (Amin, 2002).

Study also shows that most of the women owned organizations do not have any structured service rules. On this issue MIG entrepreneurs are more casual than se of UIG. Seventy percent of organization owned by women of MIG do not have i.e. service rule whereas 46.67 percent of organization of women of UIG have "reduced formal and prescribed service rules (Amin, 2002).

In the case of recruitment, most of the women entrepreneurs follow systematic procedures. They prefer mostly interview method to recruit the new employees (60% and 81.08% of UIG and MIG respectively). But a significant percent of women entrepreneurs (20% and 10.81% in the case of UIG and MIG respectively) do not have any recruitment policy in their organization.

It is also observed that women entrepreneurs are generally neutral in respect of sex Almost fifty percent of them (43.33% and 51.35% in the case of UIG and MIG respectively) do not give any priority to female workers in recruitment process. Those who give priority or advantage to their female workers are not even biased to sex. They give priority because they believe that female employees are more responsible and fit to the business. They also believe that female workers are more patient and organized. They also agreed that they give priority

to female workers because of their sympathy and to make them independent.

#### **4. 1.3.2 Personnel Administration of Women Entrepreneurs in Pakistan**

It is also observed that women generally prefer the direct supervision of their subordinates. It is observed that entrepreneurs from UIG and MIG operate their business with the help of hired people. But in the case of LIG most of the entrepreneurs do not have any employee.

Women entrepreneurs introduced a modern behavioral management approach in their organizations. On an average 86.57 percent organization of UIG and MIG claimed that they introduced motivational system for their employees. On the other hundred percent of women entrepreneurs of LIG claimed that they have motivational system in their organizations. In practicing the motivational approach, they give incentive bonus, special award, special allowance and recognition i.e., they apply both intrinsic and extrinsic reward in their organizations. In the case of LIG, they do not have any formal and financial incentive system but they motivate their employees by good behavior, eid gift and maintaining good working environment.

Study also shows that most of the women owned organizations do not have any structured service rules. Few are found to be exercised in upper income group of women entrepreneurs.

In the case of recruitment, most of the women entrepreneurs follow systematic procedures. They prefer mostly interview method to recruit the new employees. They do not have any recruitment policy in their organization.

Unfortunately in three tiers they could not provide support to women as their worker due to lack in skill, knowledge and 'Parda.'

#### **4. 1.3.3 Personnel Administration of Women Entrepreneurs in India**

Management and supervision style differs in regard to business size. Research depicts that women belonging to MIG prefer themselves to professional managers to administer the organizations in comparison to women from UIG. Seventy percent undertaking owned by

middle income groups does not have any professional managers. On the other hand, professional manager manages 90 percent of organizations owned by UIG. It is also observed that women generally prefer the direct supervision of their subordinates in case of women entrepreneurs in lower income group. So women mostly prefers own supervision in business but exception is there in UIG due to size of business. They follow the supervision style as direct supervision, through unannounced visit, by other indirect supervision and though mutual trust.

#### **4. 1.3.4 Pay Structure of Women Entrepreneurs in Bangladesh**

Most of the organizations that are owned by women of MIG (86.46%) do not have any structured payroll system whereas 63.33% women entrepreneurs of UIG introduced structured payroll system in their organizations. It indicates that organizations of upper income women entrepreneurs are more formal than those of middle-income entrepreneurs. It is also observed that organizations owned by LIG do not have sort of structure pay structure (Amin, 2002).

#### **4. 1.3.5 Pay Structure of Women Entrepreneurs in Pakistan**

Most of the organizations that are owned by women do not have any structured payroll system. In upper income group some of the women had to implement structured as set up rule of the organization which they inherited. It is also observed that organizations owned by LIG do not have sort of structure pay structure.

#### **4. 1.3.6 Pay Structure of Women Entrepreneurs in India**

Most of the organizations that are owned by women of MIG and LIG do not have any structured payroll system. They pay either piece meal basis or based on bundle production. In case of UIG they introduced structured payroll system in their organizations. It indicates that organizations of upper income women entrepreneurs are more formal than those of middle income entrepreneurs. It is also observed that organizations owned by LIG do not have sort of structure pay structure but follow as mentioned above.

#### **4. 1.3.7 Motivational Systems in Bangladesh, Pakistan and India**

Study also shows that most of the (80%) women owned organizations in these countries motivate their employees through paying more for extra work, through regular wage and salary payment and mostly they provide moral support and good behavior to their employees.

#### **4. 1.3.8 Recruitment rules in Bangladesh, Pakistan and India**

Study indicates that in case of recruitment, women entrepreneurs in middle income group recruits skilled workers through proper interview, and sometimes recruits unskilled workers and provide training. And in lower income women entrepreneurs do not have any formal recruitment policy. However, most of the women entrepreneur in this region recruits skilled workers through proper interview, Recruits unskilled workers and provide training.

It is also observed unfortunately that a preference is not given to women while deploying the women entrepreneurs. Though feel the need for prioritizing but practically they recruit more male than female as employees in their organization.

#### **4. 1.3.9 Training Program for Employees in Bangladesh**

Irrespective of income group women entrepreneurs mostly avoid to arrange any training programs for their employees. 66.67 percent of UIG businesses and 75.68 percent of business of MIG do not have any training policy and do not provide any training. This indicates that they do not give any priority for the development of their employees to up-skill themselves.

Only 33.33 percent of entrepreneurs of UIG, 24.32 percent of MIG and 14.29 percent of LIG arrange the training program for their employees, and they provide training on hand work, block print, boutique, management course, production and quality control, software development. On the other hand, LIG entrepreneurs give less priority to provide training to their employees. Only 2.67% cases, they arrange training program and this is only the job training (Amin, 2002).

#### 4. 1.3.10 Training Program for Employees in Pakistan

In upper income group mostly arranges training for their employees. In MIG 40% women entrepreneurs arranges training for employees and 60% do not arrange any training for their employees.

#### 4. 1.3.11 Training Program for Employees in India

Irrespective of income group women entrepreneurs mostly arrange training programs for their employees. 90 percent of UIG businesses and 45 percent of business of MIG have any training policy and provide training to their employees. This indicates that they do give priority for the development of their employees to up-skill themselves. In LIG they do not have any training programme for their employees.

**Table – 4.73: Arranges Training for Employees**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	18	90%	9	45%	-	0%
No	2	10%	11	55%	-	0%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

Those who mentioned that they provide training for their employees mostly focus on either informal or deploy trainer from the family to up skill their employees. Those who mentioned they provide formal training, usually arranges monthly training for their employees.

#### 4.1.4 Accounts record keeping and Audit of Women Entrepreneurs in Bangladesh

Most of the organization is very particular in keeping and maintaining the accounts. But women belonging to UIG are more particular than those of MIG. 70 percent of women entrepreneurs of UIG maintain books of accounts in their organizations whereas 59.46 percent of women of MIG maintain the proper and formal books of accounts for their organizations. They have the practice to prepare all the books and accounts including final accounts and balance sheet as per the standard accounting rules. This is also fact that large percent (35.82%) of women are reluctant to maintain formal books of accounts for their

organizations. This is due to their very small size and casual in nature. In the case of LIG almost all of them (94.67%) keep their accounts by themselves and they do not have any formal accounting system (Amin, 2002).

Though most of the women entrepreneurs are very particular in keeping and maintaining formal accounts for their organizations they are not concerned about the internal audit system. 61 percent of cases they do not have any internal auditing system. Of course this practice is not the same in all cases. Women in the middle income group (70.27) are less concerned about internal auditing than those of upper income group (50%). But still 38.81 percent cases they introduced the internal auditing system in their organizations (Amin, 2002). Considering the size of their business entity, these facts indicate that in terms of accounting system, they are particular and methodical.

#### 4.1.5 Accounts record keeping and Audit of Women Entrepreneurs in Pakistan

In response to maintenance of accounts and record keeping 50% in UIG mentioned that they keep the /maintain formal books of accounts whereas 40% in MIG maintains formal accounts and book keeping. This is also fact that large percent (50% in UIG and 60% in MIG) of women are reluctant to maintain formal books of accounts for their organizations. This is due to their very small size and casual in nature. In the case of LIG almost all of them (99%) keep their accounts by themselves and they do not have any formal accounting system.

#### 4.1.6 Accounts record keeping and Audit of Women Entrepreneurs in India

Most of the organization is very particular in keeping and maintaining the accounts. In UIG 65%, in MIG 45% maintain formal accounts and LIG maintain informal accounts.

**Table – 4.74: Maintain Formal Accounts**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	13	65%	9	45%	-	0%
No	7	35%	11	55%	20	100%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

Those who maintain the proper and formal books of accounts for their organizations, they have the practice to prepare all the books and accounts including final accounts. This is also fact that large percent (60%) of women in MIG are reluctant to maintain formal books of accounts for their organizations. This is due to their very small size and casual in nature. In the case of LIG almost all of them keep their accounts by themselves and they do not have any formal accounting system.

**Table – 4.75: Final Accounts**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	17	85%	8	40%	-	0%
No	3	15%	12	60%	20	100%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

Though most of the women entrepreneurs are very particular in keeping and maintaining formal accounts for their organizations they have mixed practice regarding internal audit system. 85% in UIG, 40% in MIG have internal audit system in their organization which is shown below. Considering the size of their business entity, these facts indicate that in terms of accounting system, they are particular and methodical to maximum extent.

**Table – 4.76: Internal Audit System in Own Organization**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	17	85%	8	40%	-	0%
No	3	15%	12	60%	-	0%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

#### **4.1.7 Marketing and Business Strategy of Women Entrepreneurs of Bangladesh**

More than 50 percent of women entrepreneurs from UIG and MIG markets their product or services to all over Bangladesh and in the international market. 48.57 and 56.41 percent of women from UIG and MIG sell their products and services all over Bangladesh. In term of capability of reaching the global market women in upper income group are more

competent. They expanded their business internationally more than efficiently in comparison to middle income group women and 17.14 percent of UIG entrepreneurs expanded their market at international level. But in the case of MIG entrepreneurs, success rate is lower. Only 5.13 of them entered into the international market. One third of both group operate their marketing within Dhaka or adjacent area. On the other hand, markets of L1G entrepreneurs are much localized. Their target markets are only the local community. They never extend their market nationally or internationally (Amin, 2002).

To set up the marketing and business goals, they mostly depend on market demand condition, proper planning and quality. Availability of capital is also an important factor to set up the business goal. But different factors get the different priority among the women entrepreneurs. Women of middle income group mainly depend on market demand (51.35%) and then quality (18.92%). To them availability of capital got less priority (13.51%) in setting the business goal even they emphasize less on proper planning (10.81%). On the other hand in the case of upper income group 26.67% of women set the plan through proper planning and 23.33% of women consider market demand. Same percentages of women also give priority on availability of capital. On the other hand, entrepreneurs in L1G basically do not set their target or goal systematically. They only emphasize on production and they always try to increase their production. It indicates that market of their product is still open and their products have high market potentiality to a particular set of customers. Only 4 percent of entrepreneurs of this group set their target through proper planning, 14.67 percent depend on their products' demand and 13.33 percent believe in maintaining the product quality (Amin, 2002).

To reach the target, women entrepreneurs normally follow the 'follow rivals' strategy. They watch the rival's strategy and to cope with the rival's strategy they tried to develop their own business strategy. Other significant strategies are-customer satisfaction and choice introduce new product, publicity of products, and good customer relations. Competitive pricing or cost minimization or diversification of business is also followed as business strategy. In case of L1G, entrepreneurs focus on cost minimization as a business strategy (28+4=32%). A significant percentage (24%) of them tries to maintain quality and they believe that



qualitative products would give them strategic advantage over competitors. Only 12% entrepreneurs focus on good customer relation as a competitive strategy. Though a significant percent of entrepreneurs of UIG and MIG (12.12 and 14.58 percentage respectively) adopt publicity as a business strategy, entrepreneurs of L1G do not adopt this strategy at all (Amin, 2002).

**4.1.8 Marketing and Business Strategy of Women Entrepreneurs of Pakistan**

Most of the women entrepreneur wants to make their business big. They want to grow more. However, upper income group want to expand their business not only locally or regionally but internationally. So they fix their marketing strategy according to need based.

During marketing their products they face following major problems as mentioned in the table.

**Table-4.77: Problems Faced in Marketing**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Middlemen	-	0%	20	100%	20	100%
Money	5	25%	-	0%	-	0%
Lack of advertisement	5	25%	-	0%	-	0%
Political unrest	5	25%	-	0%	-	0%
Family become barrier while opportunity explores	5	25%	-	0%	-	0%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

**4.1.9 Marketing and Business Strategy of Women Entrepreneurs of India**

Most of the women entrepreneurs from UIG and MIG markets their product or services locally as well to allover India. They also market their products internationally. In term of capturing the global market women in upper income group are more competent. They expanded their business internationally more than efficiently in comparison to middle income group women due to access to access information, awareness and availability of opportunities.

To set up the marketing and business goals, they mostly depend on market demand condition,

proper planning and quality. Availability of capital is also an important factor to set up the business goal. But different factors get the different priority among the women entrepreneurs. Women in business give priority on product quality, strategic pricing, and follow competitors notion and strategy. On the other hand, entrepreneurs in LIG basically do not set their target or goal systematically. They only emphasize on production and they always try to increase their production. It indicates that market of their product is still open and their products have high market potentiality. Setting up product quality strategy they give priority to customer satisfaction and product feature diversification.

**Table-4.78: Maintain Formal Accounts**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	10	50%	8	40%	NA	NA
No	10	50%	12	60%	NA	NA
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	NA	NA

Study also reveals that 80% in UIG follows the internal audit system whereas 20% of MIG maintain the same. On the other hand 20% of the women entrepreneur from UIG does not have internal audit system; at the same time we see that 60% of the MIG has their own internal audit system.

**Table-4.79: Internal Audit System in Own Organization**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	16	80%	4	20%	NA	NA
No	4	20%	16	80%	NA	NA
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	NA	NA

Similarly the following table shows the same trend of percentile amongst UIG and MIG regarding maintenance of final accounts.

**Table-4.80: Final Accounts**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	NA	NA
Yes	10	50%	5	25%	NA	NA
No	10	50%	15	75%	NA	NA
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	NA	NA

#### ***4.1.10 Long- Term Strategic Planning of Women Entrepreneurs of Bangladesh***

In terms of strategic policy women entrepreneurs are concerned more than 50% (53.33% and 54.05 % for UIG and MIG respectively) of women entrepreneurs opined that they have the long run policy for their organization. Of course a huge percent i.e., more than 40 percent of them (from both the group) said that they do not have any long term strategic planning. Both types of women entrepreneurs are concerned for this strategic planning at the same level. They give importance of this type of planning for their organization (Amin, 2002). Only the other hands more than 80 percent entrepreneurs from LIG do not have any long-term policy for the organization.

But in the reality more than 90 percent do not have any long-term strategic policy. They are only concerned to increase their business but they have not any clear cut policy about how they would expand their business, what are the visions, mission and what are the specific objective and how they would achieve their objectives. Only an insignificant percentage of women entrepreneurs (6.67% and 10.81% of UIG and MIG entrepreneurs) set a strategic plan and they adopted product diversification strategy in their business (*Source, MPhil thesis, Nadia Binte Amin, 2002*).

#### ***4.1.11 Long- Term Strategic Planning of Women Entrepreneurs of Pakistan***

From both the group said that they do not have any long term strategic planning. Both types of women entrepreneurs are concerned for this strategic planning at the same level. They are only concerned to increase their business but they have not any clear cut policy about how they would expand their business, what are the visions, mission and what are the specific objective and how they would achieve their objectives.

**4.1.12 Long- Term Strategic Planning of Women Entrepreneurs of India**

**Table- 4.81: Prescribed Long Term Policy**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	11	55%	-	0%	-	0%
No	9	45%	20	100%	-	0%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

In terms of strategic long term policy women entrepreneurs are concerned more than fifty percent which is around 55% in UIG that they have the policy whereas middle income groups 90% do not have any long term prescribed policy. The question was not applicable to LIG. But in the reality those who do not have any long-term strategic policy are only concerned to increase their business but they have not any clear cut policy about how they would expand their business, what are the visions, mission and what are the specific objective and how they would achieve their objectives.

**4.1.13 Social Barrier and Perception of Women Entrepreneurs of Bangladesh**

Women entrepreneur's perception towards society is quite interesting. Most of them (60% in UIG and MIG and 93 percent in LIG) believe that social barrier does not exist at all and they do not face any such barrier in their business career. But still a significant percent (40%) of entrepreneurs' of MIG and UIG consider that society creates barriers to develop their career in business. This is shown in the following table:

**Table-4.82: Whether Women Entrepreneurs are facing Social Barriers in Business**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	12	40.00	15	40.54	5	6.67
No	18	60.00	22	59.46	70	93.33
<b>Total N</b>	<b>30</b>	<b>100%</b>	<b>37</b>	<b>100%</b>	<b>75</b>	<b>100%</b>

Those, who believe that still social barriers exist, identified vandalism, disregard to women, political instability, corruption, copying, mistrust and lack of security as social barriers. But they did not identify the religious believes and other women related harassment. As a social

barrier, 'disregards to women' is mentioned by more than 20 percent (20 present in UIG and 24 percent in MIG) of women entrepreneurs. This data are shown in the following table:

**Table-4.83: Kind of Social Barriers Faced by Women**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Vandalism	6	40.00	5	20.00	-	-
Women are disrespected	3	20.00	6	24.00	3	4.00
Political instability	3	20.00	2	8.00	-	-
Corruption	-	-	3	12.00	-	-
Copying	1	6.67	3	12.00	-	-
Mistrust	1	6.67	4	16.00	-	-
Lack of security	1	6.67	2	8.00	-	-
Credit sales	-	-	-	-	2	2.67
Not defined	-	-	-	-	70	93.33
<b>Total N</b>	<b>15</b>	<b>100%</b>	<b>25</b>	<b>100%</b>	<b>75</b>	<b>100%</b>

(F= Frequency)

They believe that to minimize the social barriers following initiative should be taken:

- Mentality should be changed
- Student politics should be banned
- Women should be educated
- GOB should provide more support to women entrepreneurs
- Government policy should be changed.

Among these they emphasized on mentality change, Government support and ban on politics by student (Amin, 2002).

#### ***4.1.14 Social Barrier and Perception of Women Entrepreneurs of Pakistan***

The study reveals that women entrepreneurs from every tier, strata and categories are facing social barriers. In upper income group women are coming to business because they are mostly got involved inherently. In UIG either they are involved in their family business to support their brother or father on the other hand they are found to be involved in business which they got from their spouse. So in Pakistan women in business are very few in upper and lower income group. There are significant no of women involved in business from middle income group.

Women in business from every income strata mentioned that women are very much dominated by male thus a huge no of potential women are unable to come to business. In middle income group women come in business to uplift themselves and their family financially. They face ‘Parda’ problem; religiously men try their best to stop them to get involved in business. Mostly husband/father comes early and they do not like seeing women working late in their work place. So while women need to address these issues they are less motivated to get involved in business. In lower income group women face social barrier of ‘parda,’ male domination, illiteracy, and access to finance.

Those, who believe strongly face the social barriers exist, identified religious believe (parda), male ego, male domination, lack of education, access to information and lack in access to finance, lack of social security as social barriers. This data are shown in the following table:

**Table-4.84: Kind of Social Barriers Faced by Women**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Religious believe	4	20.00	3	15.00	5	25.00
Parda	4	20.00	3	15.00	5	25.00
Male Ego	1	5.00	2	10.00	-	
Male Domination	2	10.00	3	15.00	4	20.00
Lack of Education	3	15.00	3	15.00	2	10.00
Political instability	2	10.00	2	10.00	-	
Access to Finance	3	15.00	2	10.00	4	20.00
Corruption	1	5.00	2	10.00	-	
Total N	20	100.0	20	100.00	20	100.00

(F= Frequency)

They believe that to minimize the social barriers following initiative should be taken:

- Parda should be eliminated
- Proper religious education should be exercised
- Male should more liberal
- Women should be educated
- GOB should provide more support to women entrepreneurs to increase access to finance
- Political stability must be ensured
- Government policy should be changed.

**4.1.15 Social Barrier and Perception of Women Entrepreneurs of India**

Women entrepreneur's perception towards society is quite interesting in India. 85% in UIG believes that there is not any social barrier exists but 90% from MIG believes that there is huge social barrier exists. In UIG mostly come to business either inherently or get involved as post marital professional connection and thus they feel there is very insignificant amount of social barrier exists. At the same time in MIG those who feel the pressure of social barrier actually mentioned that women themselves act as social barriers. Women in MIG mostly prefer to get married and stay home rather than get professionally engaged. So their values of life create or work as social barrier. And LIG they actually do business for their living and very much reluctant about social values though they face problems discretely to run their daily life business.

**Table-4.85: Whether Women Entrepreneurs are facing Social Barriers in Business**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	3	15%	18	90%	-	-
No	17	85%	2	10%	20	100%
<b>Total N</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

(F= Frequency)

Those, who believe that still social barriers exist, identified disregard to women, political instability, lack of permission, financial constraint, male dominancy, mistrust and lack of security as social barriers.

They believe that to minimize the social barriers following initiative should be taken:

- Mentality should be changed
- Women should be educated
- Financial support must be increased
- Government policy should be changed and encourage more women to come into business.

**4.1.16 Law Awareness and Perception and Women Entrepreneurs of Bangladesh**

Significant percent of women entrepreneurs are less concerned about the business law executed in Bangladesh. More than fifty percent of entrepreneurs from both the groups do not

know whether business laws are well supported to their business. Women of MIG are less concerned about the legal system in comparison to women in the UIG. 75 percent of women entrepreneurs of MIG do not have any idea about the business laws of the land whereas this percentage is 53.33 in the case of women entrepreneurs of UIG.

It is also significant that 20 percent of entrepreneurs from UIG believe that the existing legal system is not supportive to their business. And only 26.67 and 18.92 percent of entrepreneurs of UIG and MIG respectively opined that existing legal system is well supportive to their business. This is shown in the following table.

**Table-4.86: Whether our Business Law is Well Supportive to Business**

Description	Upper		Middle	
	(F)	(%)	(F)	(%)
Yes	8	26.67	7	18.92
No	6	20.00	2	5.41
Do not know	16	53.33	28	75.68
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>

(F= Frequency)

\*\* = There was no question for this category

#### **4.1.17 Law Awareness and Perception and Women Entrepreneurs of Pakistan**

Significant percent of women entrepreneurs are concerned about the business law executed in Pakistan. Around 100% of entrepreneurs in upper income group and 70% in middle income groups feel that business laws are not well supported to their business.

It is also significant that 30 percent of entrepreneurs from MIG believe that the existing legal system is supportive to their business. This is shown in the following Table - 4.87:

**Table-4.87: Whether Business Law is well Supportive to Business involved Women entrepreneurs**

Description	Upper		Middle	
	(F)	(%)	(F)	(%)
Yes	-	0%	6	30%
No	20	100%	14	70%
Do not know	-	-	-	-
<b>Total N</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

(F= Frequency)

\*\* = There was no question for this category



#### 4.1.18 Law Awareness and Perception and Women Entrepreneurs of India

Significant percent of women entrepreneurs in UIG are concerned about the business law executed in India and mentioned that the law is not well supportive to women in business in India. In MIG thirty percent of entrepreneurs find the law well supportive and rest are not satisfied with the law. Ultimately, from both group it shows that women are not find the law well supportive for women in business. This is shown in the following table.

**Table-4.88: Whether our Business Law is Well Supportive to Business**

Description	Upper		Middle	
	(F)	(%)	(F)	(%)
Yes	-	0%	6	30%
No	20	100%	14	70%
<b>Total N</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

(F= Frequency)

\*\* = There was no question for this category

#### 4.1.19 Technological Advancement and Perception of Women Entrepreneurs of Bangladesh

In general women entrepreneurs are satisfied to the level of technological advancement in Bangladesh. They believe that level of technological advancement is good enough to conduct their business efficiently. 70 percent of women entrepreneurs among the UIG and 83.78 percent of MIG expressed their satisfaction at technological development in Bangladesh. It indicates that women of MIG are happier with the existing technology. On the other hand a significant percent of women in the UIG need more advanced technology. This is because they are operating more technology-based industry. They believe that existing technology is not sufficiently advanced to operate the industry and business efficiently. They identified some of the limitation of existing technology which are lack of technical knowledge, poor quality of raw materials, non-availability of computer, absence of sufficient training institute, lack of sufficient information, old technology i.e., know how, etc. Among these, they are facing more problems with the out dated technical know-how and access of sufficient information. Women entrepreneurs of the middle income group emphasize on poor quality of raw materials, lack of information and old technical know-how. In this regard it should be mentioned that this question was not asked to LIG as they are using very low tech (Amin, 2002).

**4.1.20 Technological Advancement and Perception of Women Entrepreneurs of Pakistan**

Women in business sector are satisfied with the technological advancement in Pakistan. But the hope trend is not high in percentages but shows the increasing trends in MIG and LIG income group. They believe that level of technological advancement is good enough to conduct their business in a better way. 60 percent of women entrepreneurs among the UIG and 55 percent of MIG expressed their satisfaction at technological development in their country. Despite strata and categories women entrepreneurs mentioned that they believe that technological development can enhance their business.

**Table- 4.89: Whether Technological Development Good Enough**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	12	60%	11	55%	NA	NA
No	8	40%	9	45%	NA	NA
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>NA</b>	<b>NA</b>

**4.1.21 Technological Advancement and Perception of Women Entrepreneurs of India**

In general women entrepreneurs are satisfied to the level of technological advancement in upper income group (55%) in India. But in middle income group those who react positively believe that level of technological advancement is good enough to conduct their business efficiently. And those who believe that technological support is not good enough recommended that Improved TD can help women to support doing business. The findings reveal that UIG are happier with the existing technology than the MIG. Women entrepreneurs of the middle income group emphasize on poor quality of raw materials, lack of information and old technical know-how. In this regard it should be mentioned that this question was not asked to LIG as they are using very low tech.

**Table – 4.90: Whether Technological Development Good Enough**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	11	55%	7	35%	-	0%
No	9	45%	13	65%	-	0%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

**4.1.22 Problems Faced by Women Entrepreneurs of Bangladesh**

It can be visualized that the problem faced by upper and middle-income group entrepreneurs. The upper income group ranked lack in technical skill the first and improper training facilities the second as mostly faced problem in business whereas middle income entrepreneur ranked awareness of opportunity and education the mostly faced problem by them in business (Amin, 2002). Both the groups also identified other problems as barrier faced in business, such as, burden of household work, social and cultural barrier, and lack in access to information etc. This is shown in the following:

**Table-4.91 Problems Mostly Faced in the Business**

<b>Description</b>	<b>Upper</b>	<b>Middle</b>	<b>Lower</b>
Lack in technical skill	1st preference	6th preference	9th preference
Improper training facility	2nd preference	4th preference	6th preference
Awareness of opportunity	3rd preference	7th preference	3rd preference
Lack in access to information	4th preference	3rd preference	8th preference
Burden of household work	5th preference	5th preference	7th preference
Social and cultural barrier	6th preference	2nd preference	5th preference
Education	7th preference	1 st preference	2nd preference
Political instability	8th preference	9th preference	4th preference
Insufficient capital	9th preference	8th preference	1st preference

To solve these problems they recommended the following suggestions:

- Enhancement of financial support
- Enhancement of training facilities
- Special program to provide more business opportunity for women
- Providing education to employees
- Facility for easy access to information
- Extended family support
- Building strong personality
- Establishing more school for working people

But focus is different among the different groups. In the MIG, entrepreneurs gave emphasis on enhancement in awareness of opportunity whereas entrepreneurs of LIG focused on increased loan facilities. Widening the financial facilities is not important to entrepreneurs of MIG and UIG. They also strongly recommended for creating more business opportunities for women (Amin, 2002).

**Table-4.92: How to Overcome the Problem Faced in the Business**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Increase financial scope / lone	1	3.33	3	8.11	37	49.33
Increase training scope	11	36.67	12	32.43	-	-
Increase business opportunity for	3	10.00	7	18.92	-	-
Literate the employees	2	6.67	3	8.11	-	-
Provide information	-	-	2	5.41	-	-
Change the business nature	1	3.33	3	8.11	-	-
Need help from family / society	3	10.00	2	5.41	-	-
Overcome through personality	4	13.33	-	-	-	-
School for making hard working people	1	3.33	-	-	-	-
Want to literate myself	-	-	-	-	16	21.33
Increase the capital by saving	-	-	-	-	1	1.33
To reduce the interest rate	-	-	-	-	4	5.33
To reduce the conditions	-	-	-	-	1	1.33
No comments	4	13.33	5	13.51	16	21.33
Total N	30	100%	37	100%	75	100%

(F= Frequency)

#### 4.1.23 Problems Faced by Women Entrepreneurs of Pakistan

From the following tables we can visualize the ranking of problem faced by different tier of women entrepreneurs. The upper income group ranked awareness of opportunity and lack in access to information subsequently the first and the second mostly faced problem in business whereas middle income entrepreneur ranked burden of house hold and social and cultural barrier as the mostly faced problem by them in business. In the lower income group of women entrepreneurs identified male domination as the first problem and education is the second problem faced by these categories. The other problems faced by the entrepreneurs are discussed in the following tables:

**Table-4.93: Problems Mostly Faced in the Business**

<b>Description</b>	<b>Upper</b>	<b>Middle</b>	<b>Lower</b>
Lack in technical skill	10th preference	6th preference	11th preference
Improper training facility	9 th preference	4th preference	10th preference
Awareness of opportunity	1st preference	5th preference	6th preference
Lack in access to information	2nd preference	7th preference	9th preference
Burden of household work	3 rd preference	1st preference	5th preference
Social and cultural barrier	4 th preference	2nd preference	3rd preference
Education	8 th preference	8th preference	2nd preference
Political instability	5 th preference	9th preference	8th preference
Insufficient capital	7 th preference	10th preference	7th preference
Male domination/Parda	6 th preference	3rd preference	1st preference
Interest/Monthly installment payment	11th preference	11th preference	4 <sup>th</sup> preference

While the respondents were asked what could be the ways to overcome these problem faced by the women entrepreneurs of Pakistan, irrespective of income group they suggested as options that needs to be addressed is to increase husbands moral support, eliminate or be more liberal in ‘parda’ culture, need to increase financial support, and also needs to improve skill development. They also suggested improving product marketing strategy.

**4.1.24 Problems Faced by Women Entrepreneurs of India**

From table 8.16, we can visualize the problem faced by upper is awareness of opportunity even if they belong to the most privileged group. And in middle-income group entrepreneurs ranked most the improper training facility. The lower income group also ranked awareness of opportunity as the most ranked problem. The upper income group ranked first the improper training facilities and lack in technical skill as the second as mostly faced problem in business whereas middle income entrepreneur ranked awareness of opportunity as the second and lack in information as the third ranked problem. Both the groups also identified other problems as barrier faced in business, such as, burden of household work, social and cultural barrier, and lack in access to information etc., which are discussed in the later section of this part. The lower income group ranked burden of household and improper training facilities as the second and third ranked problems faced by them. This is shown in the following:

**Table-4.94: Problems Mostly Faced in the Business**

Description	Upper	Middle	Lower
Lack in technical skill	3rd preference	6th preference	9th preference
Improper training facility	2nd preference	1st preference	3rd preference
Awareness of opportunity	1st preference	2nd preference	1st preference
Lack in access to information	6th preference	3rd preference	4th preference
Burden of household work	5th preference	4th preference	2nd preference
Social and cultural barrier	4th preference	8th preference	8th preference
Education	9th preference	5th preference	5th preference
Political instability	7th preference	9th preference	7th preference
Insufficient capital	8th preference	7th preference	6th preference

To solve these problems they recommended the following suggestions:

- Increase financial scope and loan
- Increase training scope and loan
- provide information
- providing education to employees
- facility for easy access to information
- extended family support
- building strong personality
- establishing more school for working people
- make adjustable EMI
- educate husband and family members

Most of the recommendations are indicated in the table 8.17.

**Table-4.95: How to Overcome the Problem Faced in the Business**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Increase financial scope / loan	2	10%	6	30%	8	40%
Increase training scope	1	5%	-	-	-	-
Increase business opportunity	-	-	2	10%	-	-
Literate the employees	-	-			1	5%
Provide information	-	-	1	5%	-	-
Change the business nature	-	-	-	-	2	10%
Needs husbands moral support	4	20%	-	-	5	25%
Need help from family / society	-	-	1	5%	-	-
Overcome through personality	3	15%	-	-	-	-
School for making hard working people	-	-	-	-	-	-

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Skill development	5	25%	5	25%	-	-
Product marketing strategy	5	25%	3	15%	-	-
Want to literate myself	-	-	-	-	2	10%
Increase the capital by saving	-	-	-	-	2	10%
To reduce the interest rate	-	-	1	-	-	-
To reduce the conditions	-	-	1	-	-	-
<b>Total N</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

(F= Frequency)

Women entrepreneurs from three tiers faced different dimensional problems. In upper income group mostly faced male dominance, or family might put embargo on women doing something on their own. In middle income group money, fund or financing become the major problems in business, sometimes lack of family permission become an issue for them. In lower income group they face finance as a major problem and sometimes pressure from the family and husband is the problem for them.

However, the all tier women feel that husband’s should be more educated to provide moral support to them to develop their business.

#### **4.1.25 Bank Loan and Problems of Entrepreneurs of Bangladesh**

Amin (2002) mentioned that the problem faced to get loan from bank / financial institute by entrepreneurs from upper and middle groups. Most highly ranked problem faced by both the groups is non-cooperation of the bank and high rate of interest. Other respective problems faced by the entrepreneurs in this regard are stringent conditions of bank, collateral security, limited scope of financial institute's etc.

In this regard they believe that more flexible loan condition, reduction of interest rate, more co-operation from bank employees, liberal collateral policy, establishing more new bank etc would improve the situation and resolved the problems prevailing now in the financing the project. The data are shown in the following table.

**Table-4.96: Problems Faced to Get Loan from Financial Institute/Bank**

Description	Upper	Middle	Lower
High rate of interest	1 st preference	2nd preference	3rd preference
Non-cooperation of bank	2nd preference	1 st preference	4th preference
Collateral security	3rd preference	4th preference	1 st preference
Tight condition of bank	4th preference	3rd preference	2nd preference
Limited scope of financial institute	5th preference	5th preference	6th preference
Personal guarantee	6th preference	6th preference	5th preference

**Table-4.97: Practical Experience Faced to Get Loan**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Depositing money for a period	3	10.00	1	2.70	-	-
Interest rate high	1	3.33	3	8.11	11	14.67
Not easy to get loan	-	-	5	13.51	8	10.67
Number of installment	-	-	-	-	12	16.00
Mortgage problem	-	-	-	-	6	8.00
No comments	2	6.67	4	10.81	-	-
Not applicable	24	80.00	24	64.86	38	50.67
<b>Total N</b>	<b>30</b>	<b>100%</b>	<b>37</b>	<b>100%</b>	<b>75</b>	<b>100%</b>

(F= Frequency)

**Table-4.98: Suggestions to Overcome Financing Problems**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Bank condition need to be more flexible	1	3.13	5	10.64	5	6.10
Reduce the interest rate	2	6.25	5	10.64	17	20.73
Need bank's cooperation	2	6.25	5	10.64	-	-
Collateral issue to be slacken	2	6.25	3	6.38	-	-
Do business without loan	1	3.13	2	4.26	-	-
Establish more financial institute	1	3.13	4	8.51	1	1.22
Monthly installment	-	-	-	-	1	1.22
Make lengthy installment	-	-	-	-	11	13.41
Do not know	-	-	-	-	37	45.12
No comments	1	3.13	7	14.89	-	-
Not applicable	22	68.75	16	34.04	10	12.20
<b>Total N</b>	<b>32</b>	<b>100%</b>	<b>47</b>	<b>100%</b>	<b>82</b>	<b>100%</b>

(F= Frequency)



**4.1.26 Bank Loan Problems Faced by Women Entrepreneurs of Pakistan**

Mostly faced problem getting loan from Bank in case of women entrepreneurs are high rate of interest, non-cooperation of bank, collateral security, tight condition of Bank, limited scope of financial institute, personal guarantee, photo of the guarantee etc.

**Table – 4.99: Problem Faced Getting Loan from Bank**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
High rate of interest	10	50%	2	10%	7	35%
Non-cooperation of Bank	-	0%	2	10%	-	0%
Collateral Security	5	25%	2	10%	-	0%
Tight condition of Bank	5	25%	5	25%	-	0%
Limited scope of financial institute	-	0%	5	25%	-	0%
Personal guarantee	-	0%	3	15%	7	35%
Photo of the guarantor copy of ICNSE	-	0%	1	5%	6	30%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

Usually women entrepreneurs feel that irrespective of categories they faced problems that bankers only like to deal with big shots, and mostly gender biased, always put tight condition on collateral security issues, and also high rate of interest from NGO.

To solve these problems they recommended the following suggestions:

- Women should be given more liberal environment
- Male domination should be limited
- Provide better social, cultural and political environment
- Women should work collectively
- Interest on bank loan should be decreased
- Competitors issue should be addressed
- extended family support
- building strong personality
- separate bank for women should be established

Following table shows problem faced to get the loans in accordance to preference in comparison with three income tiers women entrepreneurs.

**Table-4.100: Problems Faced to Get Loan from Financial Institute / Bank**

Description	Upper	Middle	Lower
High rate of interest	1 <sup>st</sup> preference	3 <sup>rd</sup> preference	1 <sup>st</sup> preference
Non-cooperation of bank	6 <sup>th</sup> preference	4 <sup>th</sup> preference	5 <sup>th</sup> preference
Collateral security	2 <sup>nd</sup> preference	5 <sup>th</sup> preference	3 <sup>rd</sup> preference
Tight condition of bank	3 <sup>rd</sup> preference	6 <sup>th</sup> preference	4 <sup>th</sup> preference
Limited scope of financial institute	4 <sup>th</sup> preference	1 <sup>st</sup> preference	6 <sup>th</sup> preference
Personal guarantee	5 <sup>th</sup> preference	2 <sup>nd</sup> preference	2 <sup>nd</sup> preference

(F= Frequency)

The women entrepreneurs from UIG, MIG and LIG indicate the following suggestions to overcome the financial problems faced by them.

**Table-4.101: Suggestions to Overcome Financing Problems**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Bank condition need to be more flexible	2	10%	3	15%	2	10%
Reduce the interest rate	3	15%	3	15%	6	30%
Need bank's cooperation	3	15%	2	10%	2	10%
Collateral issue to be slacken	3	15%	2	10%	3	15%
Do business without loan	2	10%	1	5%	-	-
Establish more financial institute	2	10%	2	10%	-	-
Monthly installment	-	-	-	-	4	20%
Work collectively	1	5%	1	5%	1	5%
Separate bank for women	1	5%	2	10%	-	-
Bank should deal despite gender biasness	2	10%	2	10%	2	10%
No comments	1	5%	2	10%	-	-
Total N	20	100%	20	100%	20	100%

(F= Frequency)

#### 4.1.27 Bank Loan Problems Faced by Women Entrepreneurs of Pakistan

Table 8.17, reflects the problem faced to get loan from bank/financial institute by entrepreneurs from upper, middle and lower income groups. Most highly ranked problem faced by both the upper and lower income groups is high rate of interest. And tight condition

of the bank seems to be the most faced problem ranked by middle income group entrepreneurs. Other respective problems faced by the entrepreneurs in this regard are stringent conditions of bank, collateral security, limited scope of financial institute's, Non-cooperation of bank, Collateral security etc.

In this regard they believe that more flexible loan condition, reduction of interest rate, more co-operation from bank employees, liberal collateral policy, establishing more new bank etc would improve the situation and resolved the problems prevailing now in the financing the project. The data are shown in the following tables.

**Table – 4.102: Problems Faced to get Loan from Financial Institute/Bank**

Description	Upper	Middle	Lower
High rate of interest	1st preference	4th preference	1st preference
Non-cooperation of bank	5th preference	5th preference	5th preference
Collateral security	2nd preference	6th preference	6th preference
Tight condition of bank	3rd preference	1st preference	4th preference
Limited scope of financial institute	4th preference	2nd preference	7th preference
Personal guarantee	6th preference	3rd preference	2nd preference
Photo of the guarantor	7th preference	7th preference	3rd preference

**Table- 4.103: Practical Experience Faced to get Loan**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Bankers give priority to the big shots	-	-	2	10%	3	15%
Collateral security	5	25%	5	25%	3	15%
High rate of interest	9	45%	4	20%	4	20%
Collateral	3	15%	3	15%	4	20%
Number of installment	-	-	3	15%	2	10%
Not easy to get loan	3	15%	1	5%	-	-
Mortgage problem	-	-	2	10%	-	-
NGOs tight condition of loan	-	-	-		4	20%
<b>Total N</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

(F= Frequency)

**Table-4.104: Suggestions to Overcome Financing Problems**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Reduce the interest rate	10	50%	5	25%	2	10%
Need bank's cooperation	2	10%	6	30%	2	10%
Collateral issue to be slacken	2	10%	3	15%	2	10%
Need separate bank for women entrepreneurs	4	20%	2	10%	-	-
Increase bank cooperation	2	10%	4	20%	2	10%
Make manageable EMI	-	-	-	-	5	25%
Make more bank/financial institutions	-	-	-	-	4	20%
Increase NGO co-operation	-	-	-	-	3	15%
<b>Total N</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

(F= Frequency)

#### **4.1.28 Problems in Marketing the Products of Women Entrepreneurs of Bangladesh**

In marketing their products women entrepreneurs face the following problems:

- Lack of understanding of proper marketing approach
- Small size of market (customers)
- Bad location
- Business fluctuation
- Lack of product innovation
- Below the expected price (lower price)
- Credit sales (problem to realize the money from buyers)
- Competition

#### **4.1.29 Problems in Marketing the Products of Women Entrepreneurs of Pakistan**

Major problems faced by the women entrepreneurs in Pakistan are as follows:

- Family Barriers/Parda
- Social and Cultural Barriers
- Political Unrest
- Insufficient Fund in the Channel
- Lack of Advertisement
- Middlemen

#### ***4. 1.30 Problems in Marketing the Products of Women Entrepreneurs of India***

In marketing their products women entrepreneurs face the following problems:

- Access to information
- Competitors
- Middleman
- Strategic pricing policy
- Provincial competition
- Provincial taxes
- Below the expected price (lower price)
- Credit sales (problem to realize the money from buyers)
- Competition
- Finance
- Lack of advertisement
- Political unrest
- Family become barrier while opportunity explores

#### ***4. 1.31 Women Entrepreneurs and Attitude towards Associations of Bangladesh***

In general women entrepreneurs believe in the strength of association. Almost 53 percent women of MIG are the member of different business or other type of association. It indicates that entrepreneurs believe that professional platforms are very helpful to establish their rights and to bargain with different governmental or non governmental bodies especially those who are involved in policy making. They believe that group than individual is the better tool to survive in the business. On the other hand 90% of entrepreneurs of LIG are associated with different NGOs and 10 percent are not member of any association.<sup>24</sup>

Considering the duration of the training in UIG group 50% attended training less than one month programme and 50% attended the training for one to three years. In middle income

---

<sup>24</sup> M.Phil, Report, Nadia Binte Amin, 2002

group most of the women entrepreneurs (80%) attended the training with the duration of one to three years. In lower income group 50 % women entrepreneurs attended training less than one month and remaining 50% attended the training for 3 to 6 months.

**Table-4.105: Duration of Training**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Less 1 month	10	50%	-	0%	10	50%
Less 2 month more 3 month	-	0%	4	20%	-	0%
Less 3 month more 6 month	-	0%	-	0%	10	50%
Less 6 month more 1yera	-	0%	-	0%	-	0%
Less 1year more 3 years	10	50%	16	80%	-	0%
<b>TOTAL</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>	<b>20</b>	<b>100%</b>

#### **4. 1.32 Women Entrepreneurs and Attitude towards Associations of Pakistan**

Women entrepreneurs of Pakistan are involved in various association and chambers. The trends of involvement are increasing in middle and upper income group. Women entrepreneurs from these two groups are more enthusiastic to get involved in this kind of networking platforms. Mostly they are involved in KCCI, WCCI, FCCI, WWTF, FPCI etc. Beside these mentioned association women entrepreneurs of Pakistan are very much associated with other provincial entrepreneurship networking platforms as mentioned in the literature review section of this report.

Entrepreneurship is a rapidly rising concern of a modern competitive economy and its contribution in economy is viably recognized worldwide. But the point to ponder is the fact that it is generally perceived as a male-gendered concept in Pakistan. And the women who start up their businesses have to face some teething problems. This research paper attempts to analyze and highlight their problems and prospects. It is a case study of Quetta City in Baluchistan province of Pakistan. A sample of 100 women entrepreneurs was surveyed by using a structured questionnaire. The results of the investigations by using descriptive statics identified various problems and issues confronted by women entrepreneurs. Furthermore, the

research revealed a rank order of factors affecting them based on the opinions of respondents. Family, self and societal factors are ranked highest while factors like financial and economic, political and environmental and marketing and mobility are ranked as second, third and fourth respectively.<sup>25</sup>

Women entrepreneurs have seized the attention of numerous scholars as they have successfully marked themselves as under-explored potential economic actors. Despite the fact that Asian women face visible and invisible social barriers, along with embedded gender discrimination, entrepreneurial trends among women are still observed. In Pakistan, women have recently left the ranks of the formal sector with a visible economic contribution. This study aims at exploring the demographic antecedents of women in shaping the motivational drives among women entrepreneurs in the context of Pull and Push entrepreneurial drives.

The study reveals that age, education, marital status, income, income contribution and family structure are closely related with motivational drives, income, and income contribution; these factors are found to be the most prominent in this context. It is also observed that the majority of women entrepreneurs are push entrepreneurs and choose entrepreneurship only in case of immense unavoidability. In addition to that, most of the women venturing in Lahore are engaged in businesses which are less capital and less technology intensive.<sup>26</sup>

#### ***4. 1.33 Women Entrepreneurs and Attitude towards Associations of India***

Most of the women entrepreneurs are associated with different provincial women networking association including local networking association.

---

<sup>25</sup> Problems and Prospects of Women Entrepreneurs: A case study of Quetta-Pakistan, AUTHOR(S), AdeelAnjum, Muhammad; Khan, Nausheen; Naz, Hina; Raza, Syed Ali; Fatima, Sehrish, PUB. DATE December 2012, SOURCE, International Journal of Business & Social Science;Dec2012, Vol. 3 Issue 23, p177, SOURCE TYPE, Academic Journal

<sup>26</sup> 2 Implications of demographic antecedents in determining the motivational drives among women entrepreneurs: A case study of women entrepreneurs venturing in Lahore, Pakistan, What are the factors that would drive women of this city to pursue entrepreneurship?, Author(s): Zahra, N, Organization: Asian Journal of Business Management (AJBM), Year: 2013

## 4.2 Comparative Analysis among Women Entrepreneurship in Bangladesh, Pakistan and India

### 4.2.1 Marital Status of Respondents when first thought to Start business

Women in South Asian countries emerged as entrepreneurship mostly after marriage when they feel secure and inspired by spouse. However, this is more dominant in Bangladesh in comparison to India and Pakistan. Around 99 percent of women entrepreneurs in Bangladesh started their business after marriage, where as in India and Pakistan 64 and 54 percent of women came to business after marriage. It is also notable that In India a significant percent of women, 36 percent, started their business after the death of their husband to take the family responsibility. In Pakistan 15 percent of women came to business after the death of their husband.

It can be concluded from these data that marital status in the South Asian countries is critical factor for emerging women entrepreneur as it ensure safe and supporting environment for women to work independently and taking risk of work outside in business.

**Table 4.2.1: Percent distribution of respondents when first thought to start business**

Business starting time	Name of the survey country			Total
	Pakistan	India	Bangladesh	
After widow	15.4	36.0	1.5	12.1
After divorce/separation	12.8	0.0	0.0	3.8
After marriage	53.8	64.0	98.5	78.8
When my family needed	7.7	0.0	0.0	2.3
Inhabited the business	10.3	0.0	0.0	3.0
<b>N</b>	<b>39</b>	<b>25</b>	<b>68</b>	<b>132</b>

### 4.2.2 Family structure of respondents

Women entrepreneurs in Pakistan and Bangladesh are mostly belong to single family (69.8 and 61.4 percent respectively) whereas in India women entrepreneurs mostly belongs to joint family (77.8 percent). It implies in India Joint family structure is an important attribute for women entrepreneurship whereas in Pakistan and Bangladesh Single family structure is one of the key attribute for women entrepreneurship.



**Table 4.2.2: Distribution of Family Structure**

Business starting time	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Joint Family	30.2	77.8	38.6	46.7
Single Family	69.8	22.2	61.4	53.3
<b>N</b>	<b>63</b>	<b>63</b>	<b>114</b>	<b>240</b>

**4.2.3 Father’s profession of respondents**

It is found that role of parental profession is not similar for emerging women entrepreneur in South Asian countries. In Pakistan and Bangladesh father’s profession of women entrepreneurs is mostly service (71.4 and 68.4 percent respectively), not business. In contrary in India women entrepreneurs came to business from such a family where father’s profession is not only service (30.2 percent), rather they are in business (34.9 percent) and legal profession (31.7 percent).

**Table 4.2.3: Distribution of Respondents’ Father’s Profession**

Profession of father	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Service	71.4	30.2	68.4	59.2
Business	12.7	34.9	29.8	26.7
Lawyer	11.1	31.7	1.8	12.1
Teacher	4.8	3.2	-	2.1
<b>N</b>	<b>63</b>	<b>63</b>	<b>114</b>	<b>240</b>

**4.2.4 Mean Number of Respondents’ Brother and Sister including Self and Own Children**

From the above table it is found that women entrepreneurs in all three countries are from small parental family as their average numbers of brothers are two and sisters are two. Similarly their own family is also very small and their average numbers of children are three.

**Table 4.2.4: Mean Number of Respondents Brother and Sister including Self and Own Children**

Issues	Name of the survey country			Total
	Pakistan	India	Bangladesh	
<i>Average no. of brothers including self</i>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>
<i>Average no. of sisters including self</i>	<b>2</b>	<b>2</b>	<b>1</b>	<b>2</b>
<i>Average no. of own children</i>	<b>3</b>	<b>3</b>	<b>2</b>	<b>3</b>

**4.2.5 Involvement of family members in business**

It is found that in both Bangladesh and India more than fifty percent of women entrepreneurs belongs to such family where other members of their family are not involved in business (57.9 and 59.1 percent respectively), despite the above fact a significant percentage of other members of these two countries are involved in business (42.1 and 42.9 percent respectively). On the other hand, scenario in Pakistan is completely opposite where 85.7 percent of women entrepreneurs came from such a family where other members are not involved in business.

**Table 4.2.5: Distribution of respondents whether any family member doing business**

Response	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Yes	14.3	42.9	42.1	35.0
No	85.7	57.1	57.9	65.0
<b>N</b>	<b>63</b>	<b>63</b>	<b>114</b>	<b>240</b>

**4.2.6 Type of business of family members**

In Pakistan other family members of women entrepreneurs who involved in business are mostly doing in food (11.1 percentages), computer/IT products/consultancy (27.1 percentages), steel and shipping related (22.2 percentages). Whereas, 11.1 percentages are involved in jewelry, quilt, cycle and spinning mills related business.

In India other family members of women entrepreneurs who involved in business are mostly doing import/export (33.3 percentages), electronics & engineering (25.9 percentages), Chemical (18.5 percentages) and trading (14.8 percentages).

In Bangladesh other family members of women entrepreneurs who involved in business are mostly doing in real estate (43.8 percentages), computer/IT products/consultancy (22.2 percentages) whereas a less number of the members doing boutique/block/embroidery related (2.1 percentages), grocery shop (6.3 percentages), jewelry/costume jewelry (2.1 percentages), import/export (4.2 percentages), school (4.2 percentages), money exchange (2.1 percentages).

**Table 4.2.6: Type of Business of Family Members**

Type of business	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Boutique/Block/Embroidery	0.0	0.0	2.1	1.2
Grocery shop	0.0	0.0	6.3	3.6
Jewelry/Costume Jewelry	11.1	0.0	2.1	2.4
Trading	0.0	14.8	2.1	6.0
Canned food	11.1	0.0	0.0	1.2
Computer/IT products/Consultancy	22.2	0.0	27.1	17.9
Steel mill	22.2	0.0	0.0	2.4
Quilt producer	11.1	0.0	0.0	1.2
Cycle production	11.1	0.0	0.0	1.2
Spinning mill	11.1	0.0	0.0	1.2
Electronics & Engineering	0.0	25.9	0.0	8.3
Chemical	0.0	18.5	0.0	6.0
Plastic Product	0.0	7.4	0.0	2.4
Import/Export	0.0	33.3	4.2	13.1
Money Exchange	0.0	0.0	2.1	1.2
School	0.0	0.0	4.2	2.4
Real estate	0.0	0.0	43.8	25.0
Fruits	0.0	0.0	2.1	1.2
Power sector	0.0	0.0	2.1	1.2
Furniture	0.0	0.0	2.1	1.2
<b>N</b>	<b>9</b>	<b>27</b>	<b>48</b>	<b>84</b>

#### 4.2.7 Age of child during starting business

The above table illustrates that in Pakistan 39.7 percentages of women had child of 5 to 10 years range when they first started their business. The study also reveals that 24.1 percentages of women had child of less than one year, 17.2 percentages of women had child of 2 to 5 years, and 17.2 percentages of women had child of 10 to 18 years range when they first started their business. A very insignificant percentages as 1.7 had child of below two years.

The above table illustrates that in India 85.3 percentages of women had child of 5 to 10 years range when they first started their business. The study also reveals that 11.8 percentages of women had child of less than one year, 2.9 percentages of women had child of 2 to 5 years of age.

The above table illustrates that in Bangladesh 35.1 percentages of women had child of less than one year, 33.3 percentages of women had child of 5 to 10 years range and 28.9 percentages of women had child of 2 to 5 years a when they first started their business. The

study also reveals that, 2.9 percentages of women had child of 10 to 18 years range when they first started their business (Amin, 2002).

From the findings it can be concluded that most of the women entrepreneurs in three countries have similar trend as women entrepreneurs prefer to start their business when child is mostly had 5 to 10 years of child or older.

**Table 4.2.7: Age of Child During Starting Business**

Age of child	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Less than 1 year	24.1	11.8	35.1	28.2
More than 1 but less than 2 years	1.7	0.0	0.9	1.0
More than 2 but less than 5 years	17.2	2.9	28.9	21.4
More than 5 but less than 10 years	39.7	85.3	33.3	43.7
More than 10 but less than 18 years	17.2	0.0	1.8	5.8
<b>N</b>	<b>58</b>	<b>34</b>	<b>114</b>	<b>206</b>

#### **4.2.8 Profession of respondent’s husband**

It is found that In Pakistan and India women entrepreneurs are more adventurous than their spouse as they did not follow their spouse’s carrier. In Pakistan 65.5 percent of women entrepreneurs reported that the profession of their husband is service and in India is proportion is 36.7 percent. In contrary in Bangladesh around two third of women entrepreneurs has chosen taken the same carrier as like their husband’s profession.

**Table 4.2.8: Distribution of Profession of Respondent’s Husband**

Profession	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Service	65.5	36.7	31.6	41.6
Business	15.5	18.4	66.7	42.5
Others	8.6	6.1	0.0	3.6
Not Applicable	10.3	38.8	1.8	12.2
<b>N</b>	<b>58</b>	<b>49</b>	<b>114</b>	<b>221</b>

#### **4.2.9 Marital status of respondents when started business**

The above table illustrates that in Pakistan 70.7 percentages of women in business were married when they started their business. And in India 57.1 percentages of women in

business were married when they started their business. However, it is also found that high percentages of women entrepreneurs which are 95.6 in Bangladesh were married when they started their business (Amin, 2002).

So the trends of married women in business were higher in Pakistan and Bangladesh in compare to India.

**Table 4.2.9: Marital Status when Started Business**

Marital status	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Married	70.7	57.1	95.6	80.5
Unmarried	29.3	42.9	4.4	19.5
<b>N</b>	<b>58</b>	<b>49</b>	<b>114</b>	<b>221</b>

#### 4.2.10 Religion of Respondents

In the study it was found mostly 100 percent women in Pakistan and Bangladesh are Muslim whereas 96.8 percent of women entrepreneurs belong to Hindu religion in India.

**Table 4.2.10: Religion of Respondents**

Religion	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Muslim	100.0	3.2	100.0	74.6
Hindu	0.0	96.8	0.0	25.4
<b>N</b>	<b>63</b>	<b>63</b>	<b>114</b>	<b>240</b>

#### 4.2.11 Respondents' Income Group

The study also reveals that in Pakistan most of the women entrepreneurs are below twenty thousand income range whereas in India and Bangladesh women earns above thirty thousand.

**Table 4.2.11: Distribution of Respondents' Income Group**

Income group	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Taka 10001-15000	25.4	0.0	1.8	7.5
Taka 15001-20000	34.9	23.8	14.9	22.5
Taka 20001-30000	12.7	7.9	2.6	6.7
Taka 30001-50000	17.5	47.6	71.9	51.3
Above taka 50000	9.5	20.6	8.8	12.1
<b>N</b>	<b>63</b>	<b>63</b>	<b>114</b>	<b>240</b>

#### 4.2.12 Educational Status of Respondents

In Pakistan the findings shows that around one fourth (27 percentages) of women entrepreneurs have completed higher Secondary Certificate examination, 15.9 percentages attained their SSC examination. However, in India one third (33.3) have their bachelor degree and 28.6 percent have attained their master degree.

However, in Bangladesh majority (43.9) have their master degree and 32.5 percent have attained their bachelor degree.

From the above table it is appeared that in compare to Pakistan, women entrepreneurs in India and Bangladesh are more educated.

**Table 4.2.12: Distribution of Respondents' Education**

Educational achievement	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Below Secondary School Certificate	15.9	1.6	1.8	5.4
Secondary School Certificate	15.9	0.0	0.9	4.6
Higher Secondary Certificate	27.0	7.9	18.4	17.9
Bachelor degree	17.5	33.3	32.5	28.8
Master degree	11.1	28.6	43.9	31.3
Professional degree	3.2	0.0	1.8	1.7
Informal education	9.5	28.6	0.9	10.4
<b>N</b>	<b>63</b>	<b>63</b>	<b>114</b>	<b>240</b>

#### 4.2.13 Respondents' Served any Organization before Starting Business

Around one third of women entrepreneurs in India and Bangladesh started their business with previous service experience in other organization whereas in Pakistan very few women entrepreneurs, only 11.1 percentage, came to business with previous job experience. However in all three countries, majority of women started their business without having any previous working experience.

**Table 4.2.13: Distribution of Respondents' Served any Organization before Starting Business**

Response	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Yes	11.1	30.2	32.5	26.3
No	88.9	69.8	67.5	73.8
<b>N</b>	<b>63</b>	<b>63</b>	<b>114</b>	<b>240</b>

#### 4.2.14 Participation in Training Program

Analyzing the above table it is found that comparatively higher percentages (57.9) of women entrepreneurs received training in Bangladesh. Subsequently in Pakistan 49.2 percentages and in India 33.3 percentages women entrepreneurs received training.

However, overall near 50 percentages of women entrepreneurs imparted training in these three countries.

The above table illustrates that in Pakistan 51.6 percentages of women had imparted training with the period of six to one year whereas in India 66.7 percentages and in Bangladesh 81.8 percentages of women had imparted training with the period of three to six months.

However, majority of women entrepreneurs preferred short training in India and Bangladesh whereas half of the respondents of Pakistan preferred longer training more than six months span.

**Table 16: Percent of Respondents Received**

Received training program	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Yes	49.2	33.3	57.9	49.2
<b>N</b>	<b>63</b>	<b>63</b>	<b>114</b>	<b>240</b>
<b>Duration of training</b>				
Less than 1 month	0.0	4.8	0.0	0.8
More than 1 but less than 3 months	29.0	4.8	0.0	8.5
More than 3 but less than 6 months	19.4	66.7	81.8	62.7
More than 6 but less than 1 year	51.6	0.0	18.2	23.7
More than 1 year but less than 3 years	0.0	23.8	0.0	4.2
<b>N</b>	<b>31</b>	<b>21</b>	<b>66</b>	<b>118</b>

#### 4.2.15 Reasons to Enter into Business

Following Table shows that major driving force to be involved in business by the entrepreneur in Pakistan are to help family financially (36%), to accept challenges (22%), to achieve social status (21%) and to become self dependant (16%). Almost similar evidence is observed among the entrepreneur of India. However, helping family members financially is the major driving reason for Bangladesh entrepreneur (67%) followed by want to be self dependant (59%) and to achieve social status (41%).

**Table 4.2.15: Distribution of Reasons to Enter into Business**

Reasons	Name of the survey country			Total
	Pakistan	India	Bangladesh	
To prove myself	15.9	11.1	16.7	15.0
To be self dependent/Independence	16.4	23.5	58.5	27.5
Wanted to do something of my own	6.3	6.3	6.1	6.3
To take challenge/Risk	22.2	14.3	0.9	10.0
To achieve social status	20.6	17.5	41.2	29.6
To help family financially	36.3	23.9	66.7	42.3
<b>N</b>	<b>63</b>	<b>63</b>	<b>114</b>	<b>240</b>

**4.2.16 Role of Husband/Family Members to Start Business**

In terms of identifying role of husband/family members, it is found that 32 percent of Pakistani entrepreneur reported that they are motivated by their husband/family members whereas this proportion was 77 in India and 93 in Bangladesh. It is also found that only 16 percent of Pakistani reported they got objection from family.

**Table 20: Role of Husband/Family Members to Start Business**

Roles	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Did not say anything	25.4	3.2	0.0	7.5
Motivated/Supported	32.3	76.7	93.0	63.5
Objection from family	17.5	0.0	0.0	4.6
Not mention	15.9	22.2	7.0	13.3
<b>N</b>	<b>63</b>	<b>63</b>	<b>114</b>	<b>240</b>

**4.2.17 Ever Faced any Problem to Start Business**

The table shows that 85.7 percentages of women entrepreneurs faced problems in Pakistan to start up the venture whereas 46 percentages in India and 30.7 percentages in Bangladesh faced problem to start their business. However it is observed women entrepreneurs from India and Bangladesh had lesser problems than Pakistan to enter a business.



**Table 4.2.17: Percent of respondents ever faced any problem to start business**

Response	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Yes	85.7	46.0	30.7	49.2
No	14.3	54.0	69.3	50.8
<b>N</b>	<b>63</b>	<b>63</b>	<b>114</b>	<b>240</b>

**4.2.18 Problems Experienced by the Respondents**

Women entrepreneurs those who faced problems in Pakistan mostly (44.4 percentages) did not initially get permission from their family members, 33.3 percentages faced social security barriers, 13 percentages faced family problem (children, home then business) and 7.4 percentages faced parda.

However, in India women entrepreneurs those who faced problems mostly (51.7 percentages) did not initially get permission from their family members and 24.1 percentages with lack of social security.

Women entrepreneurs those who faced problems in Bangladesh mostly (60 percentages) did not initially get permission from their family members and 37.1 faced financial barriers.

**Table 4.2.18: Distribution of Problems Experienced by the Respondents**

Roles	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Lack of permission	44.4	51.7	60.0	50.8
Financial Barrier	0.0	0.0	37.1	11.0
Family problem	13.0	0.0	0.0	5.9
Restriction on mobility	9.3	0.0	2.9	5.1
Parda	14.4	0.0	0.0	3.4
Lack of social security	33.3	24.1	0.0	15.9
<b>N</b>	<b>54</b>	<b>29</b>	<b>35</b>	<b>118</b>

**4.2.19 Problems Prevailed over by the Respondents**

Women entrepreneurs those who faced problems in Pakistan mostly (29.6 percentages) overcome their problems by convincing their husband or father means the male dominating the family, 27.8 percentages built their confidence level and 11.1 percentages fought back

with determination.

Women entrepreneurs those who faced problems in India mostly (55.2 percentages) overcome their problems by convincing their husband or father means the male dominating the family, 17.2 percentages enhanced their confidence level and 24.1 percentages through patience.

Women entrepreneurs those who faced problems in Bangladesh mostly (51.4 percent) overcome by the support of their family members and 37.1 percentages through generating more funds (Amin, 2002).

**Table 4.2.19 Distribution of Problems Prevailed over by the Respondents**

Way to overcome problems	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Convinced my husband/Father	29.6	55.2	51.4	43.7
Confidence	27.8	17.2	2.9	17.8
Support from other family members	1.9	0.0	51.4	16.1
Arranged fund through own initiative	0.0	0.0	37.1	11.0
Fight back with determination	11.1	0.0	0.0	5.1
With patience	9.3	24.1	0.0	9.9
Perseverance	0.0	17.2	0.0	4.2
Not mention	18.5	0.0	0.0	8.5
<b>N</b>	<b>54</b>	<b>29</b>	<b>35</b>	<b>118</b>

#### **4.2.20 Management of Business**

The above table illustrates that in Pakistan 82.5 percentages of women entrepreneurs are involved in business organizes their business by their own. The table also shows that 17.5 percentages of women entrepreneurs organizes by themselves and by others.

The above table shows that in India opposite scenario prevails and only 15.9 percentages of women entrepreneurs are involved in business organizes their ventures by their own. The table also shows that 84.1 percentages of women entrepreneurs organizes by themselves and by others.

**Table 4.2.20: Percent of Respondents Reported Who Organize the Business**

Responses	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Self	82.5	15.9	69.3	58.8
By others	0.0	0.0	0.9	0.4
Both (Self/By others)	17.5	84.1	29.8	40.8
<b>N</b>	<b>63</b>	<b>63</b>	<b>114</b>	<b>240</b>

**4.2.21 Business Duration**

The above table illustrates that in Pakistan 46 percentages of women are involved in business for more than two but less than five years and 42.9 percentage respondents are involved for more than eleven years.

However, in India the above table illustrates that 65.1 percentages of women are involved in business for more than two but less than five years and 20.6 percentage respondents are involved for more than six but less than ten years in business. And it is also found that 14.3 percentages of women entrepreneurs are running their business for more than 20 years.

The above table shows that in Bangladesh 36 percentages of women entrepreneurs are involved in business for more than six years but less than ten years, 29.8 percentages of women entrepreneurs are involved in business for more than two years but less than five years, 33.3 percentages respondents are involved for more than eleven years in business.

**Table 30: Percent of Respondents Reported their Business Duration**

Duration	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Less than 1 year	3.2	0.0	0.0	0.8
2-5 years	46.0	65.1	29.8	43.3
6-10 years	7.9	20.6	36.0	24.6
11-20 years	42.9	0.0	33.3	27.1
Above 20 years	0.0	14.3	0.9	4.2
<b>N</b>	<b>63</b>	<b>63</b>	<b>114</b>	<b>240</b>

**4.2.22 Initial Arrangement of Capital**

Women arranged their capital mostly by borrowing bank loan, family members and personal

savings. However, in Bangladesh majority of the women entrepreneurs (66.7 percent) reported that they have arranged initial capital fund from institutional loan and 47.4 percentages arranged from personal savings. In contrary, all the respondents arranged fund from family members and loan from fiends. In Pakistan personal savings, bank loan from friends, loan from NGOs and family members are the major sources of initial capital.

**Table 31: Percent of Respondents Reported their Initial Arrangement of Capital**

Responses	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Self	25.4	0.0	47.4	29.2
Bank Loan	46.0	46.0	66.7	55.4
Family	31.7	54.0	0.9	22.9
NGO	27.0	0.0	0.0	7.1
<b>N</b>	<b>63</b>	<b>63</b>	<b>114</b>	<b>240</b>

#### 4.2.23 Motivational Strategies and Sources

In all three countries majority of the women entrepreneurs reported that they applied specific strategy for motivating their staff. However, there are differences in practice in motivational strategies in three countries. In Pakistan they motivate their employees through paying more for extra work (76.5 percent), commission (26.5 percent) and bonus (23.5 percent) whereas in India employees are provided commission or cash incentives (69.4 percent), bonus (14.3 percent). In Bangladesh overtime (45.8 percent), bonus (84.1) and commission (21.5 percent) are mostly used to motivate employees.

**Table 4.2.23: Percent of Respondents Reported they have Motivational Strategies and Sources**

Responses	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Yes	54.0	77.8	93.9	79.2
<b>N</b>	<b>63</b>	<b>63</b>	<b>114</b>	<b>240</b>
<b>Sources</b>				
Pay extra for overtime/Extra work	76.5	0.0	45.8	39.5
Motivate them for good work	14.7	2.0	0.0	3.2
Give incentive/Commission to the staff	26.5	69.4	21.5	34.7
Prize for good work	2.9	0.0	0.0	0.5
Give bonus/Pay bonus	23.5	14.3	84.1	55.3
Based on demand	0.0	14.3	0.0	3.7
<b>N</b>	<b>34</b>	<b>49</b>	<b>107</b>	<b>190</b>

#### ***4.2.24 Availability of Professional Facility***

Women entrepreneurs in all three countries are not doing their business very professionally and their business are not well structured. It is found that more than two third of the business owned by women entrepreneurs do not have any professional managers to manage and run their business.

In sixty five percent business there is no recruitment policy, in 64 percent business there is no formal salary or pay policy, in 77 percent business there is long term policy, in 43 percent business there is training plan for their employees, in 75.8 percent of women entrepreneurs do not prepare formal annual account statement even though 78.8 percent of them maintain some sort of accounts, in 73.8 percent business there no internal audit system.

However, it seems that Indian women entrepreneurs and their business are more structured than those of Bangladesh and Pakistan with regards to all aspect mentioned earlier i.e. recruitment policy, formal salary or pay policy, long term policy, training plan for their employees, maintaining and preparing formal annual account statement and internal audit system. In India 58.7 percent of the respondents appointed professional managers to run the business where as in Bangladesh and Pakistan 28.1 percent and 14.3 percent of women entrepreneurs respectively appointed professional managers. Similarly, 61.9 percent in Indian entrepreneurs have prescribed recruitment rule, in contrary, in Bangladesh and Pakistan only 28.1 percent and 17.5 percent respectively business have such policy. In case of structure salary structure, in India, 82.5 percent of women entrepreneurs have formal salary structure for their employees where as 25.4 percent Pakistani and 14.9 percent Bangladeshi women entrepreneurs have structured salary structure. Indian women entrepreneurs are more concern about the long term goal in compare to Bangladesh and Pakistani women entrepreneurs as 44.4 percent of Indian women entrepreneurs set long term goal for their business where as in Bangladesh and Pakistan only 3.5 percent and 36.5 percent of women entrepreneurs set long term goal and planning for their business. With regard to practice of internal audit, 77.8 percent of Indian women practice internal audit for better management and 17.5 percent of Pakistani women entrepreneurs practiced internal audit. In Bangladesh

women entrepreneurs are least bother about internal audit. Only 2.6 percent of women in Bangladesh have a system of internal audit for their business. With regard to preparing, 71.4 percent of Indian women entrepreneurs prepare annual financial statement whereas in Bangladesh only 1.8 percent of women prepare financial statement and in Pakistan 17.5 percent of women prepare financial statement for their business.

**Table 4.2.24: Percent of Respondents Reported to have Professional Facilities**

Responses	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Availability of professional manager	14.3	58.7	28.1	32.5
Availability of formal recruitment policy	17.5	61.9	28.1	34.2
Availability of salary structure	25.4	82.5	14.9	35.4
Availability of long term policy	36.5	44.4	3.5	22.9
Provision of training program for employees	57.1	61.9	57.9	58.8
Keeping books accounts	42.9	77.8	99.1	78.8
Provision of internal audit system	17.5	77.8	2.6	26.3
Prepare annual financial statement	17.5	71.4	1.8	24.2
<b>N</b>	<b>63</b>	<b>63</b>	<b>114</b>	<b>240</b>

#### **4.2.25 Reported Problems to Get Bank Loan**

It is found that in all three countries women entrepreneurs face tremendous problem to get loan from bank / financial institute. Most highly ranked problem faced by both the groups is non-cooperation of the bank and high rate of interest, stringent conditions of bank, and collateral security. Other important problems faced by the entrepreneurs in this regard are, limited scope of financial institute's, absence of supportive help or advisory/consultancy service at bank, and even non cooperation from bank officials.

In this regard they believe that more flexible loan condition, reduction of interest rate, more co-operation from bank employees, liberal collateral policy, establishing more new bank etc would improve the situation and resolved the problems prevailing now in the financing the project.

**Table 4.2.25: Percent of Respondents Reported Problems Mostly Face to Get Loan**

Responses	Name of the survey country			Total
	Pakistan	India	Bangladesh	
High rate of interest	100.0	100.0	100.0	100.0
Non cooperation of Bank	100.0	100.0	100.0	100.0
Collateral security	100.0	100.0	100.0	100.0
Tight condition of bank	100.0	100.0	100.0	100.0
Limited scope of financial institute	100.0	100.0	100.0	100.0
Personal guarantee	100.0	100.0	100.0	100.0
<b>N</b>	<b>63</b>	<b>63</b>	<b>114</b>	<b>240</b>

#### ***4.2.26 Problems in Marketing the Products of Women Entrepreneurs of Bangladesh***

In marketing their products women entrepreneurs face different problem in different countries. However, some common problem prevails in all cases. In Bangladesh women entrepreneurs identified lack of understanding of proper marketing approach, small size of market (customers), Bad location, Business fluctuation, Lack of product innovation, lower price, Credit sales (problem to realize the money from buyers) and Competition as problem in marketing their products. In Pakistan women entrepreneurs identified family Barriers/Parda, social and cultural barriers, political Unrest, insufficient Fund in the Channel, lack of advertisement and middlemen as problem. Problem faced women entrepreneurs in India are access to information, competitors, middleman, provincial competition, provincial taxes, lower price, credit sales (problem to realize the money from buyers) competition, lack advertisement, political unrest and lack of finance.

#### ***4.2.27 Social Barriers for Women Entrepreneurs***

Attitude towards society of women entrepreneurs in India is more positive than that of Pakistan and Bangladesh. In India 65 percent of women do not feel that society creates any barriers for their business career and advancement where as in Pakistan and Bangladesh around fifty percent considers social values and practice is a problem for doing business and society creates barriers for their advancement.

In Bangladesh, those, who believe that still social barriers exist, identified vandalism, disregard to women, political instability, corruption, copying, mistrust and lack of security as

social barriers. But they did not identify the religious believes and other women related harassment. In Pakistan women entrepreneurs identified religious believe (parda), male ego, male domination, lack of education, access to information and lack in access to finance, lack of social security as social barriers. In India disregard to women, political instability, lack of permission, financial constraint, male dominancy, mistrust and lack of security are pointed as social barriers.

Respondents believe that society and government take initiative to remove the prevailing social barriers to ensure the conducive environment for women entrepreneurs so that they can actively participate in the economic activities and advancement of the nation. They opinioned that in society male domination mentality should be changed, women should be educated, GOB should provide more support to women entrepreneurs in term of access to fund, Government policy should be changed and encourage more women to come into business.

Women entrepreneurs in all three countries under study are facing tremendous social, political economic as well as technological problem in doing business. Both in India and Bangladesh lack in technical skill Improper training facility, awareness of opportunity, lack in access to information, burden of household work, social and cultural barrier, education, political instability, and insufficient capital are the major problems those have been pointed by the women entrepreneurs in doing their business. In Pakistan women entrepreneurs faces similar problem in doing business. In addition, they pointed male domination, Parda system and rigid payment schedule for bank loan.

To make the entrepreneur friendly environment for women they feel special attention should be given by the society and government. They viewed that enhancement of financial support, enhancement of training facilities, special program to provide more business opportunity for women, providing education to employees, facility for easy access to information, extended family support, establishing more school for working people and making adjustable EMI would help women entrepreneurs to overcome problems they are facing now.



**Table: 4.2.27: Percent of Respondents Reported Women Entrepreneur Face Barriers**

Responses	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Proportion of respondents reported women face barriers	90.5	100	98.2	96.7
<b>N</b>	<b>63</b>	<b>63</b>	<b>114</b>	<b>240</b>
<b>Reported barriers</b>				
Political instability	24.6	0	71.4	40.5
Financial constraint	22.8	22.2	74.1	51.5
Corruption	21.1	0	0.9	5.6
Male domination	36.8	36.5	0	19
Discrimination	12.3	0	0.9	3.4
Lack of education	12.3	1.6	58	31.5
Religious believe	29.8	0	0	7.3
Parada	15.8	1.6	0	4.3
Social & cultural barriers/Cultural drawback	33.3	0	25.9	20.7
Lack of security	1.8	33.3	0	9.5
Mistrust	0	31.7	0	8.6
Lack of training/improper training	0	12.7	26.8	16.4
Burden of household work	0	0	38.4	18.5
<b>N</b>	<b>57</b>	<b>63</b>	<b>112</b>	<b>232</b>

#### 4.2.28 Supportive Laws to Run Business

Significant percent of women entrepreneurs are concerned about the business law executed in all three countries. Around three fourth of the total respondent in India and Pakistan feel that business laws are not well supported to their business. In Bangladesh the perception is worst as hundred percent of the respondent express their concern and feel that business laws are not supportive at all for women entrepreneurs.

**Table 4.2.28: Percent of Respondents Reported Law are Supportive to Run Business**

Responses	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Yes	17.5	25.4	0.0	11.3
No	76.2	74.6	100.0	87.1
Don't know	6.3	0.0	0.0	1.7
<b>N</b>	<b>63</b>	<b>63</b>	<b>114</b>	<b>240</b>

#### 4.2.29 Opinion About the Technological Development

Women entrepreneurs in all three countries are not satisfied with level of technological development they are using in their business. However the respondents of India and Pakistan are comparatively less unhappy than those of Bangladesh in the context of technological advancement. In Bangladesh 98 percent of respondent do not perceive that the technological

development is good enough for their business where as in India and Pakistan the perception is much better. In India and Pakistan 57.1 and 61.9 percent respectively consider that technological development is good enough.

**Table 4.2.29: Percent of Respondents Reported Technological Development is Good Enough**

Responses	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Yes	38.1	42.9	1.8	22.1
No	61.9	57.1	98.2	77.9
<b>N</b>	<b>63</b>	<b>63</b>	<b>114</b>	<b>240</b>

#### 4.2.30 *Prioritization to Recruit Female as Employee*

It is also observed that women entrepreneurs are generally neutral in respect of sex in all three countries. In India and Pakistan, more than two – third of respondents reported that they do not give any priority to women as employee during recruitment. In Bangladesh almost fifty percent of them do not give any priority to female workers in recruitment process. Those who give priority or advantage to their female workers are not even biased to sex. They give priority because they believe that female employees are more responsible and fit to the business. They also agreed that they give priority to female workers because of their sympathy and to make them independent and financially solvent.

**Table 4.2.30: Percent of Respondents Reported they give Priority to Women Employees**

Responses	Name of the survey country			Total
	Pakistan	India	Bangladesh	
Yes	22.2	11.1	57.9	36.3
<b>N</b>	<b>63</b>	<b>63</b>	<b>114</b>	<b>240</b>
<b>Reasons</b>				
Give opportunity/encourage/empower	57.1	0.0	51.5	48.3
Clients are mostly women	21.4	100.0	27.3	32.2
My products need perfection	14.3	0.0	0.0	2.3
To make better workmanship	7.1	0.0	0.0	1.1
To make women financially solvent	0.0	0.0	50.0	37.9
Nature of job/business	0.0	0.0	47.0	35.6
Women are more sincere	0.0	0.0	1.5	1.1
<b>N</b>	<b>14</b>	<b>7</b>	<b>66</b>	<b>87</b>

### 4.3 Findings of Multivariate Analysis

In the bi-variate table it is found that there is association between different independent variables with the dependant variable. But this findings do not clearly indicate whether these variables positively or negative associated with the dependant variables. Therefore, further analysis was carried out by using binary logistic regression analysis to examine the degree of association between dependant and set of independent variables such as set of demographic, economic, educational and supportive variables. However, before applying logistic regression analysis multicollinearity test was done to identify and drop out highly correlated independent variables. Finally, the following binary logistic regression was done to indentify factors influencing women in this South Asian Region to become an entrepreneur through self motivation.

Factor or determinants of self motivation to become entrepreneur were analyzed using binary logistic regression model. Respondents who reported self motivated to start business were assigned a value "1" otherwise "0". Result of the overall logistic regression model is presented below.

**Table 4.3.1: Overall Logistic Regression Analysis using Independent Variables**

Independent variables	Categories	Coefficients	Odds ratio
Age of respondents	40+	2.605	13.535*
	31-40	3.427	30.789**
	30 or less (ref)	-----	1.000
Starting age of business	30 or less	0.578	1.782
	30+ (ref)	-----	1.000
Birth place	Metropolitan	1.45	4.262
	Urban (ref)	-----	1.000
Family structure	Single family	1.232	3.427
	Joint family (ref)	-----	1.000
Father's occupation	Others	-7.153	0.001***
	Business	1.292	3.641
	Service (ref)	-----	1.000
Family members doing business	Yes	6.727	83.905***
	No (ref)	-----	1.000
Marital status	Widow/divorced	3.699	40.39
	Married	4.065	58.239
	Single (ref)	-----	1.000
Education	SSC	-0.94	0.391
	Bachelor	0.162	1.176
	Masters (ref)	-----	1.000

Independent variables	Categories	Coefficients	Odds ratio
Served other organization before starting business	No	3.661	38.906**
	Yes (ref)	-----	1.000
Received training	Yes	1.327	3.771
	No (ref)	-----	1.000
Faced problem to start business	No	4.673	107.066**
	Yes (ref)	-----	1.000
Arrangement of capital	Others	-6.049	0.002***
	Loan	3.964	52.642*
	Self (ref)	-----	1.000
Arrange training program for employees	Yes	1.838	6.283
	No (ref)	-----	1.000
Delegation of authority	Yes	2.133	8.439**
	No (ref)	-----	1.000
Have motivational system	Yes	0.296	1.345
	No (ref)	-----	1.000
Country's business law are supportive	Yes	2.365	10.642*
	No (ref)	-----	1.000
Have prescribed long term benefits	Yes	0.552	1.737
	No (ref)	-----	1.000
Have prescribed service rule	Yes	2.466	11.780*
	No (ref)	-----	1.000
Entrepreneur facing social problem	No	3.972	53.094**
	Yes (ref)	-----	1.000
	Constant	-18.355	0.000**

\*p<0.10, \*\*p<0.05, \*\*\*p<0.001

Above Table shows that aged women are more likely to become entrepreneur by self motivation at young age. For example women started business at age below 30 years is 1.7 times more likely to become entrepreneur by self motivation than women aged 30 years or less. This finding is accepting the null hypothesis that younger women tend to be more self motivated to entrepreneur than older aged women.

Women who were born at metropolitan city they are 4.2 times more likely to become entrepreneur by self motivation than women born other than metropolitan area. Entrepreneurs from single family are 3.4 times more possibly self motivated than entrepreneurs of joint family. Though the finding is not significant yet this also acknowledging the hypothesis ‘women from single family are more likely to become an entrepreneur through self motivation’.

Father’s occupation ‘business’ is playing an important role to become entrepreneur through self motivation. If father’s profession is business then the probability of becoming an

entrepreneur through self motivation is 3.6 times higher than other business and this finding also shows a strong positive association. Other profession of father shows a negative correlation. Similarly if any family member is involved with business then the probability of becoming an entrepreneur through self motivation is quite higher and significant (Odd ratio, 83.905). Therefore, it is imperative to accept our null hypothesis  $H_3$ . It is also found from the above table that married and educated entrepreneurs are more likely to be self motivated than other referenced group. Married women are 58 times more likely to become entrepreneur through self motivation than unmarried women. Similarly, widowed women are also showing positive influence to become an entrepreneur by self motivation (Odd ratio, 40.39). Findings reveal our hypothesis  $H_4$  (married women are more likely to become an entrepreneur by self motivation). Similarly women with only SSC level of education are less likely to be self motivated to become an entrepreneur than women completed bachelor and master degree.

Those women worked other organization before starting self business they are less likely to be self motivated to become an entrepreneur. On the contrary those women were not involved in any income generating activities before starting any business they are more prone (38 times) to become an entrepreneur through self motivation. The possible reason might be that women who already engaged with income generating activities they lack interest to become an entrepreneur at later stage. This finding is clearly rejecting our hypothesis that prior working experience to other organization has positive influence to become an entrepreneur through self motivation. However, those received training before starting business they are 3.77 times more likely to become entrepreneur through self motivation than the reference group. Therefore participation in business related training by women before starting business increase the chances to become entrepreneur by self motivation.

Self motivated entrepreneur are more than 100 times less likely to face problem to start business than who are not self-motivated. This indicates that women who are self motivated to become an entrepreneur they start their business with well thoughts and face less difficulties. Self motivated entrepreneurs are more likely to arrange initial capital from loan than others. Loan helps entrepreneurs to find out best and suitable way to make the business profitable so that profit can be shared to repay loan installment. This finding is indicating that

financial arrangement through loan influence women to become an entrepreneur by self motivation. Therefore, initial capital to run a business from loan might be an ideal way to encourage women to become an entrepreneur.

Findings show that entrepreneurs who organize training for employees they are around 6 times more likely to become entrepreneur through self motivation. Self motivated entrepreneurs are more enthusiastic to delegate authority and findings show that women who delegate authority are 8.4 times more likely to become entrepreneurs through self motivation. Similarly findings show that self motivated entrepreneurs are more encouraging establishing a motivational system within business. On the other hand, entrepreneurs who offer long term benefit for employees are almost twice to become a self motivated entrepreneur. Similarly entrepreneurs with availability of prescribed service rule for organization are more likely to become entrepreneur through self motivation than the reference group.

It is also found that those reported country's law are supportive they are more likely to become entrepreneur through self motivation. Similarly findings reveal that self motivated entrepreneurs are less likely to face social problem to run a business.

Finally it may conclude from the above analysis that older aged women, birth at metropolitan areas, single family structure, father's profession is business, family members are involved with business, married/widow/divorced, higher educated women, received training before starting business, arranged capital through loan, organize training program for employees, delegate authority, have motivational system for employees, have provision of long term benefits for employees and have prescribed service rule in organization, are the key factors to become an entrepreneur.

## **CHAPTER FIVE**

### **CASE STUDIES**

## 5.0 CASE STUDIES

### 5.1 BANGLADESH

#### 5.1.1 Case Study-One: Rokia Afzal Rahman



#### *Exuding Positive Energy*

UPFRONT, Rokia Afzal Rahman is smart, warm and charming person who can put even the most unyielding person at ease. Perhaps this is one of the winning ingredients in a career strewn with accomplishments. But this is only one side of Rokia. Behind the pretty, smiling exterior is an astute businesswoman who knows how to take risks and more importantly, how to stick to her commitments. In 1980 she set up RR Cold Storage with loans from BSD (Bangladesh Shilpa Bank). In 1997 Rokia bought an ailing cold storage, revamped it with new machinery and new management turning it into a well-reputed enterprise. She is the chairperson and managing director of both cold storages. At present Rokia holds several important positions. These include being Director of Reliance Insurance Co. LTD; Director of Bangladesh Bank, Director of MIDAS; Chairperson of all Midas Mini Marts in Bangladesh; chairperson and Managing Director of RR Real Estate and Director, Chittagong Stock Exchange. Rokia was also president, Bangladesh Employers Federation from 1997 to 1998 and again from 1998 to 1999.



### ***The Early Days***

Yet as a teenager growing up in Karachi, Rokia did not even dream of such an illustrious career. It was by fluke and with the encouragement of her father, that Rokia entered the banking profession right after college. After completing a degree in banking Rokia, then only 22, became a Bank Manager of Muslim Commercial Bank in 1964.

Banking in the 60s was an area where women rarely entered. There were only seven women including Rokia in this sector all over Pakistan. It was a profession in which Rokia thrived. After marriage, she took a long 12year break from her career to devote herself to her family, which included two daughters and a son. She used this time to publish a magazine called "Keya" which promoted the crafts of Bangladesh and soon became the chairperson of Bangladesh Handicraft and Cooperative Federation. "I had meetings at home", says Rahman "often going to the printers with my children." She also Karika, an organization promoting indigenous handicrafts, a job that had the flexible working hours necessary for a young mother.

### ***Entering an Unconventional Trade***

Rokia was not satisfied working from home and felt the need to do something more substantial. Her children were now in their early teens and Rokia decided that being self-employed was her best option. With a loan from BSB she ventured into the cold storage business, an unconventional and uncertain career move. With the bank loan, Rokia bought land, imported machinery and set-up the cold storage plant in Munshiganj. Dedicated and determined, Rokia was unfazed by the skepticism of people who were sure that this was too 'big' a venture for anyone, let alone a woman, to succeed in. The cold storage was located in a remote area, which was inaccessible by road. The only way to reach it was by launch and even today Rokia, equipped with a life jacket, goes personally to visit the cold storage, where she interacts with the farmers and workers who have accepted her as a fair and trust who have accepted her as a fair and trust worthy employer.

With more cold storage than there are potatoes, rising government tariffs and labours costs,

the cold storage business is very competitive and a losing trade yet Rokia has managed to stay high and dry. Her reputation as a reliable borrower who always pays back her loans on time, the goodwill she has created over the years and the high quality of the potatoes stored at her plant, have given her the cutting edge in the business.

Apart from storing buying and selling potatoes, her business involves deciding the price and growth of the vegetable, renting out space as well as storing seeds for the farmers for next year's planting season.

Surprisingly, in a world dominated by men, whether they are clients, employees, bankers or business counterparts, Rokia has never felt singled out for being a women, "I am always treated with respect," she explains, "and they value my opinion."

"The farmers, for example, are quite comfortable with me and talk to me as they would with any other person," she adds. At the cold storage owners' meetings, Rokia's business policies are given high priority as they have important effects on the business. In fact Rokia's sharp business sense, managerial and analytical abilities have earned her a reputation, for which reason many organizations and enterprises have invited her to direct and advice them.

### ***A Hidden Dream***

While personally Rokia had enough accomplishments- juggling commendably a family and a profitable business - there was still a hidden ambition that needed to be fulfilled. This was to promote women entrepreneurship in Bangladesh. Her major role as board member and chairperson of MIDAS's Women Entrepreneurship Development Committee has been to help women start businesses with collateral free loans. At the monthly meetings which Rahman chairs, she gives counseling to the women entrepreneurs on business strategies, upgrading products and most importantly, on the need to be conscientious borrowers.

The results have been very satisfying. With growing confidence these women have become strong individuals who earn and invest their own money, and take business decisions.

Rahman has also helped to set up several outlets know as 'Mini Marts' to market the products. She has initiated the Women 2 Women Support Programmes whereby an established woman entrepreneur helps (in the form of skills, raw material etc.) a potential women entrepreneur for a whole year to give her a head start.

'Their capacity to grow and eagerness to learn is really inspiring/' says Rokia, "Now they want to go into bigger business. In my opinion Bangladesh needs to promote venture capital funds for women to do large-scale business. "It is really rewarding to see how the wins of so many women, have changed for the better," says Rokia. She mentions her visit to Calcutta with a group of women entrepreneurs during which they had a meeting with the Ladies Wing of the Calcutta Chamber of Commerce and Industries." They were very impressed with the energy and confidence of our businesswomen and by the fact that in Bangladesh there are opportunities for women entrepreneurs to get collateral free loans," says Rokia. One of her dreams she reveals is to write a book on her experience while working with women entrepreneurs.

### ***Recognition of her Efforts***

Her efforts have not gone unrewarded. She has received an award in Malaysia (1998) as Woman Leader supporting other Women; another for her outstanding service as a member of MIDAS's Board of Directors given by US Ambassador William A. De Price in 1990. She was the only women to receive BSB's Award for Achievements in Entrepreneurship. This year she received the Priyadarshini Award in Delhi in recognition for her contribution to small enterprise development.

As for her personal life, Rokia is quite proud of her family. Both her daughters are in rewarding professions and her son works with her in the business. "Moreover, my husband, Azimur Rahman who is always very supportive, gives me the strength to move forward", says Rokia.

### ***Tips for Aspiring Entrepreneurs***

As pointers to others women thinking about entering business, Rokia believes that handwork, patience and persistence are essential ingredients to do well. Maintaining ethics in business is equally important. "Keeping commitments, having a good track record is like a certificate, that will help you wherever you go," comments Rokia. While management courses may help, it is practical experience that really counts. "We learn as we work," says Rokia "since you don't have statistics it is necessary to do mini research before taking plunge into something," Doing business, adds Rokia, is very difficult with no infrastructure facilities, for example shortage of power, rampant corruption and poor security. "But you have to take it as challenge."

Ms. Rokia Afzal Rahman started her career in a commercial bank in 1962 when very few women had entered banks universally. She became the first woman bank manager of the country in 1964. She later became a sponsor Director in Midas Financing Limited, Director in Reliance Insurance Ltd. Mrs. Rahman served as a Director in the Central Bank of Bangladesh as a member of the board for three years.

In 1980 Ms. Rahman ventured into her own agro based industry. RR Cold Storage Limited dealing with potatoes imports exports and storage of seed and table potatoes. She expanded her business manifold. Subsequently she bought another agro industry. As Chair and CEO of two agro industries Ms Rahman works with 15000 small farmers who need support during harvesting season. She facilitates loans to farmers by standing as guarantor to a commercial bank taking loans for them and retailing the loan to them. Her business has given her widespread appreciation. She has received several awards from Banks and chambers.

Mrs. Rahman has diversified her business and is now in media, insurance, real estate and power sector.

### ***Media***

Rokia is the chairperson of Media world Limited the owning company of The Daily Star,

director shareholder in Media star, and shareholder director in ABC Radio. Real Estate, Mrs. Rahman has developed and sold many industrial plots and some housing plots in the real estate business.

### ***Development***

Mrs. Rahman was invited to the board of Midas and later Midas Financing Ltd, organizations which support enterprise and industrial development. Through Midas Mrs. Rahman has initiated several innovative programs for the growth of entrepreneurship development in Bangladesh. Women entrepreneurs can borrow up to taka one million as collateral free loan. Marketing outlets in the name. And style of Mini Marts were developed and opened. Working capital loans were introduced during festival season as Festival Loan to facilitate women doing business in apparel and food. Women 2 women support program, designed to develop potential women entrepreneurs. In this program a new entrepreneur is matched with an existing women entrepreneur for one year. During this period the new entrepreneur receives all kinds of support in designing, quality control and marketing. After one year's support program she is facilitated to borrow on her own.

### **Mini mart**

Women doing business had to share a percentage of their profits with middlemen, to eliminate the role of the middleman Mini Marts were developed first in 1992. Today the Mini Marts are a huge success and bring big profits for its Sponsors. Marketing outlets owned and managed by a group of business women to sell diversified items was set up and named Mini Mart. The success of the Mini Mart produced replication of the same in other places. Good Governance through Committees and the overall responsibility of Mini Mart is shared by two capable Co Chairpersons. For the first five years, Mrs. Rokia Rahman is the Chairperson in all the Mini Marts. The Mini Marts were not only designed by Mrs. Rahman, she also personally mentored and guided it through the years.

### ***Development of Women Associations***

***WEA:***

In 1994 the first Women Entrepreneurs Association in Bangladesh was formed with 150 members and Rokia Afzal Rahman as founder President WEA. In 1996 Mrs. Rahman formed Women in Small Enterprises to further upgrade and promotes women into small enterprises and industries.

***WISE:***

WEA and WISE worked in all areas of Bangladesh to bring about a change in the lives of women and bring empowerment through entrepreneurship development. WISE has carried out surveys finding constraints that women entrepreneurs face and also potential areas of investment. WISE in collaboration with the ministry of Planning, Government of Bangladesh held several workshops.

***BFWE:***

In August 2006 Bangladesh Federation of Women Entrepreneurs' BFWE was launched. The member associations of the federation are based in different secondary cities. The federation works with 5 million women, most of the women are in secondary towns and rural areas of Bangladesh. They receive training on a regular basis, supported by donors' like SEDF. The products are sold through Mini Marts. Mrs. Rokia Afzal Rahman is the founder president of BFWE.

Mrs. Rahman's commitment to development brings her on the boards of the following

**NGO's:**

- BRAC
- Manusher Jonno Foundation
- Bangladesh Freedom Foundation
- NGO foundation
- MIDAS

Mrs. Rahman is the Chairperson of Presidency University foundation and Chair, Bangladesh Board of Advisers, Asian University for Women.

Mrs. Rokia Afzal Rahman is a former Adviser (minister) to the Government of Bangladesh in charge of the ministry of Women and Children, Ministry of Labour and Employment, Ministry of Social Welfare and Ministry of Culture.

### **5.1.2 Case Study-Two: Mrs. Selima Ahmad**



#### ***Selima Ahmad, Founder and President, BWCCI***

Selima Ahmad, Vice Chairperson of the Nitol-Niloy Group is the quintessential successful woman. Her dynamic contribution at sales and marketing at Nitol Motors was remarkable for the growth of NNG. She also established the first and only Artificial Silk Flower Industry in Bangladesh. For her continuous tireless work and contribution the Nitol-Niloy Group now have a strong, diversified profile, which includes a joint venture with TATA Motors of India to trade, assemble, and provide after sales support of vehicles, transport and aviation services, financial institutions, manufacturing of sugar, cement, paper and luggage, real estate development, and sports promotion. Selima Ahmad is now the Head of HR division of NNG.

Selima Ahmad is also the founder of the Bangladesh Women Chamber of Commerce and Industry (BWCCI), she was acutely aware of the need for a national body, which represented

the interests and supported the initiatives of women entrepreneurs. As a successful businesswoman herself with longstanding experience in the private sector, Ahmad took the initiative to form a Chamber of Commerce devoted exclusively to facilitating the advancement of women entrepreneurs.

Drawing on her business experience and involvement with several trade organizations, including the Federation of Bangladesh Chambers of Commerce and Industries, Bangladesh Automobile Assemblers and Manufacturers Association, Bangladesh Handicraft Manufacturers and Exporters Association, Bangladesh Association of Publicly Listed Companies, Ahmad convinced and mobilized women entrepreneurs, the government and development partners of the need for the creation of BWCCI. Selima had continuous dialogue with the Government for the need to grow women entrepreneurs and sustain their enterprises. Her persuasion and advocacy finally resulted in the approval by the Government to establish a separate Chamber of Commerce for women. Ahmad feels that with the achievements in women empowerment the developing economies will hugely benefit. The contribution of women entrepreneurs will help to achieving MDG goals and the impact will assist in alleviating poverty. She has developed 3000 women entrepreneurs by planning, designing and facilitating different programs. She supports these initiatives by providing training, business counseling, credit linkages, acting as guarantor, and lobbying government and policy makers. Despite her many accolades, Ahmad's proudest achievements are the changes that are visible in the lives of the members due to the support of BWCCI. She has been appointed by the Bangladesh Government as board of director of Bangladesh Development Bank limited. Her work is recognized not only in Bangladesh but also in the global arena. She has been invited as a speaker in many national and international seminars; she obtained graduation and Masters in Business Management from Dhaka University and did short courses from, Japan, Denmark and Canada. She is a Fellow of Stanford University, USA.

Her accomplishments have earned her the title of best female entrepreneur in Bangladesh by different organization in different time, Best women achievers, 2005, 06 by Consortium of Women Entrepreneurs of India and TIAW World of Difference Award 100, 2010 for



bringing a difference for Women in Bangladesh by The International Alliance for Women (TIAW), Canada. Selected as a laureates of Islamic Development Bank in ‘Women’s Contribution in Development ‘and awarded for 2012.

Ms. Ahmad was acutely aware of the need for a national body which represented the interests and supported the initiatives of women entrepreneurs. As a successful businesswomen herself with longstanding experience in the private sector, Ahmad took the initiative to form a Chamber of Commerce devoted exclusively to facilitating the advancement of women entrepreneurs. Drawing on her business experience and involvement with several trade organizations, including the Federation of Bangladesh Chambers of Commerce and Industry, Bangladesh Automobile Assemblers and Manufacturers Association, Bangladesh Handicraft Manufacturers and Exporters Association, Bangladesh Association of publicly listed Companies, Ahmad convinced and mobilized women entrepreneurs, the government and development partners of the need for the creation of BWCCI.

Ahmad feels that unleashing the power and potential of women entrepreneurs will have a profound effect on the national economy. Furthermore, the successes of women entrepreneurs will advance and empower women, create dynamic new employment opportunities and raise family income and living standards. BWCCI supports these initiatives by providing training, business counseling, loaning credit, acting as guarantor, and lobbying government and policy makers on behalf of business women across Bangladesh. Despite her many accolades, Ahmad’s proudest achievements are the changes that she recognizes in the lives of the members due to the support of BWCCI. Ahmad, Vice Chairperson of the Nitol-Niloy Group, is the quintessential successful woman. The Nitol-Niloy Group has a strong, diversified profile which includes: a joint venture with TATA Motors of India to trade, assemble, and provide after sales support of vehicles, transport and aviation services, financial institutions, manufacturing of sugar, cement paper and luggage, real estate development, and sports promotion. Her accomplishments have earned her the title of best female entrepreneur in Bangladesh.

### **5.1.3 Case Study-Three: Majeda Begum**

Majeda Begum, 38, started her business in 1995. When her husband left her with two children; she had nothing to survive but determination and ambition. She got married a farmer when she was 20. Immediately after marriage, her husband started torturing her for dowry. Being her father was very poor they could not meet up his demand. After three years marriage life, her husband left her and married another girl.

'It was really a tough time for me' Majeda starts her life story. 'I was thrown in a dark with my babies. That time I had nothing to survive'. Majeda was illiterate, but she was hardworking and intelligent. She contacted to a local NGO and applied for loan to do business. With the small amount of loan she started poultry farming in small scale. At the same time, she started to go the night school conducted and operated by a NGO. She realized the importance of education. After few months she attended a sewing and boutique-training program. After completing the training, she again applied for loan to purchase sewing machine. By that time she did well in poultry business. She planned to open a new business. She collected orders from nearest town for boutique and sewing, after finishing her job she delivered the orders to clients in due time. It was very hard time for her; she had to work 15-16 hours every day.

She did so well in boutique business that within two years she rent a store in the town and she herself started boutique business. Her design was modern and sophisticated, and also very popular. She trained some distressed women and provides them job in her store. At the same time her poultry business also was expanded. To supervise this business she appointed a caretaker.

Majeda believes that determination, hardworking and sincerity is the key to success in business. Now she a successful small business owner, she is a role model to distressed women.

## 5.2 PAKISTAN

### 5.2.1 Case Study-One: Samina Fazil



**Samina Fazil** – an Entrepreneur Founder President Islamabad Women Chamber I have always been a firm believer that it is important to take action rather than sit around and wait for good fortune to arrive” – Samina Fazil, Owner of Mishas Collection and Founder President Islamabad Women Chamber of Commerce.

Started her own small garment retail business in 1989 in Islamabad, Samina Faizl now is a well known women entrepreneur in the country. She is also currently the President of Islamabad Women Chamber of Commerce and Industry.

Narrating her story, Samina told me that her garment outlet Mishas Collection initially catered to the needs of local customers, however with the passage to time, they have started exclusive designing for traditional, bridal, party and casual wear. Also the company is exporting such dressed to international market.

With a start-up cost of Rs 100,000 (US\$ 1100) from family sources, Samina now is an exporter and exhibits in international garment exhibitions.

“I started my garments business in 1989 with a children garments small unit and further it opened the doors to Mishas Collection in Islamabad, it becomes the first garment business in the city owned by women. I focused on traditional garments with hand embroidery and

embellishments, Initially there were these skilled hands in my surroundings, they did have a skill but no work to utilize that skill and earn so I gathered them all and trained them accordingly and in 1991 opened a shop in Main Muree road Rawalpindi” – says Samina.

When she started her business, the biggest challenge she remembers was the lack of guidance in running and managing a business. According to Samina, “there were no proper guidelines that from where to get the raw material, the trained tailors and all as now chambers help you in starting the business as well as in marketing. Nevertheless, with the passage of time, I learnt the basics and applied those tools in my business. I always make sure to meet my timelines before they become “deadlines”. So basically it’s the time commitment, providing the customer the quality product and one needs to have a lot of passion, hard work and persistence”.

Initially, the biggest challenge for Samina was to deal suppliers in this male dominated society. Not only that, she was the only women entrepreneur in the whole market in Islamabad! But her commitment to provide consistent and the best quality products helped her survive and prosper.

Initially, she marketed through personal selling and also provided clothes for newspaper fashion pages model shoots, made brochures, participated in different exhibitions, she also gave her dresses to different TV dramas for promotion. That marketing technique worked for Samina’s business.

Her key learning as an entrepreneur is to develop skill-set required for becoming a professional. Additionally, patience, persistence and team building also make the difference! Samina does not believe in short-cuts, and considers continued learning an important factor in her success.

She maximizes on her time and managing a business and actively participating as President Islamabad Women Chamber are clearly a proof of her abilities in time management.<sup>27</sup>

---

<sup>27</sup> (By [Hammad Siddiqui](#) On August 9, 2011 · [3 Comments](#))

### 5.2.2 Case Study-Two: Maria Umar



#### ***How One Woman Entrepreneur Is Breaking Pakistan's 'Cement Ceiling'***

In 1984, Nora Frenkiel coined the term *glass ceiling*: "Women have reached a certain point — I call it the glass ceiling. They're in the top of middle management and they're stopping and getting stuck."

"The glass ceiling is the ability to visualize getting to the top but not reaching there. In Pakistan for female entrepreneurs, you can neither see what it looks like nor aspire to be something you cannot imagine," Maria Umar says. "It's more of a cement ceiling here in our case in Pakistan."

Umar is challenging the cement ceiling as an international entrepreneur and a key player in Pakistan's burgeoning tech scene. She is revered as one of the trailblazers in the female entrepreneurial revolution, and focuses her efforts on furthering work opportunities for women in Pakistan.

Before becoming an entrepreneur, Umar was a full-time teacher. She quit after her job refused her maternity leave and subsequently began writing for a woman she found through Rozee.pk, Pakistan's premiere job portal. The money was good, almost double what she made as a teacher, but when Umar discovered her employer's oDesk profile, she realized she could make even more money by contracting with clients directly.

She set up her own oDesk account and began taking on extra jobs and outsourcing them. At first she gave the jobs to her nieces, then to their friends, and eventually to their classmates, until she realized that she had developed a small content-creation business.

Today, this company is called The Women's Digital League, an IT-solution company that trains rural Pakistani women in micro online tasks, from ghost-writing to social media management.

Ovidiu Bujorean is the Senior Manager of the GIST Initiative, which supports entrepreneurship in the Middle East, Asia and Africa. He met Umar after she won a GIST business plan competition, and recognized her ability immediately. "She is extremely passionate and persistent," he says of Umar. "She's also very committed to her mission of helping female entrepreneurs find job opportunities. Even if she hits a wall, she will learn her way over, under or through that wall."

As a female entrepreneur working in a male-dominated IT-field, there is no shortage of walls for Umar to break through.

The challenges women face while trying to secure an education in Pakistan are significant. Last year, UNESCO reported that 62% of girls in Pakistan between seven and 15 years old have never spent time in a classroom. Violence against girls pursuing an education has increased since the alleged Taliban attack against Malala Yousafzai in October of last year.

But the country's education emergency is only the beginning of a larger problem. According to the Pakistan Bureau of Statistics, only 14.3% of Pakistani women currently participate in the labor force.

"Girls themselves are becoming more empowered and asking for their right to [education]," Umar says. "Unfortunately not very many actually utilize that education in the formal sector. As she mentioned "Families discourage girls from working outside due to [the] security situation and lack of social acceptance."

Social media has played an integral role in helping WDL provide work-opportunities for women who otherwise may be unable to work.

Umar finds the majority of WDL freelancers through social media. She attaches hash tags like home based work, writer needed, job opportunities and Pakistan to tweet advertising job opportunities, and receives a new CV almost daily.

"There are women that I've known for the past three years, and very closely through social media," says Umar, "through Twitter, through Face book pages and yes, through LinkedIn too."

Umar estimates that more than 80% of her company's business comes through LinkedIn referrals, largely because of the effort she's put into cultivating complimentary reviews. "If you check, even now I don't have my formal website up," she says, "I've never needed to. When people come and ask me, 'I've heard that you do this, how can we find out more about it?' I just say well, go to my LinkedIn page."

Umar's leveraging of her LinkedIn referrals was impressive enough to catch the attention of Alec Ross, the former Senior Advisor for Innovation to Secretary of State Hillary Clinton.

"The idea of a woman in one of the Waziristans working on an IT micro tasking is a very powerful affirmation of the platform," he said. Ross remembers being struck by Umar's dedication to helping other women find work. "I firmly believe that we need to empower women in the marketplace. There's so much insecurity brought on by men. This woman was empowering dozens of other women." Umar recently announced that she is expanding WDL into The Digital League, a company that offers digital solutions to individuals and corporate clients.

"We decided we needed to include the men as well," she says, noting that WDL will remain a subsidiary of TDL. "Why just Pakistan? We are now expanding it to the world."

### 5.2.3 Case Study-Three: Roshaneh Zafar



Microcredit entrepreneur Roshaneh Zafar started Kashf Foundation, the first microfinance bank in Pakistan.

*A young Pakistani woman turns social entrepreneur, establishes Kashf Foundation, and through micro financing enables impoverished Pakistani women to improve their lives.*

“You feel really great when you enable poor families to transform, change their mindset and bring up their children with a concept of financial management at the grass-roots level. This can ensure a decent living for them,” says Pakistani entrepreneur Roshaneh Zafar.

Since 1996, Zafar’s small microfinance initiative at Kashf Foundation, the first of its kind in Pakistan, has changed the lives of more than a million people in 26 districts in Pakistan by extending small credits worth a total of U.S. \$202 million currently, according to the Kashf Foundation website ([www.kashf.org](http://www.kashf.org)). Zafar successfully runs a fully chartered bank, the Kashf Microfinance Bank, with 31 branches in three provinces, Punjab, Khyber Pakhtunkhwa and Sindh. MIX Market ([www.MIXMarket.org](http://www.MIXMarket.org)), a microfinance information data and analysis service, reports that in 2009 Kashf Microfinance Bank had 14,192 active borrowers, a gross loan portfolio of U.S. \$5 million, with deposits of \$3.8 million by 42,073 depositors. The average balance per borrower is \$350. This grass-roots bank, like the foundation, is called “Kashf” — “miracle” or “revelation” in Urdu — to evoke the process of self-discovery.

Zafar, who attended Yale University and the Wharton School of Business at the University of Pennsylvania, has the required financial knowledge and skills. She was a specialist on women in development and community for the U.N. Development Programme and the World Bank. She has the passion of a women’s rights activist. An early endeavor was co-founding



Bedari, a women's crisis intervention center in Islamabad. The daughter of a renowned jurist and constitutional expert, S.M. Zafar, Roshaneh Zafar started from a one-room office next to her father's law offices 15 years ago. She sees social entrepreneurship as her lifetime mission.

"I am proud of building an institution. I am passionate about transforming the lives of families, bringing them out of poverty," she says. She believes that economic well-being leads to policies that favor women's development and without giving economic opportunities to women, social development and empowerment are hardly possible.

Both men and women must work together to increase family incomes and contribute to development of the community and the country: Only then can Pakistani society can become gender-sensitive, she says.

"Economic empowerment of women working through families can guarantee a change in lives and livelihoods of the poor. Micro financing women-led families is a sustainable way to ensure women's development," Zafar says.

Zafar and her mentor, Nobel laureate and Grameen Bank founder Muhammad Yunus, attend a microcredit conference. The realities of the poverty-ridden and resource-constrained women in villages in remote parts of Pakistan, and a will to help change their fate, prompted Zafar to quit her World Bank job in 1995 and enter social entrepreneurship: "While working with the World Bank, I realized that until we involve women and give them ownership in water and sanitation and other infrastructure projects, we cannot ensure implementation and success in these projects, as women are the ones who take care of water-fetching for rural families and those on the periphery of urban centers."

It was a turning point in Zafar's career when she heard a 70-year-old woman in Kalat, Baluchistan, saying the villagers knew that clean drinking water is healthy for their families but they needed money to buy it. Zafar decided to help them get that money and build better lives. She met Nobel Laureate Muhammad Yunus, the microfinance pioneer and founder of Bangladesh's Grameen Bank, and expressed her desire to start a microfinance scheme to help

the Pakistani poor gain sustainable economic stability. Her meeting with Yunus prompted her visit to Bangladesh, to learn from the Grameen Bank experience. Zafar studied the methods with Yunus for two years, and visited other successful projects in Nepal and India. In Pakistan she also benefited from the experiences of Abbottabad-based Sungi Development Foundation, founded by the late Omar Asghar Khan, and the Baluchistan Rural Support Programme. She was inspired by the late Pakistani community development pioneer Akhter Hameed Khan and Shoaib Sultan Khan, a founder of the Aga Khan Rural Support Programme.

“After having varied experiences, I set up Kashf Foundation and I hired 1,800 young staff from local communities because I believed that enabling the young to earn their livelihoods is important, as they dominate the unemployed population of Pakistan,” Zafar recalls. Her success received recognition early when, in 1997, she was awarded a fellowship from the U.S.-based Ashoka Foundation, which supports innovative social entrepreneurs.

Kashf operates primarily in Pakistan’s suburbs: 70 percent of its work is on the urban periphery and 30 percent in rural areas. Most microfinance credits go to small traders: a cobbler’s shop, a small-scale jewelry business, a tea stall or restaurant. Families get loans to fund a business of their choice and for which they have skills.

Zafar’s clients have succeeded in a variety of ways. Zafar relates the story of 42-year-old Nasim Baji with pride. Nasim Baji runs a costume jewelry business with micro-financing provided by Kashf. She borrowed Rs. 1,000 (U.S. \$10) 12 years ago to start her own bead jewelry enterprise, after weaving beads as a daily wage worker for a jewelry firm. She later diversified and today owns two molding machines to manufacture metal jewelry. She employs 30 women workers. Her husband works for her now. Her jewelry is sold in several cities. Nasim Baji inspires other women to set up small businesses to generate income.

“Microfinance is not all about giving loans to individuals, but it is meant to change mindsets of communities to enhance their ability to earn their livelihood and live with dignity. With families [working] together, microfinance-led trading produced sustainable dividends,” says

Zafar. She explains that Kashf has expanded from working only with women to working with families. To increase access to capital, Zafar founded the Kashf Microfinance Bank. Zafar says that from the original 15 clients who were lent a total of \$1,500 in 1996, Kashf has provided loans of \$225 million to more than 1 million families. Kashf was among the first such institutions to offer insurance for clients, at a minimal premium, to assist in debt payment when the head of household dies.

Apart from Kashf, Zafar is a founding member of the Pakistan Microfinance Network and is a member of the U.N. Advisory Group on Inclusive Financial Services. In 2007, she was named a Skoll Foundation social entrepreneur, and has been the recipient of a number of prestigious international awards, including Pakistan's highest civilian honor, the Tamgha-e-Imtiaz. Kashf Foundation was ranked 34 out of the top 50 microfinance institutions by *Forbes* magazine in 2007, and was honored in 2009 with the One Woman Initiative Award by the U.S. State Department. Roshaneh Zafar was a delegate to the U.S. Presidential Summit on Entrepreneurship held in Washington in April 2010 and is the recipient of the Vital Voices 2010 Global Leadership Award for Economic Empowerment.<sup>28</sup>

---

<sup>28</sup> (This is part of the book *Women in the World Today*, published by the State Department's Bureau of International Information Programs.) By Shafqat Munir

## 5.3 INDIA

### 5.3.1 Case Study-One: *Shahnaz Husain*

Shahnaz Husain (Shahnaz) was another successful woman entrepreneur of India. She popularized herbal treatments for beauty and health problems. Her company, Shahnaz Husain Herbals, was the largest of its kind in the world and had a strong presence in over 100 countries, from the US to Asia. By 2002, the Shahnaz Husain Group had over 650 salons around the world, employing about 4200 people. The net worth of the Group was \$100 million.

Shahnaz Husain was born into a royal Muslim family which originally came from Samarkand (in Pakistan) and later held important posts in the princely kingdoms of Bhopal and Hyderabad before India's independence. Shahnaz's father, Justice N.U Beg, was a progressive man who instilled in her a love for poetry and English literature. Shahnaz Husain received her schooling in an Irish convent. A western education coupled with a traditional family background gave Shahnaz Husain wide exposure and developed her into a well rounded personality. She was married at the age of 15 and had a child by the next year.

When her husband was working in Iran, Shahnaz Husain became interested in cosmetology. After she began her training, she realized that chemical cosmetics had a harmful effect on the human body. As a result, she turned her attention towards ayurveda, the ancient Indian system of medicine, which used natural substances and extracts to heal and improve the body. Subsequently, she trained extensively in cosmetic therapy for 10 years in some of the leading institutes of London, Paris, New York and Copenhagen. On her return to India in 1977 she set up her own salon at her house in Delhi with an initial investment of Rs 35000. Instead of offering chemical treatments like other salons, Shahnaz Husain's salon offered Ayurvedic treatments. Shahnaz's custom made natural products for skin and hair problems quickly became successful.

Shahnaz Husain pioneered the commercialization of ayurvedic cosmetics. Until she started

her business, ayurveda was practiced in peoples' homes or by local ayurvedic doctors. The commercialization of ayurveda was relatively unknown in the 1970s when Shahnaz Husain entered the business. Shahnaz Husain capitalized on this deficiency. She identified ayurveda as a niche market and catered to it. Her products gained popularity in India, and her treatments were booked months in advance. Encouraged by her success in India, Shahnaz Husain started exploring avenues abroad. She was disturbed by the fact that India was not represented in any of the international beauty forums. Determined to change the situation, she represented India for the first time in the CIDESCO beauty congress, <sup>[17]</sup> where she was appointed President for the day's proceedings. She used this opportunity to focus the world's attention on India and ayurveda.

The turning point in her business came when she represented India at the Festival of India in 1980. Her team was given a counter in the perfumery section of Selfridges in London. She managed to sell her entire consignment in three days and also broke the store's record for cosmetics sales for the year. As a result, she was offered a permanent counter in Selfridges. Shahnaz Husain was also the first Asian whose products were retailed in the Galleries Lafayette in Paris and to be featured in the 18-foot shop window of the store. Although it was not easy to enter the highly competitive western markets and especially difficult to attract attention to the Indian system of ayurveda, she was able to gain a firm foothold in the markets. Shahnaz Husain products were carried by many prestigious stores across the world, such as Harrods and Selfridges in London, the Galleries Lafayette in Paris, Bloomingdales in New York, the Seiyu chain in Japan, Sultan Stores in the Middle East and other exclusive outlets in the Middle East, Asia and Africa.

Earning an MBA from IIM Kozhikode, Ridhi worked in L&T finance but only for a year. She discontinued her role as an employee to start her own company, an online grocery store which is in its beta stage. Being a fellow student in IIM Calcutta, she is declining all the offers and avoiding campus placement just to launch her online startup with an accumulated investment of ₹5 lakh.

### 5.3.2 Case Study-Two: *Butool Abbas*



Butool Abbas, Declining a job offer from a heavily paying IT giant, Butool Abbas co-founded Thinking Thread Design. Out of the 14 companies incubated in IIT Kanpur, Thinking Thread Design is one among them. This startup has four fold ventures under its brand and will soon roll out from the incubation centre in the next few months. One of its brands, Oink, an online lifestyle brand already raised ₹25 lakhs in funding. Interestingly, Abbas

has also been selected for the Embassy's international leadership programme.

Bangalore: "Never be ashamed! There's some who will hold it against you, but they are not worth bothering with," is a very famous quote by the popular Harry Potter novelist – J.K. Rowling. This quote has a very strong and deep meaning on entrepreneurship but also reflects a bit of her personal life. However, the emphasis here is on entrepreneurship and J.K. Rowling has proved the world how successful a woman can be.

In the recent past, Silicon India has produced numerous articles and stories on women entrepreneurship. We have written articles on the 10 most powerful Indian women entrepreneurs, the reason why Indian women entrepreneurs are less compared to their male counterparts and so on. Now, it is time to read and know about these 4 Indian women entrepreneurs who shunned campus placements to nurture their startup dream.<sup>29</sup>

### 5.3.3 Case Study-Three: *Ridhi Agarwal*



**Ridhi Agarwal**, coming from an Agarwal family, Ridhi proudly says "Entrepreneurship is a double edged sword. Letting go of a fixed salary at placements is tough, but being a Marwari, I feel entrepreneurship is in my blood." Ridhi Agarwal shunned campus selections as she is busy

<sup>29</sup> (5 Entrepreneurial Lessons From Lord Shiva, IIM Grads Who Opted For Startup Life )

working on a startup idea, an online grocery store. This marks her second venture, while the first one was an online library which she started 2007 called ‘xelf.com’. She started this with her hard earned savings of ₹4 lakh. This venture was quite a successful one as it broke even in a year’s time.<sup>30</sup>

---

<sup>30</sup> (10 Stupid Startup Ideas That Grossed Millions, Must Read Books For Every Indian Startup Entrepreneur)

## **CHAPTER SIX**

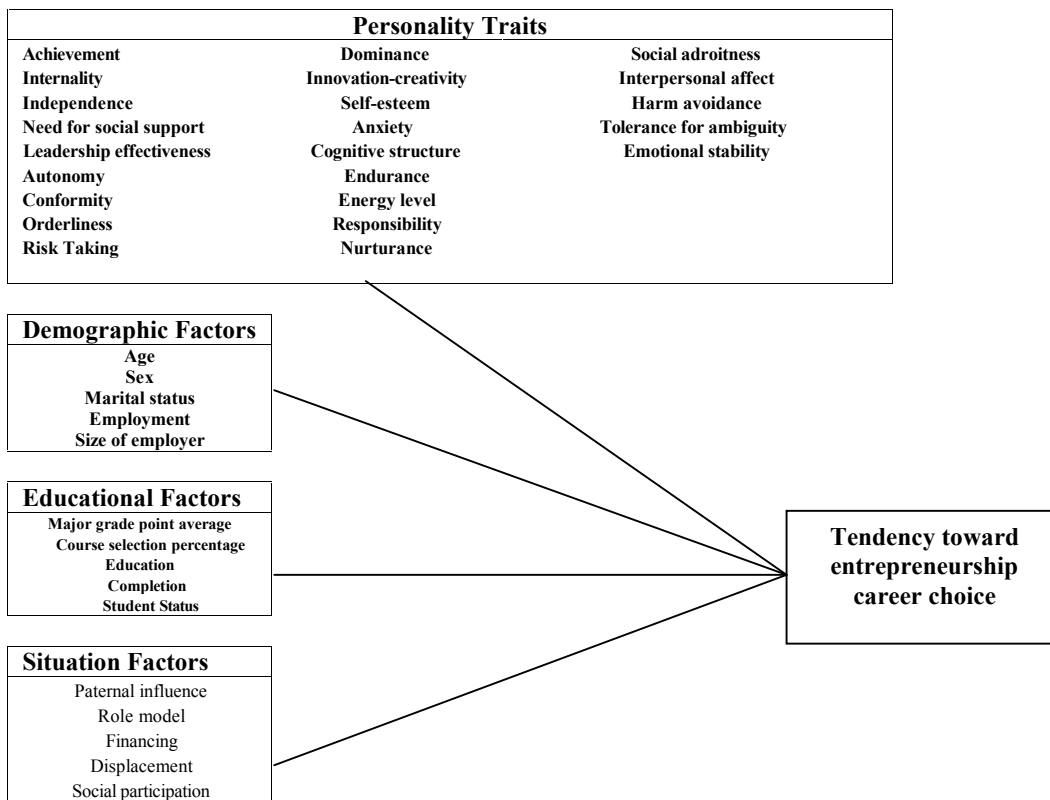
### **MODEL ANALYSIS**



## 6.0 Model Analysis

The studies on Small Business Administration (SBA), USA Indian Institute of Management (IIM), East-West Center (EWC) of Technology and Development Institute, Institute for New Enterprise Development (NED) and many others revealed 42 attributes of entrepreneurs (Homaday, John A.: Research About Living Entrepreneurs in Encyclopedia of Entrepreneurship; edited by Kent A. Kelvin Sexton L. Donald and Vesper H. Kari; Prentice-Hall, Englewood Cliffs, NJ. 1982). And based on that a Four Factors Model developed showing Tendency toward Entrepreneurship. From the findings of the study it has been analyzed how the model fits in respect of Bangladesh, Pakistan and India.

Figure 3: Four Factors Showing Tendency toward Entrepreneurship



Source: Kuralko, F.D. and Harold P. Welsch " Entrepreneurial Strategy- Text and Cases", The Dryden Press, N.Y.pp432, 1994.

The above mentioned model focused that the most frequent attributes that have been empirically supported, include the following:

- *Self confidence*

- *Perseverance, determination*
- *Energy, diligence*
- *Resourcefulness*
- *Ability to take calculated risk*
- *Need to achieve*
- *Creativity*
- *Initiative*
- *Flexibility*
- *Positive response to challenges*
- *Independence*
- *Foresight*
- *Dynamism, leadership*
- *Versatility, knowledge of product, market, machinery and technology*
- *Ability to get along with people*
- *Responsiveness to suggestions and criticism*
- *Profit orientation*
- *Perceptiveness*
- *Optimism*

Although these attributes were not found in any particular entrepreneur, most of the successful entrepreneurs of our study possess quite a good number of them. We found women entrepreneurs in Bangladesh possess the following personal traits:

- *Independence*
- *Self-confidence*
- *Perseverance, Determination*
- *Need to achievement*
- *Initiative*
- *Dynamism, Leadership*
- *Profit orientation*
- *Perceptiveness*

Some case studies also revealed a majority of these attributes 158 (Nabi, K. A.; 'Translated by Mannan, M.A, 1989). It is also advocated that an individual will exhibit entrepreneurial behavior when he possesses a combination of at least three attributes like role orientation, abilities and motivation (Islam. S, 1992).

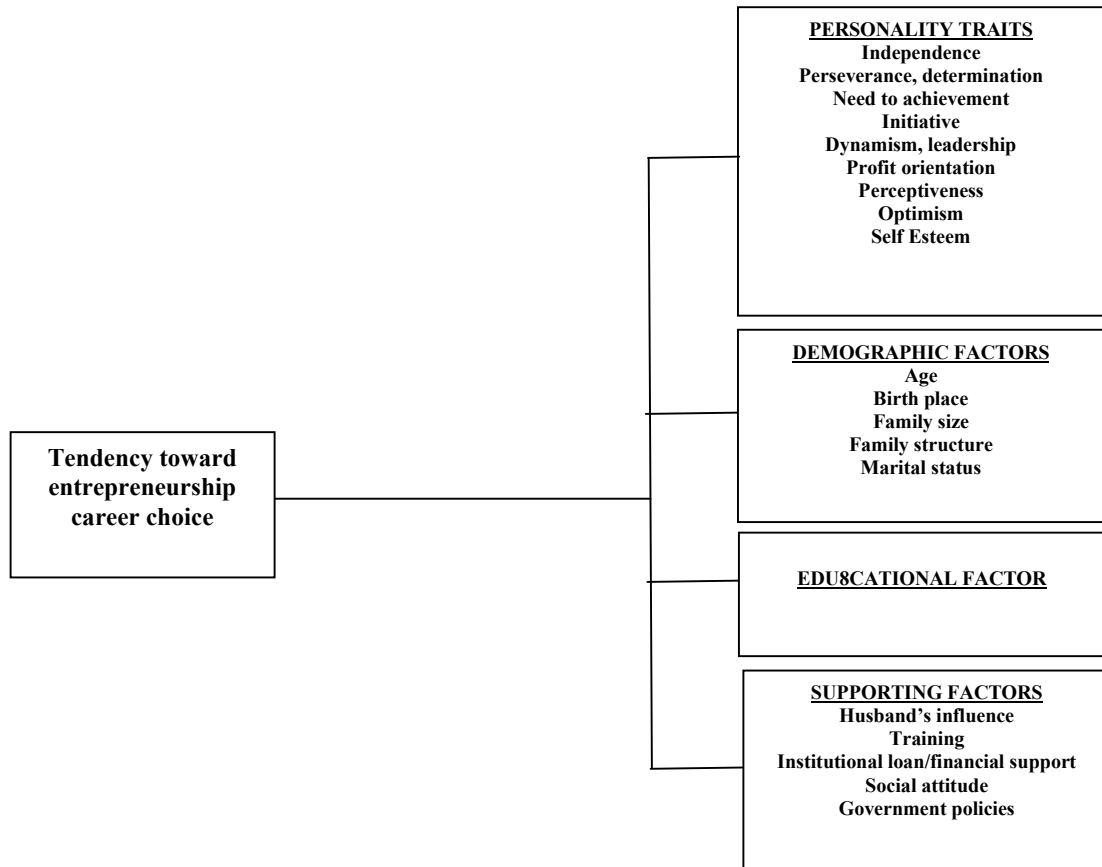
## **6.1 Bangladesh**

The concept of women entrepreneurship is still not well accepted in society, particularly in family circles. Business is considered a man's job. The Economic Census, 2001-2003 data reveals that women own only 2.83% of all enterprises. Rural women are involved in cattle and poultry rearing, rice husking, spice making, imitation ornament trading, pickle making and other micro businesses. Urban women are mostly involved in block printing and boutiques, bakery and fast food, doll making, tailoring, fabrics paint, interior decoration, etc. They are also owners of beauty parlors, computer training centers, leather goods, fish culture etc, which are non-traditional activities for women. Women entrepreneurs prefer to start their business in sectors where female employment is concentrated. The choice of the sector is limited by various factors such as resource constraint, female aversion to risk-taking, etc., which forces them to engage in activities with low entry barriers and low financial risks such as food processing and or clothing and textile sector. Hence female businesses have smaller employment and sales than male business. Majority are micro and small enterprises, employing less than 10 persons. Most of them are sole proprietors. Participation of women as entrepreneurs has also improved their quality of life and their households. They serve as a role model for young generation for self-employment opportunities. Women enterprises are small in size. Short-term loans were more widely used than medium term loans, which had an average size of Tk 3 lakh. The average interest rate was 13%, ranging from 10% to 14 %. Loan giving process discriminates against women. The average time required for an SME to process loan was 57 days, while for women enterprises it took 145 days. Debt financing has yet to deeply penetrate women-led enterprises (Bangladesh Bureau of Statistics, 2007).<sup>31</sup>

---

<sup>31</sup> ASA University Review, Vol. 5 No. 1, January–June, 2011, Small and Medium Enterprises Development in Bangladesh: Problems and Prospects A.K.M. Helal uz Zaman Md. Jahirul Islam)

By analyzing the findings of the study and we have been able to identify some factors or predictors, which explain the tendency toward entrepreneurship as a career choice among women in Bangladesh. On that basis, we have developed a theoretical model to explain why women are coming to business and what factors are contributing to the emergence of women entrepreneurs in Bangladesh. In addition to this, we have also identified their management



practice and style, problems they face, their perception about social attitude, and financial support system in Bangladesh.

We have been able to categorize the factors in four groups showing the tendency toward entrepreneurship as career choice by women. In the following diagram, it has been shown how those factors explain the tendency toward entrepreneurship as a career choice.

It is observed that most of the women entrepreneurs, particularly in the middle income group, came to business by their own motivation. From the study it appears that women wanted to

be independent, and self-confident. Despite the presence of a number of social and financial barriers, women started their business by self-inspiration. At the early stage, an insignificant percentage of women (16 percent) got the financial support from their husbands and other members of the family. In addition, more than 60 percent of women did not get loan from any bank or financial institution. Most of them had neither formal business experience nor working experience. In spite of these limitations, they become successful entrepreneurs and thus this proves their determination to overcome the obstacles. They have need for achievement, they are initiative. In addition, they are profit oriented; optimist and they have high level of self esteem need. Though, these personality traits differs in respect of economic level and status of women entrepreneurs, but most of the traits are common irrespective of income group and socio-economic level of women.

In the context of demographic factor, it is observed that age is an important predictor for women entrepreneur. Most of the women started their business at the age in between 20 to 30. In addition to age, marital status is also an important factor. Marriages provide advantage or opportunity to women to be daring to become entrepreneur. We believe it is highly related to the social security and level of freedom women enjoyed in our society. In the present context of our society women feel more secure and enjoy more freedom after their marriage which encouraged them to enter into adventure of independent career choice. Moreover, our study shows that in most of the cases, husbands encourage their wives to accept the business career. Birthplace, family size and family structure are also determinant factors to become entrepreneur. Study reveals that most of the women entrepreneurs come from city or urban area and they are the members of single family. Even, their own family size is also smaller. We believe smaller family size, city orientation help women become entrepreneurs and helped them to get rid of barriers faced by previous joint family culture and values.

It is also observed that education is an important factor for women entrepreneurs in particular for medium scale and large scale entrepreneurial activities. Study shows that women with lower academic background are less capable in expanding their businesses in comparison to those who have higher academic background. In the case of upper income and middle income group, more than 60 percent women are at least bachelor degree holders. It is also observed

that women in the lower income group with lower educational background are successful to organize and operate only the small-scale business.

Supporting factors such as husband's and other family member's influence and cooperation, training, institutional financial support, and government policies, social attitude are also playing important role for emergence of women entrepreneurship in Bangladesh. It is observed that husband of women entrepreneurs had a significant role to come to business in the upper income group. A substantial percentage of women come to business by the influence of other family members. Institutional support, i.e., institutional training, loan, is significant to develop entrepreneurs. In Bangladesh, despite the fact that most of the entrepreneurs started their business without any institutional support, they recognize, bank loan is very important to continue and expand their businesses.

Institutional training also played a significant role in the emergence of women entrepreneurs. Study shows that almost two third of women entrepreneurs belonging to middle income and upper income group have got the formal training. As most of women in lower income group have not got any training, and they have poor academic background and their success in operating and expanding business is limited. Social attitude also important for the emergence of women entrepreneurs. It is observed that despite the presence of some social barrier, such as vandalism, disregard to women, political instability, corruption, mistrust and lack of security, most of the women believe that social barrier does not exist at all and they do not face any such barrier. Rather they are motivated and supported by their husbands, family members and friends to overcome the barriers and accept the challenge. In addition to these factors, Government policies played a significant role in developing the women entrepreneurs over the last few years. Government has initiated specific self-employment generating program and women empowerment for poverty alleviation especially in the area of agriculture, fisheries and live stocks. Government is providing special credit facilities to women through several statutory organizations, such as BSCIC, BRDB, Department of Youth and Department of Women Affairs and through several financial institutions such as Agrani Bank, Sonali Bank Krishi Bank, Grameen bank. Government has been providing some vocational training to young women. These entire programs facilitate a lot to

emergence of women entrepreneurs. In addition to Government support, some non-government organizations have launched a series of program, which have been successful in creating employment opportunity for women mainly in rural areas. They are providing credit and training support to women entrepreneurs focusing lower income group of women in the trend.

It is important to state that all the factors discussed here, may not have similar influence to every entrepreneurs irrespective of their socio-economic level, but these predictors explain the general tendency toward Entrepreneurship Career Choice of women in Bangladesh.

In addition to theoretical framework, this study has also enlightened some other issues of women entrepreneurs, such as, their management practice and style, perception about financial institution, legal system, social attitude and problems they are facing. It is observed that women in Bangladesh prefer small and medium scale business enterprise and their management style is very much informal. Their managerial style, personnel administration, marketing and business strategy -all aspects are very much informal. But they introduced a modern behavioral management approach in their organization in context of personnel administration. But in setting long term strategic planning and marketing strategy, they are in the primitive stage. It so happens because most of their businesses are small scale and medium scale and they have limited formal structure, management training and experience.

They have identified vandalism, disregard to women, political instability, corruption, copying, mistrust and social insecurity as the main social barriers. They emphasized on women education, government support and policy, and above all political support to overcome these barriers.

They are satisfied to the existing technological standard but women, who are operating large scale business organization, are less satisfied and they have identified lack of technical knowledge, poor quality of raw materials, non availability of computer, absence of sufficient training institute, lack of information and old technology as limitations for efficient operation.

Despite Government and other NGOs have launched a series of credit program for women entrepreneurs, they have identified financing problem as a significant problem. It means the existing financial support system is not adequate to meet the need of women entrepreneurs. Banks, NGOs and Government should consider these issues immediately.

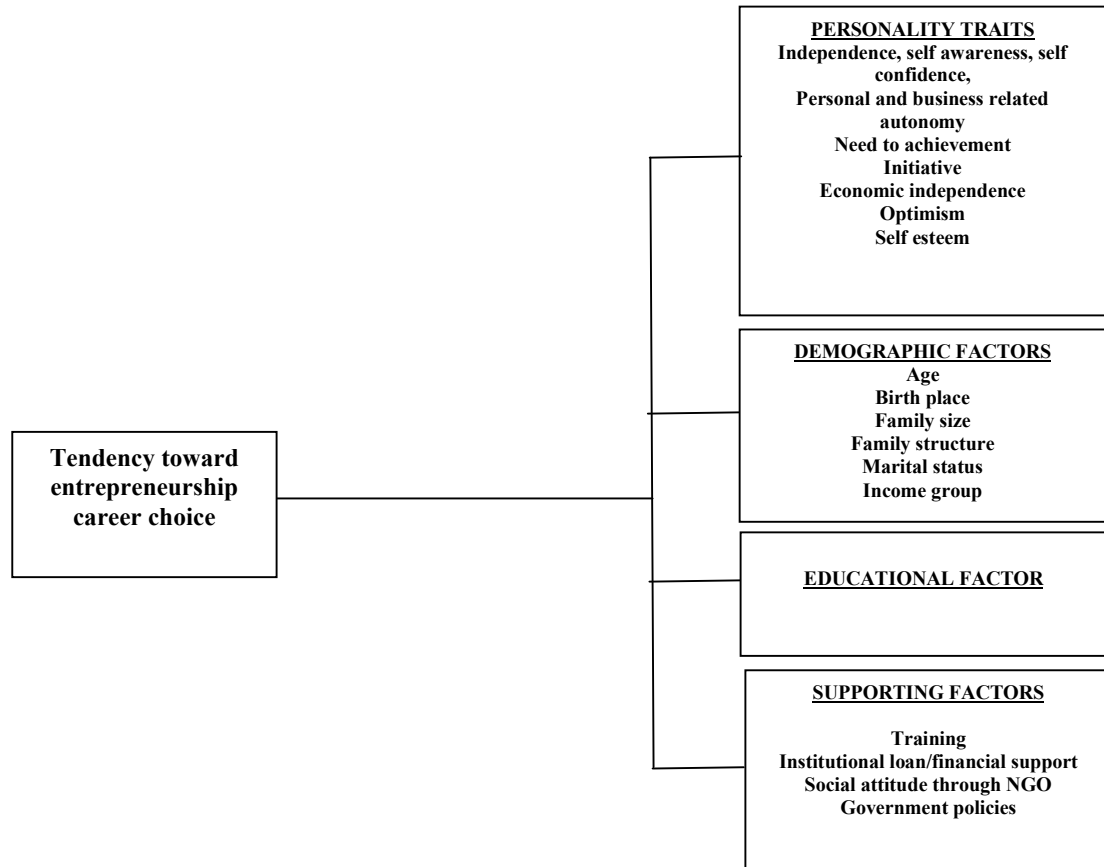
Though we have developed a theoretical model for the emergence of women entrepreneurs, we admit that due to limitation mentioned earlier, this model might not be able to explain the tendency toward entrepreneurship as a career choice of women, i.e., women in different socio-economic status. But we believe that this model and study definitely would help us to understand why women are choosing entrepreneurial career in Bangladesh and would help further comprehensive study in this regard. In addition, from this study, policy makers of Government and NGO are trying to help women entrepreneurs would find some lights and ideas about what they need to address in formulating policies which would help and guide women to progress more in this sector more independently and more successfully.

## **6.2 Pakistan**

In case of Pakistan findings have been analyzed and predominant factors and predictors are being identified and these attributes, which explain the tendency toward entrepreneurship as a career choice among women in Pakistan. Putting the factors and predictors a theoretical model have been developed to explain why women are coming to business and what factors are contributing to the emergence of women entrepreneurs in Pakistan. In addition to this the study also identified their management practice and style, problems they face, their perception about social attitude, and financial support system etc. The theoretical framework being used in this study consists of the significant demographical factors acting as antecedents to the business related decisional autonomy of the women. The significant demographical factors related to women in Pakistan considered in this study are age, educational background, marital status, and income group. The reason behind treating the mentioned factors as significant is that it has been observed these factors to be significant in terms of affecting the personal and business related decisional autonomy of the respondents involved in this study.



It has been categorized the factors in four groups showing the tendency toward entrepreneurship as career choice by women. In the following diagram, it has been shown how those factors explain the tendency toward entrepreneurship as a career choice.



It is observed that most of the women entrepreneurs, particularly in the middle income group, came to business by their own motivation. A significant association is observed in between demographical antecedents of women entrepreneurs in Pakistan with their personal and decisional autonomy. They enjoy the discretion of personal and business related decisional autonomy to take both the business and career related decisions as per their own choice. From the study it appears that women wanted to be independent, and self-confident.

Despite the presence of a number of social, legal, religious and financial barriers, women started their business by their autonomy. The majority of the women entrepreneurs in

Pakistan have been observed to get involved in business as 20 – 49 years; this fact indicates that this is the age bracket in which women entrepreneurs of Pakistanis empowered and leveraged enough to choose entrepreneurship as their career choice. Females in Pakistani society are not capable enough to exercise their personal and business related decisional autonomy before the age of 20 years because in this age any of their initiatives are not taken seriously by their families. Most of the females in this age group operate their hobbies as their business to kill the spare time to earn their pocket money. Another fact associated with age is capability of rational decision making. As age grows, women become more rational and capable to knob the situations. There family members consider their opinion and engaged them in important family decisions.

Marital status has also been significantly observed to affect the capacity of entrepreneurial decisions of the women. As the date analysis shows that 42?? % of the respondent entrepreneurs are married women; the possible reason behind this observation is that the life gets settled for such women in terms of social relationship building in the form of getting married and moving into a new family as its family member. All other marital statuses other than being married have not been significantly observed in the respondents other than single which were 25% of the total sample because as the business environment in Pakistan is very much male dominated. It's very tough for a single female to initiate and operate a business enterprise even if the support of family members exists because of lesser probability of developing strong business contacts. The decisional autonomy as significantly associated with marital status can also be viewed with the angle that businesswomen, while dealing in male dominating entrepreneurial world, become more conscious if they are single divorced, separated or widow due to many socio-cultural disparities whereas the married women, backed by their in-laws and husband, feel more secure. Facing barrier and fighting alone creates less business opportunities. Birthplace, family size and family structure are also determinant factors to become entrepreneur. Study reveals that most of the women entrepreneurs come from city or urban area and they are the members of single family. Even, their own family sizes are also smaller. We believe smaller family size, city orientation help women become entrepreneurs and helped them to get rid of barriers faced by previous joint family culture and values.

One of the most important factors shown in the model is education. This important demographical factor considered for this study was educational level among the women entrepreneurs in Pakistan. This relates to their decisional autonomy. The females with higher level of education have been observed to be more involved in the entrepreneurial process than ones with less educational level or no education acquired at all in upper and middle income group. Women entrepreneur in lower income level mostly found with low or no educational level.

Income group also observed as an important demographical factor with association to autonomy. As it is well understood that one can not envision a business enterprise without having adequate financial resources and this also holds true in case of female entrepreneurship. Females with higher level of personal income are more vulnerable to become entrepreneurs, This observation has dual dimensions; one is that being an income contributing agent in the family they already enjoy an adequate amount of personal autonomy which they convert into business related autonomy in the later stage and the second dimension which is also the significant one is that they face lesser difficulties in terms of financial matters for turning into an entrepreneur. The other dimension of income association with decisional autonomy is that, as women earn and contribute their income in household, they get voice in every matter of home and business. It was shared by many entrepreneurs during survey that they have become more independent since they have started making major financial contribution in their families. (Demographical antecedents in decision of women entrepreneurs, Noreen Zahra, Kashif Mahmood, University of Pakistan). The more the women earn and contribute her income in home, the more she enjoys the liberty of being autonomous.

In spite of these limitations, they become successful entrepreneurs and thus these prove their determination to overcome the obstacles. They have needed to achieve, they are initiative. In addition, they are profit oriented; optimist and they have high level of self esteem need. Though, these personality traits differs in respect of economic level and status of women entrepreneurs, but most of the traits are common irrespective of income group and socio-economic level of women.

Institutional training also played a significant role in the emergence of women entrepreneurs. Study shows that almost two third of women entrepreneurs belonging to middle income and upper income group have got the formal training. As most of women in lower income group have not got any training, and they have poor academic background and their success in operating and expanding business is limited. Recently Government of Pakistan and social and financial institutions are encouraging women empowerment through self employment and promoting entrepreneurial activities. Different support factors for women entrepreneurship in Pakistan can also be referred in the context of present status of women entrepreneurship in Pakistan. Notably these are the creation of Ministry of Women Development in 2004-05, Women Chamber of Commerce in 2002, Women's Resource Centre with in Lahore Chamber of Commerce and many supporting institutional identities in the form of NGOs working for the empowerment through self employment and capacity building of women entrepreneurs in Pakistan. SME is playing a vital role to back up women entrepreneurs in Pakistan. The aforementioned statistics represent a feeble but gradually improving situation of the women entrepreneurship in Pakistan. Different socio-economic factors hinder the fostering growth of women entrepreneurship and need attention of government and academicians (Roomi & Parrott, 2008). The last decade has seen a number of initiatives using micro-credit as a tool for poverty alleviation. Examples include the Pakistan Poverty Alleviation Fund (PPAF), the National Rural Support Programme (NRSP), other Rural Support Programmes (RSPs), and more recently the Khushali Bank. The Agricultural Development Bank of Pakistan (ADBP) which is the largest development finance institution in the country has also started a small-scale credit scheme for women. A special lending programme called the

Agricultural Credit Programme (ACP) includes group guarantees like those of the Grameen Bank, acceptance of gold as a substitute for land collateral and female/male small teams of Mobile Credit Officers (MCOs).

It is observed that despite the presence of some gender barrier, social barrier, religious barrier, disregard to women, political instability, corruption, mistrust and lack of security, most of the women those who are coming under spotlight are coming with the spirit of own personality trait, strong demographical background, educational strength and supports from

their husbands, family members and friends to overcome the barriers and accept the challenge. And Government, NGOs and other social networking platforms are enlightening opportunities for women entrepreneurs of Pakistan despite all barriers.

While the respondents cited different concerns, the top issue for all of them was lack of finance, followed by social pressures (such as limited decision making power, childcare obligations, family pressures, and discrimination). These results show that barriers to women entrepreneurs are formed by a complex mix of institutional, social, and cultural factors. Even when it comes to access to finance, which would seem to be a universal issue for all entrepreneurs, women in Pakistan face unique restrictions.

The respondents also feel that microfinance loans for businesses are largely unavailable to women entrepreneurs, especially unmarried women who are considered high-risk borrowers. Microfinance providers enforce strict requirements that make it difficult for businesswomen to secure loans without men. Nearly 68 percent of women borrowers required a male relative's permission in order to qualify for any kind of loan.

They mentioned that nearly all microfinance providers require clients to provide two male guarantors in order to access a business loan – and at least one of the guarantors should be unrelated to the borrower. Finding unrelated male guarantors can be a challenge for Pakistani women micro entrepreneurs, who are often constrained by limited mobility and social barriers. Microfinance providers do not accept women guarantors for these loans.

The report proposes that by moving pragmatically to push the frontier of financial outreach to women, Pakistan can demonstrate its position as a global leader in microfinance. Investment in financial literacy and better-designed products, which can give women entrepreneurs the resources they need to grow their businesses, is one part of the solution. The report says that as a driver of microfinance policy, the State Bank of Pakistan can also further spread microfinance by setting standards for consumer protection of women borrowers, advocating for transparency in gender reporting and discouraging discriminatory practices and policies.

It is important to state that all the factors discussed here, may not have similar influence to every entrepreneurs irrespective of their socio-economic level, but these predictors explain the general tendency toward Entrepreneurship Career Choice of women in Pakistan.

In addition to theoretical framework, this study has also enlightened some other issues of women entrepreneurs, such as, their management practice and style, perception about financial institution, legal system, social attitude and problems they are facing. It is observed that women in Pakistan prefer small and medium scale business enterprise and their management style is very much informal. Their managerial style, personnel administration, marketing and business strategy -all aspects are very much informal.

They are satisfied to the existing technological standard but women, who are operating large scale business organization, are less satisfied and they have identified lack of technical knowledge, absence of sufficient training institute, and lack of information as limitations for efficient operation.

Though a theoretical model have been developed for the emergence of women entrepreneurs, it is to be admitted that due to limitation mentioned earlier, this model might not be able to explain the tendency toward entrepreneurship as a career choice of women, i.e., women in different socio-economic status. But we believe that this model and study definitely would help us to understand why women are choosing entrepreneurial career in Pakistan.

Those institutions (financial and non-financial) that have been created by the provincial and federal governments for the promotion of small and medium enterprises are Punjab Small Industries Corporation (PSIC), Sindh Small Industries Corporation (SSIC), Sarhad Small Industries Development Board (SSIDB), Directorate of Industries (Baluchistan), Small and Medium Enterprise Development Authority (SMEDA), SME BANK and Export Promotion Bureau (EPB), First Women's Bank Limited (FWBL), Women's fora and other networking organizations, The Pakistan Association of Women Entrepreneurs (PAWE) is one of these and was registered as a non-governmental organization (NGO), World Assembly of Small and Medium Enterprises (WASME) and is affiliated to the Economic and Social Council of the UN

(ECOSOC), The Association of Business, Professional and Agricultural Women is another organization in Karachi that engages in multiple activities to facilitate social harmony, and to promote an exchange of views and greater interaction amongst women. It has also identified business areas and prepared some pre-feasibility reports for enterprise creation. The Pakistan Federation of Business and Professional Women is yet another organization in Karachi engaged in similar activities. The Women Entrepreneurs Society (WES) is a tiny organization in Lahore with no significant activity. The Federation of Pakistan Chamber of Commerce and Industry (FPCCI), Karachi also has a women's section, although the Karachi Chamber of Commerce and Industry (KCCI) does not have one. The women entrepreneurs' committee of the Lahore Chamber of Commerce and Industry is more organized and is preparing to arrange some concrete activities for the women entrepreneurs. Others are Employers' Federation of Pakistan (EFP), NORAD, etc.

Most of these are formed to provide

- loans on easy terms for women entrepreneurs;
- advisory and consultancy services for investment;
- identification of agricultural and industrial projects for potential women entrepreneurs;
- training in technical and managerial skills;
- market development for the products of women entrepreneurs;
- Promoting and sponsoring displays of clients' products in national and international exhibitions.
- Linkages have been developed by EFP with other agencies like the Aga Khan Rural Support Programme, Asia Foundation, Support for Entrepreneurship Programmes, etc. for the provision of credit and training facilities to women entrepreneurs;
- Plans for the establishment of an Advisory Cell for Women (ACW) were developed by EFP and the ILO to provide services to women and women entrepreneurs regarding entrepreneurship development, as well as career counseling and monitoring activities – the implementation of this proposal is still a priority item for the EFP;

- The establishment of the Skills Development with the assistance of the ILO, World Bank and Employers' Federation has benefited many women to be able to access vocational training programmes which are demand-oriented and cost-effective. After attending the training courses, several women participants were gainfully occupied either through wage or self-employment.
- Several new programmes on IT and other vocational skills have been designed for implementation in the future. The establishment of a Skills Development Fund with the support of employers to fund women trainees who are unable to meet the cost of training programmes is another development exclusively addressing the needs of women for economic empowerment. In addition to the cost of training, small business loans to enable trainees to start their own businesses are being contemplated for those who need this financial support.
- The Dutch-funded ILO Project on Training and Employment for Rural Women (TERW) in the North-West Frontier Province aimed at income-generation, group formation, and provision of literacy and numeracy skills for women. The EFP continues to see itself having an important role in supporting women entrepreneurs and welcoming them into the organizational framework of the Federation.<sup>32</sup>

Pakistani female entrepreneurs were found to exhibit many similarities in issues with other female entrepreneurs in developing countries. The findings indicated that factors like “Lack of finance, Restriction on mobility, Limited decision making, Lack of role models and guiders, Men’s hold on markets, Family pressure and Discrimination are major barriers in the way of entrepreneurialism.

The study shows that the female entrepreneurs in Pakistan are very important to economic and social development but they are facing serious troubles. Women’s entrepreneurship, properly exploited, has great potential as a tool for transforming Pakistani economy. In conclusion, the results of this study proved that the in Pakistan women’s entrepreneurial activities are not only a means for economic survival but also have positive social

---

<sup>32</sup> (Majid Shabbir is Secretary General of the Islamabad Chamber of Commerce & Industry. A version of this article appeared on the Business Support Organization Forum blog on January 19, 2013.)



repercussions for the women themselves, their families and their social environment.<sup>33</sup>

### 6.3 India

We have analyzed the findings of the study and we have been able to identify some factors or predictors, which explain the tendency toward entrepreneurship as a career choice among women in India. On that basis, we have developed a theoretical model to explain why women are coming to business and what factors are contributing to the emergence of women entrepreneurs in India. In addition to this, we have also identified their management practice and style, problems they face, their perception about social attitude, and financial support system in India.

From the study it has been categorized the factors in four groups showing the tendency toward entrepreneurship as career choice by women. In the following diagram, it has been shown how those factors explain the tendency toward entrepreneurship as a career choice.

It is observed that most of the women entrepreneurs, particularly in the middle income group, came to business by their own motivation. From the study it appears that women wanted to be independent, and self-confident. Despite the presence of a number of social and financial barriers, women started their business by self-inspiration. Also mostly found imaginative, have attribute to work hard, have ability and desire to take risk and have the profit earning capability.

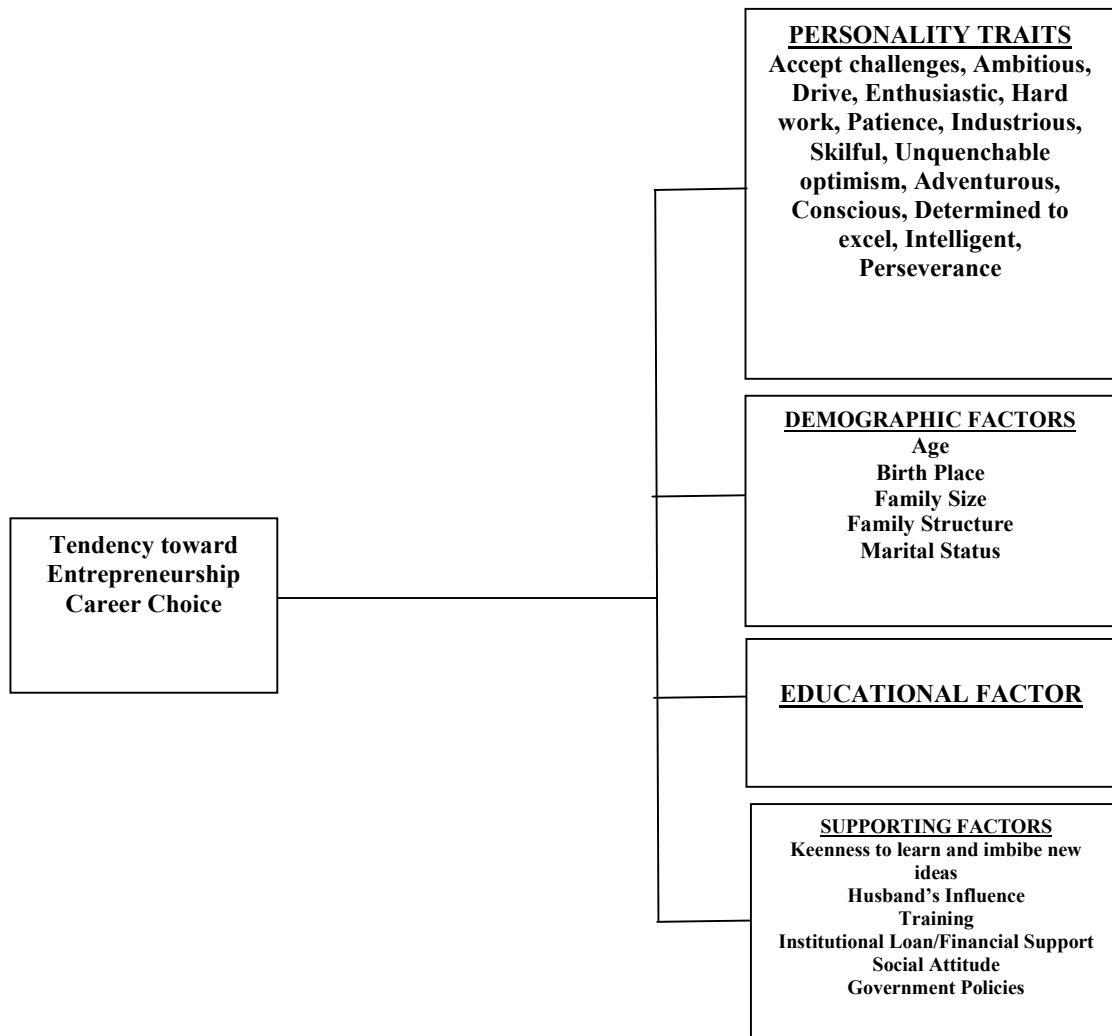
Despite this sudden fall in family income or permanent inadequacy in income of the family also compelled them to come into business though the percentage is less but these push

---

<sup>33</sup> British Journal of Education, Society & Behavioural Science, ISSN: 2278 – 0998, Vol.: 2, Issue.: 4 (October-December), (Research Paper : Gender Specific Barriers to Female Entrepreneurs in Pakistan: A Study in Urban Areas of Pakistan, Babak Mahmood<sup>1\*</sup>, Malik Muhammad Sohail<sup>2</sup>, Salman Khalid<sup>3</sup> and Iram Babak<sup>4</sup> <sup>1</sup>Department of Sociology, University of Sargodha, Sargodha, Pakistan. <sup>2</sup>Department of Sociology, GC University, Faisalabad, Pakistan. <sup>3</sup>Al-Madinah Farms, Faisalabad, Pakistan. <sup>4</sup>Female Entrepreneur, Faisalabad, Pakistan.) Exploring the Motivation and Barriers in Way of Pakistani Female Entrepreneurs Babak Mahmood<sup>1\*</sup>, Salman Khalid<sup>2</sup>, Malik Muhammad Sohail<sup>3</sup> and Iram Babak<sup>4</sup> <sup>1</sup>Department of Sociology, University of Sargodha, Sargodha, Pakistan. <sup>2</sup>Al-Madinah Farms, Faisalabad, Pakistan. <sup>3</sup>Department of Sociology, GC University, Faisalabad, Pakistan. <sup>4</sup>Female Entrepreneur, Faisalabad, Pakistan. Authors' contributions This work was carried out in collaboration between all authors. Author BM performed the statistical analysis and supervised whole publication process. Author SK managed the literature searches. Author MMS designed the study, wrote the protocol, and wrote the first draft of the manuscript. Author IB managed the analyses of the study. All authors read and approved the final manuscript. Received 23rd August 2012 Accepted 2nd November 2012 Published 11th December 2012)

factors also worked.

At the early stage, an insignificant percentage of women got the financial support from their husbands and other members of the family. In addition, more than 60 percent of women did not get loan from any bank or financial institution. Most of them had neither formal business experience nor working experience. In spite of these limitations, they become successful



entrepreneurs and thus these prove their determination to overcome the obstacles. They have needed to achieve, they are initiative. In addition, they are profit oriented; optimist and they have high level of self esteem need. Though, these personality traits differs in respect of economic level and status of women entrepreneurs, but most of the traits are common irrespective of income group and socio-economic level of women.

In the context of demographic factor, it is observed that age is an important predictor for women entrepreneur. In the findings we found that the average age of women entrepreneurs of upper and middle income group range from 20 to 40 age bracket. In UIG 20% belongs to 20 to 25 age group, 50% from 26 to 30 and 30% from 31 to 40 age group. On the other hand 25% of the women entrepreneurs from MIG belongs to 20 to 25 age bracket, 30% belongs to 26 to 30, 30% under 31 to 40 and 15 % fall under 41 to 50 years of age group. Most interesting finding is that below 25 ages. In LIG it is also observed that 20% fall into 26 to 30, 50% fall into 31 to 40 and 30% into 41 to 50 age bracket.

Birthplace, family size and family structure are also determinant factors to become entrepreneur. Study reveals that most of the women entrepreneurs come from city or urban area and they are the members of single family. Even, their own family sizes are also smaller. We believe smaller family size, city orientation help women become entrepreneurs and helped them to get rid of barriers faced by previous joint family culture and values. Irrespective of upper and middle income group most of the women entrepreneurs were born in Metropolitan City or urban areas (100% and 95%). In the case of LIG this scenario is different. 90% of women of this group came from rural area. It implies that due to micro credit program initiated by different development agencies more rural women are coming to business.

It is also observed that education is an important factor for women entrepreneurs in particular for medium scale and large scale entrepreneurial activities. Education is plays very important role for any professionals despite of gender. In this study we found in upper income group that women are with high academic background, mostly achieved bachelor and above degrees. Study reveals that women with lower academic background are less developed in expanding their business than those who have high academic background especially in middle and lower income group. In contrary, most of the women of LIG are illiterate and 5% women attended primary level.

While asked women entrepreneurs, whether they started business before or after marriage it was found in the upper income group, most of the women entrepreneurs came to business after their marriage which is about 95%, and nearly 85% of women in middle income group

came to business after marriage. In the case of LIG it was also found that 85% of the women entrepreneurs came to business. So the fact reveals that most of the women in business got involved in business after their marriage in India. Being married and having a family frequently provides a support base, either emotionally or financially, from which an endeavor is encouraged. When the husband is professionally employed the stress of relying on the new business for the family's financial support is also relieved. Balancing the dual roles of family and a business can create an extremely stressful situation and requires not only superior organizational skills on the part of the women entrepreneurs, but also a spouse who is encouraging and will help in managing a household.

Supporting factors such as husband's and other family member's influence and cooperation, training, institutional financial support, and government policies, social attitude are also playing important role for emergence of women entrepreneurship in India. It is observed that husband of women entrepreneurs had a significant role to come to business in the upper income group. A substantial percentage of women come to business by the influence of other family members. Institutional support, i.e., institutional training, loan, is significant to develop entrepreneurs. In India, despite the fact that most of the entrepreneurs started their business without any institutional support, they recognize, bank loan is very important to continue and expand their businesses.

Institutional training also played a significant role in the emergence of women entrepreneurs. Almost half of UIG (45%) and MIG (50%) of women entrepreneur have undergone the training program. In the upper income group 33% women got IT training, 44% marketing and 22% undergone nutrition training. In middle income group 30% undergone color clothing and boutique related training, 20% parlor/beautification, 30% in IT and 20% got nutrition training. In lower income group those who received training mostly undergone vocational training.

It is important to state that all the factors discussed here, may not have similar influence to every entrepreneurs irrespective of their socio-economic level, but these predictors explain the general tendency toward Entrepreneurship Career Choice of women in India.

In addition to theoretical framework, this study has also enlightened some other issues of women entrepreneurs, such as, their management practice and style, perception about financial institution, legal system, social attitude and problems they are facing. It is observed that women in India prefer small and medium scale business enterprise and their management style is very much informal. Their managerial style, personnel administration, marketing and business strategy -all aspects are very much informal. But they introduced a modern behavioral management approach in their organization in context of personnel administration. But in setting long term strategic planning and marketing strategy, they are in the primitive stage. It so happens because most of their businesses are small scale and medium scale and they have limited formal structure, management training and experience.

They have identified some barriers which hindered them to flourish as her being a woman, responsibility towards family, society and work, male dominated society, tough competition with large scale units, lack of business training, lack of education, low risk bearing ability, obtaining credit, non awareness of facilities provided by government, questions by licensing authorities, marketing etc.,. As psycho-social barriers some of the respondents also mentioned poor self-image of women, inadequate motivation, discriminating treatment, faulty socialization, role conflict, cultural values, lack of courage and self confidence. Few mentioned inadequate encouragement, lack of social acceptance, unjust socio-economic and cultural system, lack of freedom of expression, afraid of failure and criticism, susceptible to negative attitudes, non-persistent attitude, low dignity of labour, lacking in leadership qualities.

Women entrepreneurs of India mostly suggested regarding the procedure of getting finance should be simple, effective propagation of programmes, linkages between product, services and market centers, encouragement to technical and professional education is required.

They are satisfied to the existing technological standard but women, who are operating large scale business organization, are less satisfied and they have identified lack of technical knowledge, poor quality of raw materials, non availability of computer, absence of sufficient training institute, lack of information and old technology as limitations for efficient

operation.

Supportive measures are taken as mentioned by the respondents are as follows, Small Industries Development Bank of India, SIDBI, Industrial Development bank of India (IDBI), Ministry of Small Scale Industries (SSI), Government of India, National Bank for Agriculture Rural Development (NABARD), Department of Women and Child development (WCD), Ministry of HRD, GOI, Self Help Group (SHG), Mahila Mandali, Federation of Indian Women Entrepreneurs (FIWE), Self Employed Women's Association (SEWA) etc,. Also technological training awards are introduced as Street Shakti Package by SBI, Entrepreneurship Development Institute of India, Trade Related Entrepreneurship assistance and Development (TREAD).

Despite Government and other NGOs have launched a series of credit program for women entrepreneurs, they have identified financing problem as a significant problem. It means the existing financial support system is not adequate to meet the need of women entrepreneurs. Banks, NGOs and Government should consider these issues immediately. Beside finance they also addressed scarcity of raw material, stiff competition as problems for their business.

But in India, women have to face many constraints in carrying out economic activities or undertaking any entrepreneurial work. Women have to face various socio economic and other problems as entrepreneurs as they are not treated at par with men due to social and cultural traditions. In recent years, it is observed that there has been increasing trend in number of women enterprises in India as the result of changing scenario of the present world. Both men and women are participating in large number in the present world of business. Today, more and more women are undertaking various economic activities. They are playing very important role in socio economic development of all countries. Because of their participation, global economy is being changed at present. All over the world, it is estimated that approximately one third of the business organizations are owned by women. In India, the position in this regard is near about the same. The study aims at understanding the development of women entrepreneurship in India, challenges and strategies. Definition of Entrepreneur: The term „entrepreneur“ has been derived from the French word, *entreprendre*“ means to undertake. The term entrepreneur may be defined as “an entrepreneur is a person

who combines capital and labor for production”.

Hence women-entrepreneurs have been making a considerable impact in all most all the segments of the economy which is more than 25 percent of all kinds of business .In India “Entrepreneurship” is very limited amongst women especially in the formal sector, which is less than 5 percent of all the business. The personality trait of women entrepreneurs includes Risk takers, opportunist, inventor, commercialiser, trader, innovator, flexible etc. There are various problems associated with women entrepreneurs such as problem of finances, family responsibilities, limited mobility factor and domination by male, old and outdated social outlook etc.<sup>34</sup>

Most of the problems faced by the women entrepreneurs of India are as below:

- Less Confidence
- Non-Availability of Finance
- Socio - cultural Disturbance
- Lack of Managerial Skills
- Competition from Male Entrepreneurs
- Competition from male counterparts
- Production Problem: Lack of Knowledge of Availability of Raw Materials:
- Lack of Education and Awareness
- Low Level of Risk Taking Attitude
- Mobility Constraint
- poor self image of women
- inadequate motivation
- discriminating treatment
- Lack of freedom of expression, etc.

The respondents feel that to overcome the barriers support is needed in vocational training, state finance corporations and financing institutions should permit by statute to extend purely trade related finance to women entrepreneurs, and the financial institutions should

---

<sup>34</sup> Prof.C.P.Kothawale, Associate Prof and Head, Dept. of Commerce M.S.S. Arts, Com. & Sci. College, Ambad.)

provide more working capital assistance both for small scale ventures and large scale ventures. Making provision of micro credit system and enterprise credit system to the women entrepreneurs at local level, industrial estates could also provide marketing outlets for the display and sale of products made by women. A Women Entrepreneurs “Guidance Cell may be set up to handle the various problems of women entrepreneurs all over the state. Training in entrepreneurial attitudes should start at the high school through well designed courses, which build confidence through behavioral games. More governmental schemes to motivate women entrepreneurs to engage in small scale and large-scale business ventures.

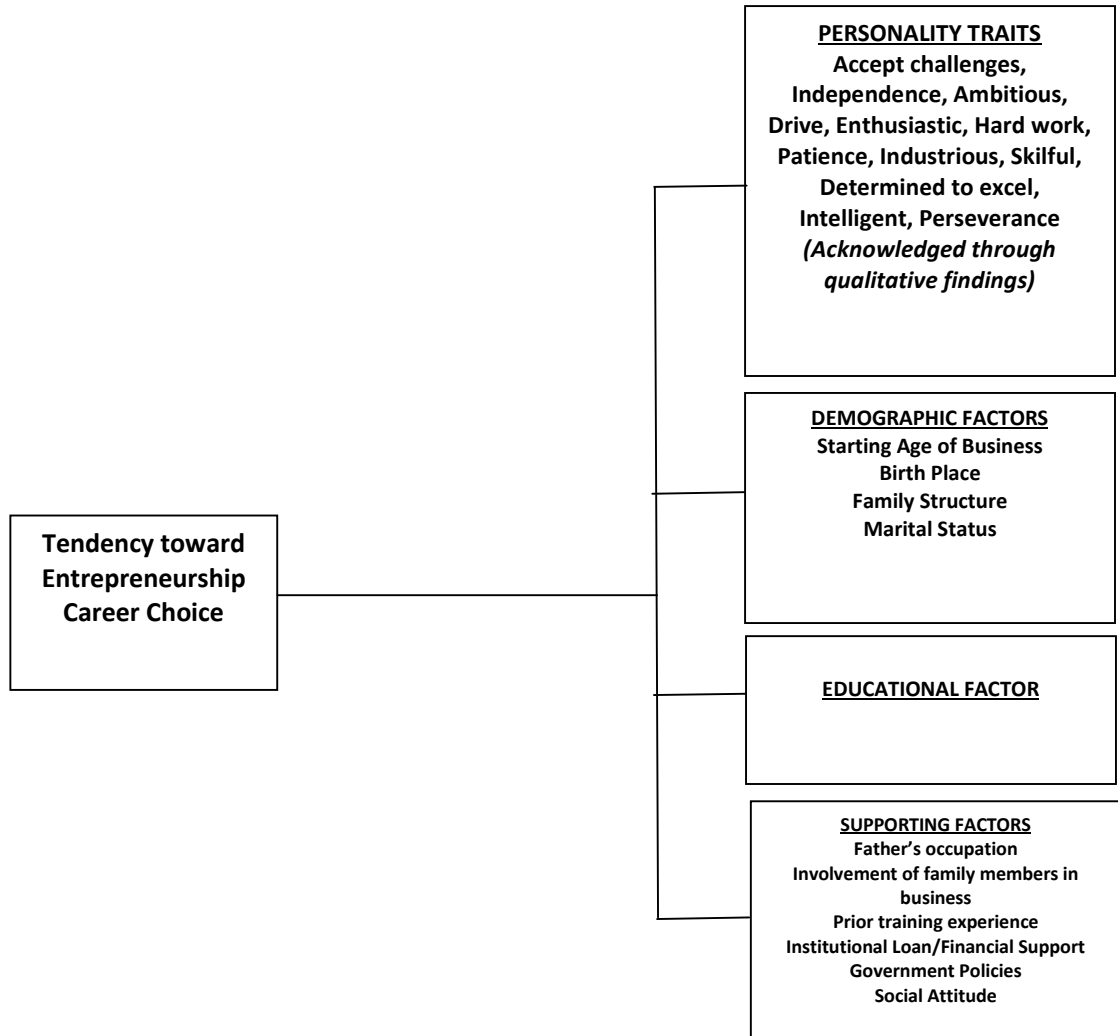
#### **6.4 South Asia**

The following analysis will show a model which might be applicable to become an entrepreneur in South Asia region. To develop this model adequate literature reviews, all three country bivariate findings, qualitative findings and logistic regression findings were analyzed. Due to geographical, cultural and environmental similarities, it is found that many of the factors are common for all three selected countries. This model has developed based on the outline of four factor model. After a thorough analysis of qualitative information and discussion the following personality traits for all countries were found common or drive women to become an entrepreneur through their self motivation. These personality traits were; accept challenges, independence, ambitious, drive enthusiastic, hard work, patience, industrious, skilful, determined to excel, intelligent and perseverance.

On the other hand, demographic factor such as starting age of business (younger age), birth place (metropolitan), family structure (nuclear) and marital status (married or divorced) of women are found common factor which influence women in the South Asian country to become an entrepreneur through self motivation or increase tendency toward entrepreneurship as a career choice. Educational factor also play an important role to influence women or drive women toward entrepreneurship as a career choice.

Finally last factor of four factor model ‘supporting factor’ was thoroughly analyzed for all three individual country using qualitative analysis, bi-variate and multivariate analysis. Analysis found that the major common supporting factors were father’s occupation, involvement of family members in business, prior training experience, institutional





loan/financial support, government policies and social attitude.

Though a generalized model has been prepared for South Asian countries, still this model might not be able to explain tendency toward entrepreneurship as a career choice of women due to several limitations and individuals' willingness. However, since this model has been prepared based on the available information of entrepreneurs from three different country, it can be assumed that this model definitely would help to understand why women are choosing entrepreneurial career in South Asian countries. In addition, from this study, policy makers of Government and NGO are trying to help women entrepreneurs would find some lights and ideas about what they need to address in formulating policies which would help and guide women to progress more in this sector more independently and more successfully.

## **CHAPTER SEVEN**

### **CONCLUSION**

## 7.0 Conclusion

Through the study findings and model analysis it has been found that factors in personality traits are common as independence, accept challenges, ambitious, drive enthusiastic, hard work, patience, industrious, skilful, determined to excel, intelligent and perseverance within the women entrepreneurs in Bangladesh, Pakistan and India.

### 7.1 Comparative Findings on Other Demographic Features

**Start up Age:** Despite there are some variation in terms of different categories, it is found that women in Bangladesh started their business at younger age in compare to India and Bangladesh. In Bangladesh, on an average, majority of women entrepreneurs (79%) in all groups came to the business in the age group of 20 to 30 years. In India majority (38%) of women entrepreneurs started their business came to business in the age of 30 to 40. Similar situation in Pakistan where 36.66 percent of women started their business at the age of 30 to 40. Here it can be mention that median age at marriage is higher in Pakistan and India than Bangladesh. This means after marriage women start to think about self dependency by becoming an entrepreneur in all selected country. Multivariate analysis also confirms that the tendency to become an entrepreneur by self motivation was found 1.7 times higher among women at younger age than older age.

**Business Plan:** It appears that women entrepreneurs in Bangladesh came to business comparatively at younger age and they had the plan to do business during their student period. In Bangladesh doing business as a career plan was more dominant among Women from MIG in comparison to women from UIG. Majority of Women from MIG (50%) chose business as career plan long before starting business where as around 37 percent from UIC chose business as a career. However, inspiration from family member, particularly from husband was one of the critical and motivational factors to start a business among those who had no plan to come to business. On the contrary both in Pakistan and India, 75 percent of women from UIG and MIG had not chosen business career during student. It

may be inferred from the above findings that doing business for women in both Pakistan and India was not chosen as a career in their early age, rather they came to business by the influence of others. However, the scenario is opposite for Bangladesh where women start to think of becoming an entrepreneur at early age may be due to lower social and financial security as well as early marriage.

**Birth Place:** In all these three countries, places, where a women born and brought up, also played an important role for development of Women entrepreneurs. Most of the women entrepreneurs from UIG and MIG were born and brought up in either metropolitan city or other urban areas. Probably, facilities and economic activities in urban areas attract the women in doing business. However, women from LIG are from rural areas in all three countries. Multivariate findings also confirm that women who were born at metropolitan city they are 4.2 times more likely to become an entrepreneur by self motivation than women born other than metropolitan area. This finding is true for all countries as there are better facilities and favorable environment at metropolitan areas than rural areas to initiate a business in terms of marketing and selling products rather than production.

**Family Structure:** It is interesting that women entrepreneurs in Pakistan and Bangladesh are mostly belong to single family whereas in India women entrepreneurs mostly belongs to joint family. It implies in India Joint family structure is an important attribute for women entrepreneurship whereas in Pakistan and Bangladesh Single family structure is one of the key attribute for women entrepreneurship. Though majority Indians are belong to joint family structure, yet the common model analysis for three country together reveal that entrepreneurs from single family are 3.4 times more possibly self motivated than entrepreneurs from joint family. Therefore, it may conclude that family structure is a common attribute for South Asian countries which lead women to initiate thoughts of becoming an entrepreneur.

#### **Family Environment**

**Father's Occupation and Other Family Members Involvement in Business:** Though it is assumed that having a father who was self-employed provides a strong inspiration for the entrepreneurs, this assumption is not valid in all cases of women entrepreneurs with

different socio-economic status in Bangladesh, Pakistan and India. Despite women entrepreneurs from UIG came from business family i.e. where father's profession is business in all three countries, for other two categories i.e. MIG and LIG, father's profession does not have any influence in coming to business. Study indicates that majority of women from UIG came from family where parents' occupation is business. On the other hand in Pakistan women entrepreneurs came from different background. In the UIG majority came from business family, whereas, in other two category women came from non business family.

Despite the above fact in the different socio-economic stratus, however, it is also revealed from multivariate model analysis that father's occupation 'business' is playing an important role to become entrepreneur through self motivation. If father's profession is business then the probability of becoming an entrepreneur through self motivation is 3.6 times higher than other business and this finding also shows a strong positive association. Similarly if any family member is involved with business then the probability of becoming an entrepreneur through self motivation is quite higher and odd ratio is significant. Therefore, it is crucial to understand that there is an opportunity to investigate the willing of becoming an entrepreneur by the eligible member of a family who are involved in business or father is involved in business to provide necessary moral supports and inspiration to become as an entrepreneur from early age.

**Marriage and Start of Business:** Marital status has been significantly observed to affect the capacity of entrepreneurial decisions of the females. More than three fourth women entrepreneurs in all three countries started their business after getting married. It is also found from the multivariate analysis that married and educated entrepreneurs are more likely to be self motivated than other referenced group. Married women are 58 times more likely to become entrepreneur through self motivation than unmarried women. The reason may be that unmarried women do not feel security to run a business. Similarly, widowed women are also showing positive influence to become an entrepreneur by self motivation (Odd ratio, 40.39). This is a common factor for all three countries that married women are more likely to become an entrepreneur by self motivation.

**Children at the Starting of doing Business:** However, findings show that around half of the women entrepreneurs are entered into business after having child aged at least five or above in all three countries. This indicates that women get more time to involve other activities rather caring their child. Therefore, it is evident that there is a relationship between initiating business and completion period of child caring.

**Education:** Education has an important role to determine the size of the business among women entrepreneurs in all three countries. Majority of Women entrepreneurs from UIG and MIG are graduate whereas majority of lower Income group have no formal education. Multivariate analysis also reveals that women with only SSC level of education are less likely to be self motivated to become an entrepreneur than women completed bachelor and master degree. Higher education motivates women to become an entrepreneurship.

**Prior Job or Working Experience and Training:** To become an entrepreneur prior job or working experience is not considered as an important issue particularly by women in three countries. Study shows that majority of the Women entrepreneurs in all three countries from MIG and LIG started their business without having any job experience, however, women entrepreneurs from UIG came to business after having some job experience. It is also evident from the multivariate analysis that women worked other organization before starting self business they are less likely to be self motivated to become an entrepreneur. Findings reveal that women who were not involved in any income generating activities before starting any business they are more prone (38 times) to become an entrepreneur through self motivation. The possible reason might be that women who already engaged with income generating activities they lack interest to become an entrepreneur at later stage. On the other hand, in Bangladesh and Pakistan it appears that women entrepreneurs had attended technical training from different training institute whereas in India majority of women entrepreneurs had no training before starting business. Findings show that women who received training before starting business they are 3.77 times more likely to become entrepreneur through self motivation than the reference group. Therefore participation in business related training by women before starting business increase the chances to become entrepreneur by self motivation in South Asian countries.

**Driving Factors to Become an Entrepreneur:** Both in Bangladesh and India majority cases, women were self motivated and financial solvency, desire to be self dependent, and passing leisure time are most dominating motivational factors to be an entrepreneur. However, some case they motivated by their husbands. On the contrary, in Pakistan Women from UIG and LIG come to business not by self motivated rather motivated by either husband or father. However, majority of the women from MIG come to business by self motivated. Self motivated entrepreneur are more than 100 times less likely to face problem to start business than who are not self-motivated. This indicates that women who are self motivated to become an entrepreneur they start their business with well thoughts and face less difficulties. It is also important to note that financial solvency and desire to help family business are most important factors for coming business. Multivariate analysis shows that self motivated entrepreneurs are more likely to arrange initial capital from loan than others. Loan helps entrepreneurs to find out best and suitable way to make the business profitable so that profit can be shared to repay loan installment. This finding is indicating that financial arrangement through loan influence women to become an entrepreneur by self motivation. Therefore, initial capital to run a business from loan might be an ideal way to encourage women to become an entrepreneur.

**Family Support for Starting Business:** Family support is considered as an important factor for starting a business. It appears that in all three countries majority of the women entrepreneurs got mostly moral support and suggestions from their husband and family members. Even, mostly, they started their business with own savings, no significant financial assistant was provided by any financial institutions. However, in India financial institutional role are more visible in assisting the starting business by proving loan as initial capital.

**Perception on Social Barrier:** Both in Bangladesh and India, majority of women entrepreneurs do not face any social barriers in doing business, in contrary, in Pakistan, majority of women entrepreneurs' faces different social barriers. Simultaneously it is important that a quite substantial percentage of women entrepreneurs in all three countries face different social barriers which includes vandalism, and disrespect (Bangladesh),

disregard to women, male dominancy, mistrust and lack of security (India) and religious values such as 'Parda system', as well as male dominancy (Pakistan). It is found from the in-depth analysis that self motivated entrepreneur are more than 100 times less likely to face problem to start business.

**Professionalism and Women Entrepreneurs:** Findings show that entrepreneurs who organize training for employees they are around 6 times more likely to become entrepreneur through self motivation. Self motivated entrepreneurs are more enthusiastic to delegate authority and findings show that women who delegate authority are 8.4 times more likely to become entrepreneurs through self motivation. Similarly findings show that self motivated entrepreneurs are more encouraging establishing a motivational system within business. On the other hand, entrepreneurs who offer long term benefit for employees are almost twice to become a self motivated entrepreneur. Similarly entrepreneurs with availability of prescribed service rule for organization are more likely to become entrepreneur through self motivation than the reference group.

It is also found that those reported country's law are supportive they are more likely to become entrepreneur through self motivation. Similarly findings reveal that self motivated entrepreneurs are less likely to face social problem to run a business.

### **Challenges faced by Women Entrepreneurs**

Followings are the common challenges in setting up and running business units faced by entrepreneurs in Bangladesh, Pakistan and India.

**Non-Availability of Finance:** They have lack of access to funds, because they do not possess any tangible asset and credit in the market. Very few women have the tangible property in hand. So, they are suffering from inadequate financial resources and working capital.

**Socio - cultural Disturbance:** Women have to manage both home and business duties at a time. Such obligations may become a great barrier for some women in succeeding as an



entrepreneur.

**Lack of Managerial Skills:** It is argued that women entrepreneurs have low level of management skills. They have to depend on other persons like office staff and middle men to get things done, particularly marketing function. They are at the mercy of middle men who pocket major part of the surplus or profit. Because of social conditioning, women are discouraged to develop the capacity of mobility and confidence required for marketing function. So, they lag behind in this domain.

**Competition from Male Entrepreneurs:** Competition from male counterparts develops hurdles to women entrepreneurs in business management process. Women entrepreneurs have to face the constraints of competition from male entrepreneurs due to less organizational skills than men.

**Lack of Education and Awareness:** Entrepreneurs must have knowledge of latest technological changes; know how, etc for running business efficiently. But it needs high level of education among entrepreneurs. In a these countries, the literacy rate of women is found at low level compared to male population. So, they have not sufficient knowledge of technologies; know how, etc. But it needs high level of education among entrepreneurs.

**Mobility Constraint:** Women are less mobile than men. The confidence to travel day and night and to different regions and States is lacking in women comparing with men control of entrepreneur, there are others over which she has little control. Improper coordination or unintended delay in execution of any activity is going to cause production problems in the industry.

## **7.2 Recommendation**

Based on the findings discussed above it is strongly recommended to address the following issues to create an environment so that women entrepreneurs are encouraged to come to business and sustain in the economic activities:

- Vocational training to be extended to women community that enables them to understand the production process and production management.
- State Finance Corporations and Financing Institutions should permit by statute to extend purely trade related finance to women entrepreneurs.
- The financial institutions should provide more working capital assistance both for small scale ventures and large scale ventures.
- Making provision of micro credit system and enterprise credit system to the women entrepreneurs at local level.
- Industrial estates could also provide marketing outlets for the display and sale of products made by women.
- A Women Entrepreneurs Guidance Cell may be set up to handle the various problems of women entrepreneurs all over the state.
- Training in entrepreneurial attitudes should start at the high school through well designed courses, which build confidence through behavioral games.
- More governmental schemes to motivate women entrepreneurs to engage in small scale and large scale business ventures Other Constraints: They are poor self image of women, inadequate motivation, discriminating treatment, lack of freedom of expression, etc.

BIBLIOGRAPHY

- A. Welch and J. F. White, "Converging on Characteristics of Entrepreneurs," "Frontiers of Entrepreneurship Research (Spring 1921): pp504-5J3.
- Acker, and P.R. Van Houten (1974) Differential Recruitment and Control: The Sex Structure of Organization, *Administrative Science Quarterly*, 19 pp152-163
- Adnan, S. (1993). Bird's In Case: Institutional Change and Women's position In Bangladesh In Nora Fredrick (ed) *Women's Position And Demographic Change*. Oxford Clarendon Press
- Albert Shapero, "The Displaced, Uncomfortable Entrepreneur," "Psychology Today", November, 1975, pp53-58.
- Awwal Sarker, M.A. (2006) .The Role of Women in the Development Process: An Islamic Perspective . Islamic Economics research Bureau. July. Dhaka.
- Bangladesh Country Paper for the Third SAARC Ministerial Conference on Children, Government of Bangladesh, August 1996.
- Barakat, A, et.al. (1994). Women's Empowerment In Nasirnagar Thana: A large Scale Sample Survey . Dhaka
- Bartol, K (1978) the Sex Structuring of Organizations: A Search for Possible Causes, *Academy of Management Review*. 3, 4, pp805-815.
- Birch, D.L. (1931). Who Creates Jobs, *The Public Interest* 65 (Fall), 62-S2.
- Boddingtons, W (1987) Women Mean Business, *Small. Business in Western Australia*, ILL 1 (August), pp3-7.
- Brenner, R. (1987). National Policy and Entrepreneurship: The Statesman's Dilemma, *Journal of Business Venturing*, 2 (2), 95-101.
- Buono, A.F. and IB. Kamm (1983) Marginal ivy a»(i the organizational Socialization of Female Managers, *Human Relations* 36, 12, pp 1125-1140.
- Career Aspirations in Relation to Entrepreneurship, *Journal of Small Business*
- Cataio, J. Chamard and C. Howell, "Entrepreneurial Motivation: Some Evidence to contradict McClelland," *Journal of Small Business*, No. 1 (Summer 1983): pp1S-23.
- Committee on Small Business, House of Representatives (1988), *New Economic Realities: The Rise of Women E Washington*, June.
- Commonwealth Schools Commission (1984) *Girls and Tomorrow; The Challenge for School*, Report of the Working Party on the Education of Girls, Canberra: The Commission, July.
- Cromie, S and J. Hayes (1988) *Towards a Typology of Female Entrepreneurs*, *Sociological*

- Review, 36, 1, pp 87-113.
- Das, D.J. 'Problems faces by women entrepreneurs' in K. Sasikumar (ed.) Women Entrepreneurship, New Delhi: Vikas Publishing House.
- Economic Cooperation and Development, 1990. (ED 335 463
- Ganesan, S., 2003. Status of Women Entrepreneurs in India (New Delhi, Kanishka Publications).
- Goheer, N. (2002). Women Entrepreneurs in Pakistan: A Study to understand and improve their bargaining power, ILO, Geneva
- Gould, S., and Parzen, J., eds. ENTERPRISING WOMEN. Paris: Organisation for
- Hameday, J.A. & Aboud J. (1971), Characteristics of Successful Entrepreneurs. Personnel Psychology, 24, 141 – 153.
- Islam, M.(1984). Wither Women's Studies In Bangladesh (Dhaka Women For Women).
- J. A. Timmons, New Venture Creation: A Guide to Entrepreneurship (Homewood, Ill: Irwin, 2/e 1985)
- Jahan, R. (1995).The Elusive Agenda Mainstreaming Women In Development Dhaka University Press Limited.
- Kalz, J. & Gartner. W.B. (1988), Properties of emerging Organizations. Academy of Management Review, 13(3). 429-441.
- Kuratko, D. and Welsch, H. (1994). Entrepreneurial strategy, text and cases. Dryden Press. Fort Worth.
- Lakshmi, C. Swarajya, ed., 1998. Development of Women Entrepreneurship in India: Problems and Prospects (New Delhi, Discovery Publishing House).
- Lalitha Rani, D., 1996. Women Entrepreneurs (New Delhi, APH Publishing Corporation).
- Lavoie, D. (1992), Women in business: A Collective Profile, A resource guide to research on women owned business in Canada (1975 - 1991). Federal Business Development Bank
- Mahiuddin M, Moniruzzaman M, Mahmud MMH (1998). Women entrepreneurship development in rural areas: A case study of BSCIC funded enterprises. Dhaka University J. Bus. Stus. 19 (1), 45-63. *Management*, 26, 35-13.
- Mishra, D.N., (1990), Entrepreneur a.-.d Entrepreneurship Development and Planning in India, Chugri Publications, Allahabad p2.
- Osborne, D. (1987). Bootstrap banking. Inc., 9(9 - August), 69-72.
- Patel, V.G. (1987) Women Entrepreneurship Development. In Developing New Entrepreneurs . A Publication of the Entrepreneurship Development Institute of India ,Ahmedabad.

- Peter F. Drucker, *Innovation and Entrepreneurship* (New York: Harper & Row, 1985).
- Rahman, A.H.M.H. (1997). *Entrepreneurship Development As a Strategy For promoting Development Of Industrialization In Bangladesh* . Paper presented at Seminar, July 3rd
- Rajivan, Anuradha K., 1997. *A Business of Her Own* , (Madras, Eastwest Books Pvt. Ltd).
- Schumpeter. J.A.; *Economic Theory and Entrepreneurial History.*" in Huges. G.J. A. (ed), p.46.
- Scott, M.G. & D.F. Twomey (1988). *The long-term Supply of Entrepreneurs: Students'*
- Sexton, D.L. & Upton. KB (1990). *Female and Male Entrepreneurs: Psychological Characteristics.* *Journal of Business Venturing*, 5, 29-36.
- Sexton, D.L. and N.B.B. Upton. (1991). *Entrepreneurship: creativity and growth*, MacMillan Publishing company. New York, pp.7
- Sharma, D.D. and S.K. Dhameja, 2002. *Women and Rural Entrepreneurship* (Chandigarh, Abhishek Publications).
- Srivastava ,R. M, .(1994). *Emerging Profile of small women Entrepreneurs cum managers in India: A case. Study.* *Woman in Management: Champions of change*, UPI.Dhaka
- Walokar, Deepak M.. 2001. *Women Entrepreneurs* (New Delhi, Himalaya Publishing House).
- Welsch, H and E. Young (1982) *Male and female Entrepreneurial Characteristics and Behaviors: A Profile of Similarities and Differences*, *International Small Business Journal*, 2, 4, pp 11-19.

## Annexure 1

**Questionnaire**  
**on**  
**Background Information of Women Entrepreneurship**

PART A

Name of the respondents: Ms./Miss:.....  
Name of the husband / father: .....  
Name of the organization:.....  
Address of the organization:.....  
Nature of business:.....  
Type of ownership:.....

PART B

Probe-01: Would you please tell me under which age group you fall in?

20 years to 25 years	<input type="checkbox"/> 1	26 years to 30 years	<input type="checkbox"/> 2
31 years to 40 years	<input type="checkbox"/> 3	41 years to 50 years	<input type="checkbox"/> 4
Above 51 years	<input type="checkbox"/> 5		

Probe-02: What was your age when you first started your business?

20 years to 30 years	<input type="checkbox"/> 1	31 years to 40 years	<input type="checkbox"/> 2
41 years to 50 years	<input type="checkbox"/> 3	Above 51 years	<input type="checkbox"/> 4

Probe-03: Did you have any plan to do business at the student life?

Yes	<input type="checkbox"/> 1	No	<input type="checkbox"/> 2
-----	----------------------------	----	----------------------------

Probe-03.a: If no, when did you first think to get involved in business?

Probe-04: Would you tell me where had you been born?

Metropolitan city	<input type="checkbox"/> 1	Other urban (urban city except metropolitan city)	<input type="checkbox"/> 2
Rural	<input type="checkbox"/> 3	Others	<input type="checkbox"/> 4

Probe-04.a: Which metropolitan city were you born?

---

---

Probe-04.b: Which urban city were you born?

Probe-05: Where have you been brought up?

Metropolitan city  Other urban (urban city except metropolitan city)

Rural  Others

Probe-05.a: Which metropolitan city were you brought up?

Probe-05.b: Which urban city were you brought up?

Probe-06: Would you please tell me about your family structure?

Joint family  Single family

Probe-07: Would you tell me please what is / was your father's occupation?

Service  Business

Others (please specify)

Probe-08: How many brothers and sisters you have (including you)?

Number of brother(s)  Number of sister(s)

Probe-09: What is your position among brothers and sisters?

Probe-10: Is there any members (except father) of your family doing business?

Yes  No

Probe-11: If yes, who are he / she?

Probe-11.a: What kind of business he / she are doing?

Probe-12: Would you please tell me your present marital status?

Single  Married

Widow  Divorcee

Others

Probe-12.a: If married, how many children do you have?



--

Probe-12.b: At the time of starting your business how many children did you have?

Number of son(s)	<input type="text"/>	Number of daughter(s)	<input type="text"/>
Others	<input type="text"/>		

Probe-12.c: How old was he / she at the time of starting your business?

Not applicable	<input type="text"/>	Less than 1 year	<input type="text"/>
More than 1 year but less than 2 years	<input type="text"/>	More than 2 years but less than 5 years	<input type="text"/>
More than 5 years but less than 10 years	<input type="text"/>	More than 10years but less than 18years	<input type="text"/>
18 years above	<input type="text"/>		

Probe-12.d: Would you please tell me what is your husband's profession?

Service	<input type="text"/>	Business	<input type="text"/>
Others (please specify)	<input type="text"/>	Not applicable	<input type="text"/>

Probe-12.e: Where you married when you first started your business?

Yes	<input type="text"/>	No	<input type="text"/>
-----	----------------------	----	----------------------

Probe-13: Would you please mention the religion you belong to?

Muslim	<input type="text"/>	Hindu	<input type="text"/>
Christian	<input type="text"/>	Buddhist	<input type="text"/>
Others (please specify)	<input type="text"/>		

Probe-14: Would you tell us please which income group do you belong to? (Monthly)

Below 5,000/-	<input type="text"/>	More than 5,001/- but less than 10,000/-	<input type="text"/>
More than 10,001/- but less than 15,000/-	<input type="text"/>	More than 15,001/- but less than 20,000/-	<input type="text"/>
More than 20,001/- but less than 30,000/-	<input type="text"/>	More than 30,001/- but less than 50,000/-	<input type="text"/>
Above 50,001/-	<input type="text"/>		

Probe-15: Would you tell me please about your educational qualification?

Illiterate	<input type="text"/>	Under Primary Level	<input type="text"/>
Under SSC	<input type="text"/>	SSC	<input type="text"/>
HSC	<input type="text"/>	Bachelor degree	<input type="text"/>
Master degree	<input type="text"/>	Professional degree	<input type="text"/>
Informal	<input type="text"/>		<input type="text"/>

Probe-15.a: If any professional degree, which one?

- |             |                            |                         |                            |
|-------------|----------------------------|-------------------------|----------------------------|
| Medicine    | <input type="checkbox"/> 1 | MBA                     | <input type="checkbox"/> 2 |
| Engineering | <input type="checkbox"/> 3 | Others (please specify) | <input type="checkbox"/> 4 |

Probe-16: Have you served in any other organization before you come into your own business?

- |     |                            |    |                            |
|-----|----------------------------|----|----------------------------|
| Yes | <input type="checkbox"/> 1 | No | <input type="checkbox"/> 2 |
|-----|----------------------------|----|----------------------------|

Probe-16.a: What type of organization had you served?

Probe-16.b: How long had you served in that organization?

- |                      |                            |                      |                            |
|----------------------|----------------------------|----------------------|----------------------------|
| Below 1 year         | <input type="checkbox"/> 1 | 1 years to 5 years   | <input type="checkbox"/> 2 |
| 6 years to 10 years  | <input type="checkbox"/> 3 | 11 years to 15 years | <input type="checkbox"/> 4 |
| 16 years to 20 years | <input type="checkbox"/> 5 | Till now             | <input type="checkbox"/> 6 |

Probe-16.c: What was the reason behind leaving the service?

Probe-17: Have you ever undergone any training program?

- |     |                            |    |                            |
|-----|----------------------------|----|----------------------------|
| Yes | <input type="checkbox"/> 1 | No | <input type="checkbox"/> 2 |
|-----|----------------------------|----|----------------------------|

Probe-17.a: What type of professional training had you been imparted with?

Probe-17.b: Would you mention the duration of the training program you have imparted to?

- |   |                            |   |                            |
|---|----------------------------|---|----------------------------|
| Less than 1 month                         | <input type="checkbox"/> 1 | More than 2 months but less than 3 months | <input type="checkbox"/> 2 |
| More than 3 months but less than 6 months | <input type="checkbox"/> 3 | More than 6 months but less than 1 year   | <input type="checkbox"/> 4 |
| More than 1 year but less than 3 years    | <input type="checkbox"/> 5 |   |                            |

Probe-18: Would you tell us what the reasons to come into this business were?

Probe-19: Who have motivated and inspired you to come to this business?

- |        |                            |                      |                            |
|--------|----------------------------|----------------------|----------------------------|
| Self   | <input type="checkbox"/> 1 | Husband              | <input type="checkbox"/> 2 |
| Father | <input type="checkbox"/> 3 | Influenced by others | <input type="checkbox"/> 4 |
| Others | <input type="checkbox"/> 5 |                      |                            |

Probe-20: Would you tell us the role of your husband / family members to start the business?

Probe-21: Have you ever faced any family problem at the time of starting business?

Yes

No

Probe-22: If yes, what sort of problem you have faced?

Probe-23: How have you overcome this problem?

Probe-24: Who are the target group / customers?

Middle class

Upper class

Lower class

Corporate buyer / industrial buyer

Others

Probe-25: What kind of production line you have established?

Piece type production

Package production / bundle type

Others

Probe-26: What is your market area?

Probe-27: Who is / are your competitor / competitors?

Probe-28: How do you set up your target / achievement goals?

Probe-29: How do you plan your business to achieve your target?

Probe-30: What strategy do you follow to reach your target?

Probe-31: Who organizes your business?

Self  1 By others  2

Probe-32: Do you delegate authority?

Do not delegate authority  1 Delegate authority  2

Others  3

Probe-33: How many employees are working in your organization?

Probe-34: Would you tell us how long you are doing this business?

Less than 1 year  1 2 years to 5 years  2

6 years to 10 years  3 11 years to 20 years  4

Above 21 years  5

Probe-35: Would you tell us that is your annual turnover?

Mentioned  1 No mentioned  2

Probe-36: How have you arranged your initial capital of business?

Self  1 Loan  2

Both  3 Others  4

Probe-37: If loan, what was the source of fund / loan?

Bank  1 NGO  2

Family  3 Others (please specify)  4

Probe-38: Would you tell me the length of period you spend for your business (monthly)?

Up to 20 days  1 Everyday  2

Probe-39: Do you have any motivational system in your organization?

Yes  1 No  2

Not applicable  3

Probe-40: If yes, what are those systems?

Probe-41: Do you have any professional manager in your organization?

Yes  No

Others

Probe-42: Do you have any prescribed service rules for your organization?

Yes  No

Probe-43: How do you employ / recruit your employees?

Recruits skilled worker through proper interview  Recruits unskilled worker and provide training

Both  Others (please specify)

Probe-44: Do you have any salary structure / scale for your employees?

Yes  No

Probe-45: Do you have any prescribed long-term policy?

Yes  No

Probe-46: How do you supervise your employees?

Through direct supervision  Through unannounced visit

By other indirect supervision  Mutual trust

Others

Probe-47.a: Do you arrange any training program for your employees?

Yes  No

Probe-47.b: If yes, what type of training?

Probe-48: Do you maintain any formal accounts or book of accounts for your organization?

Yes  No

Probe-49: Do you have any internal audit system in your organization?

Yes  No

Probe-50: Do you prepare any final accounts?

Yes  No

Probe-51: Are you member of any association?

Probe-52: How many management levels do you have in your organization?

Level-1	<input type="text" value="1"/>	Level-2	<input type="text" value="2"/>
Level-3	<input type="text" value="3"/>	Level-4	<input type="text" value="4"/>
Level-5	<input type="text" value="5"/>		

Probe-53: Would you tell us your future plan?

Probe-54: How many management levels do you have in your organization?

<u>Option</u>	<u>Rank</u>
Lack in technical skill	<input type="text"/>
Improper training facility	<input type="text"/>
Awareness of opportunity	<input type="text"/>
Lack in access to information	<input type="text"/>
Burden of household work	<input type="text"/>
Social and cultural barrier	<input type="text"/>
Education	<input type="text"/>

Probe-55: Would you tell us your suggestion in these regards?

Probe-56: Can you specially tell us which problem you have mostly faced in getting loan from bank / financial institute (rank chronologically)?

<u>Option</u>	<u>Rank</u>
High rate of interest	<input type="text"/>
Non-cooperation of bank	<input type="text"/>
Collateral security	<input type="text"/>
Tight condition of bank	<input type="text"/>
Limited scope of financial institute	<input type="text"/>
Personal guarantee	<input type="text"/>

Probe-57: Would you tell a practical experience you have faced in these regards?

Probe-58: Would you tell us your suggestion to overcome financing problems?

Probe-59: What sort of problems you face in marketing your products / services?

Probe-60: Do you think women entrepreneurs are facing social barriers in business?

Yes  1 No  2

Probe-61: If yes, how and why?

Probe-62: How can we overcome the social barriers / problems faced by women entrepreneurs?

Probe-63: Do you think that our business laws are well supportive to your business?

Yes  1 No  2

Do not know  3

Probe-64: Technological development prevailing in your country is good enough for business?

Yes  1 No  2

Probe-65: If no, please mentions the limitations?

Probe-66: Do you give priority / advantage to women workers?

Yes  1 No  2

Probe-67: If yes, why and how?

## Annexure-2



## LIST OF TABLES & FIGURE

Table 1: Distribution of Sample Size .....	iii
Table 1: Distribution of Sample Size .....	66
Table-4. 1: Age Group of the Respondents .....	70
Table-4.2: Age Group of the Respondents .....	71
Table-4.3: Age Group of the Respondents .....	71
Table -4.4: Start-up Age to Business .....	72
Table – 4.5: Start-up Age to Business .....	73
Table – 4.6: Start-up Age to Business .....	73
Table – 4.7: Born .....	74
Table – 4.8: Brought Up .....	75
Table-4.9: Born .....	75
Table-4.10: Brought-up .....	75
Table – 4.11: Marital Status .....	77
Table-4.12: Marital Status .....	77
Table-4.13: Marital Status at Start up Business .....	78
Table – 4.14: Monthly Income .....	78
Table-4.15: Income Bracket .....	79
Table – 4.16: Educational Qualification .....	80
Table – 4.17: Professional Degree .....	80
Table – 4.18: Educational Qualification .....	81
Table – 4.19: Professional Degree .....	81
Table-4.20: Educational Qualification .....	82
Table – 4.21: Religion .....	82
Table-4.22: Religion .....	83
Table-4.23: Family Structure .....	83
Table-4.24: Family Structure .....	84
Table-4.25: Family Structure .....	85
Table – 4.26: Father's Occupation .....	86
Table – 4.27: Father's Occupation .....	88
Table – 4.28: Position of the Women in the Family amongst Siblings .....	88
Table – 4.29: Whether other Family Members are Involved in Business .....	88
Table – 4.30: Members of the Family Involved in Business .....	89
Table-4.31: Fathers Occupation .....	90
Table-4.32: Other Family Members doing Business .....	90
Table – 4.33: No of Children .....	91
Table – 4.34: No of Children at the Start up Business .....	92
Table- 4.35: No. of Children .....	92
Table- 4.36: No. of Children at Starting Point of Business .....	92
Table – 4.37: Husband’s Profession .....	93
Table-4.38: Husbands Profession .....	94
Table-4.39: Served in Other Organization before Starting Own Business .....	94
Table – 4.40: Whether Served for Any Other Organization .....	96
Table-4.41: Type of Organization Served .....	96
Table-4.42: Reason behind Leaving Job .....	96
Table-4.43: Previous Job Served .....	97
Table- 4.44: Type of Organization Served .....	97
Table-4.45: Training Attended .....	98
Table-4.46: Type of Professional Training .....	99
Table-4.47: Training Attended .....	99
Table-4.49: Duration of Training .....	100

Table-4.50: Reason behind Come into Business .....	102
Table – 4.51: Who Motivated.....	102
Table-4.52: Role of Husband .....	103
Table – 4.53: Who Motivated.....	104
Table 4.54: Reason behind Come into Business .....	104
Table-4.55: Faced Family Problem .....	105
Table-4.56: Sort of Problem.....	106
Table-4.57: Overcome the Problem Faced .....	106
Table – 4.58: Role of Husband.....	107
Table – 4.59: Faced Family Problem .....	108
Table-4.60: Nature of Business .....	111
Table-4.61: Nature of Business .....	113
Table-4.62: Nature of Business .....	113
Table – 4.63: Type of Ownership .....	114
Table – 4.64: Type of Ownership.....	115
Table – 4.65: Type of Ownership.....	115
Table – 4.66: Plan of Business from Student Life.....	116
Table-4.67: Plan of Business from Student Life .....	117
Table-4.68: Mostly Faced Problem Getting Loan from Bank .....	118
Table- 4.69: Practical Experience Faced in Getting Loan .....	118
Table-4.70: How to Overcome Financing Problem.....	119
Table – 4.71: Arranged your Initial Capital .....	119
Table – 4.72: Loan Source .....	120
Table – 4.73: Arranges Training for Employees .....	125
Table – 4.74: Maintain Formal Accounts .....	126
Table – 4.75: Final Accounts .....	127
Table – 4.76: Internal Audit System in Own Organization .....	127
Table-4.77: Problems Faced in Marketing .....	129
Table-4.78: Maintain Formal Accounts .....	130
Table-4.79: Internal Audit System in Own Organization.....	130
Table-4.80: Final Accounts .....	130
Table- 4.81: Prescribed Long Term Policy .....	132
Table-4.82: Whether Women Entrepreneurs are facing Social Barriers in Business.....	132
Table-4.83: Kind of Social Barriers Faced by Women .....	133
Table-4.84: Kind of Social Barriers Faced by Women .....	134
Table-4.85: Whether Women Entrepreneurs are facing Social Barriers in Business.....	135
Table-4.86: Whether our Business Law is Well Supportive to Business.....	136
Table-4.87: Whether Business Law is well Supportive to Business involved Women entrepreneurs .....	136
Table-4.88: Whether our Business Law is Well Supportive to Business.....	137
Table- 4.89: Whether Technological Development Good Enough .....	138
Table – 4.90: Whether Technological Development Good Enough.....	138
Table-4.91 Problems Mostly Faced in the Business .....	139
Table-4.93: Problems Mostly Faced in the Business .....	141
Table-4.94: Problems Mostly Faced in the Business.....	142
Table-4.95: How to Overcome the Problem Faced in the Business.....	142
Table-4.96: Problems Faced to Get Loan from Financial Institute/Bank.....	144
Table-4.97: Practical Experience Faced to Get Loan .....	144
Table-4.98: Suggestions to Overcome Financing Problems.....	144
Table – 4.99: Problem Faced Getting Loan from Bank.....	145
Table-4.100: Problems Faced to Get Loan from Financial Institute / Bank .....	146
Table-4.101: Suggestions to Overcome Financing Problems.....	146
Table – 4.102: Problems Faced to get Loan from Financial Institute/Bank .....	147
Table- 4.103: Practical Experience Faced to get Loan .....	147

Table-4.104: Suggestions to Overcome Financing Problems .....	148
Table-4.105: Duration of Training .....	150
Table 4.2.1: Percent distribution of respondents when first thought to start business .....	152
Table 4.2.2: Distribution of Family Structure .....	153
Table 4.2.3: Distribution of Respondents' Father's Profession .....	153
Table 4.2.4: Mean Number of Respondents Brother and Sister including Self and Own Children .....	153
Table 4.2.5: Distribution of respondents whether any family member doing business .....	154
Table 4.2.6: Type of Business of Family Members.....	155
Table 4.2.7: Age of Child During Starting Business .....	156
Table 4.2.8: Distribution of Profession of Respondent's Husband .....	156
Table 4.2.9: Marital Status when Started Business .....	157
Table 4.2.10: Religion of Respondents .....	157
Table 4.2.11: Distribution of Respondents' Income Group.....	157
Table 4.2.12: Distribution of Respondents' Education .....	158
Table 16: Percent of Respondents Received .....	159
Table 4.2.15: Distribution of Reasons to Enter into Business .....	160
Table 20: Role of Husband/Family Members to Start Business.....	160
Table 4.2.17: Percent of respondents ever faced any problem to start business .....	161
Table 4.2.18: Distribution of Problems Experienced by the Respondents .....	161
Table 4.2.19 Distribution of Problems Prevailed over by the Respondents .....	162
Table 4.2.20: Percent of Respondents Reported Who Organize the Business .....	163
Table 30: Percent of Respondents Reported their Business Duration .....	163
Table 31: Percent of Respondents Reported their Initial Arrangement of Capital .....	164
Table 4.2.23: Percent of Respondents Reported they have Motivational Strategies and Sources .....	164
Table 4.2.24: Percent of Respondents Reported to have Professional Facilities .....	166
Table 4.2.25: Percent of Respondents Reported Problems Mostly Face to Get Loan .....	167
Table: 4.2.27: Percent of Respondents Reported Women Entrepreneur Face Barriers .....	169
Table 4.2.28: Percent of Respondents Reported Law are Supportive to Run Business.....	169
Table 4.2.29: Percent of Respondents Reported Technological Development is Good Enough.....	170
Table 4.2.30: Percent of Respondents Reported they give Priority to Women Employees.....	170
Table 4.3.1: Overall Logistic Regression Analysis using Independent Variables .....	171