

Enterprising Behavior of Enterprise-less Rural Women Entrepreneurs of Khyber Pukhtan Khawa of Pakistan

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Abstract

The study intends to determine the enterprising behavior of enterprise-less rural women entrepreneurs dwelling in remote areas of Pakistan for the purpose of assessing the enterprising behavior possessed by these women entrepreneurs, their capacity as women to handle the marketing of their businesses and finally the factors that influence their decision making environment. The concept of rural women entrepreneurship is an emerging phenomenon and gaining popularity in this era of economic recession. World is embarking on promoting the rural entrepreneurship among women in order to control the economic imbalance in the society and also to empower women socially and economically. The phenomenon of rural women entrepreneurship in Pakistan is very much under-explored and the policy strategies to stimulate the rural women interest in entrepreneurship are not rightly directed in the absence of a base line research. This study, therefore, intends to determine the enterprising behavior possessed by these rural women entrepreneurs, their capacity to handle the marketing of their businesses and finally the factors that influence their decision making environment. Primary data were collected from the adjacent remote areas of the two selected cities of Khyber Pukhtan Khawa (Abbotabad and Manshera) of Pakistan through structured interviews with enterprise-less women entrepreneurs. The finding of the study suggests that lack of or no understanding about the entrepreneurial process is seriously affecting the enterprising behavior of rural women entrepreneurs in Pakistan. Moreover, their inability to handle the management and marketing affairs of their businesses have adversely affected growth and profitability of their businesses.

Keywords: Rural women entrepreneurship, women enterprising behavior, marketing, Pakistan

1. Introduction

It has been 34 years since Schumpeter accentuated on the role of developing entrepreneurial culture to augment economic development. Following the approach presented by the founder, researchers from all around the world started researching on the phenomenon of entrepreneurship. It is recently, that, the focus of research has been shifted from the concept of entrepreneurship in general to gender specific approach – “women entrepreneurship”. Early literature (Greene et al., 2003) on women entrepreneurship is focused on exploring the characteristics of women entrepreneurs and inhibiting factors that limit the growth opportunities for women entrepreneurs. Later (Bruin et al, 2007), the focus of the researchers shifted to the growth strategies adopted by women entrepreneurs in the course of development, ambitions and aspirations to grow as entrepreneurs, intentions to combat with the social patterns (environmental factors) and finally on marketing and entrepreneurship interface. Research results over the period of time indicated that institutional theories of entrepreneurship produced different results in different parts of the world forcing researchers to explore further in order to formulate an approach which can be generalized later on. It still seems a long ladder whose rungs are yet to be climbed.

The concept of women entrepreneurship is being explored so far in terms of urban and rural perspective. Where, urban sector depicts organized and structural patterns whereas, rural sector portrays an informal and unstructured patterns in the process of evolving and growing in terms of enterprise or business. Research studies on women entrepreneurship have mostly used the organized and listed datasets (registered enterprises) of women entrepreneurs around the globe to probe on the issue of urban-rural women entrepreneurship. Unfortunately, literature lacks the meaningful descriptive or empirical investigations focused on enterprise-less women entrepreneurs dwelling in the remote parts of the under-developed countries. This study is an attempt to explore the enterprising behavior of the enterprise-less women entrepreneurs residing in the remote areas of the Pakistan. Specifically, this study aims at investigating the seriousness of rural women’s intention and behavior towards business, capacity to handle the intricacies of business (business/market strategy) and finally the factors that influence their decision making environment.

2. Situational Background

The status and position of women in Pakistan presents an awkward picture across regions and classes (Bari, 2000). As women in most parts of the country are socially and economically handicapped. The disparity among gender in Pakistan is not a new phenomenon and it has intensified over the period of time especially in the remote areas of the country. The Pakistani society is in a process of transformation as a result of urbanization, industrialization and globalization but the pace of change in remote parts of the country has been slower compared to the urban areas. (Abbasi, 1990). This is attributed to low participation of women in economic activities and lack of awareness of individual rights (Kazmi, 2004). Comparing with other developing nations, only 3% women in Pakistan are engaged in revenue generation activities. (labour Force Survey, 2007-08). The recent World Economic forum’s Global Gender Gap Report ranked Pakistan at 128th out of 130 countries, followed by Saudi Arabia and Yemen.

It seems unrealistic to realize that Pakistan is the second largest economy (in terms of GDP) after India in the South Asian region, yet women’s role in the development of economy has not been fully recognized. Comparing the demographics of women in Pakistan with other regional economies, one can observe that intensity of the inhibiting factors in this part of the world is much stronger and the long prevailing influence of these hindrances have deteriorated the conduciveness of the working environment for women in Pakistan. (Siddiqui, 2009). Realizing the need on the role of change agents or business associations as change agents to promote and strengthen the phenomenon of women entrepreneurship in Pakistan, only two women associations were registered after the enabling of law, in

2006, for the purpose of defining opportunities that prevails in the business environment for women and also to provide necessary information to women entrepreneurs to capitalize on them.

Alongside, with the registration of these two business associations as change agents, Ministry of women development – Government of Pakistan has initiated few projects in collaboration with non-governmental organizations to empower women through the development of women entrepreneurship in Pakistan. But the outcomes of these initiatives are yet to be determined. It is an irony that rural development has always been overlooked by the authorities or lack seriousness in implementation. Therefore, it has become imperative in the context of on-going scenario to explore deeply on the issue of women entrepreneurship in Pakistan, especially in the remote parts of the country. Furthermore, the prevailing geo-political crises have affected badly the social and economic growth transition in Pakistan making the individuals and families vulnerable to fight for their survival. In order to combat with the crises situation that prevails in the country women entrepreneurship development seems an appropriate remedy to rejuvenate the social and economic structure of the country and also to improve the living conditions as well as the economic conditions of women in remote parts of the country.

3. Literature Review

The phenomenon of economic development and the role of entrepreneurship in the process of economic development has been a point of discussion among the academicians, economists, social scientists and researchers during the 20th century. The debate on entrepreneurship and its role in the economic development had taken the shift when Eleanor Schwartz wrote an article on the issue of women entrepreneurship in 1976. American society was then considered the hub of women economic activities, but until 1976, they were not recognized as true economic agents of the society neither were considered as mediators contributing to the economic development of the nation. It is also interesting to point in that women have been doing business for centuries but remained unnoticed driving force of the economy – for instance Hazrat Khadija (wife of Prophet Muhammad, peace be upon him) 1400 years ago, was a successful business woman (Kobeiss, 2005). The true realization about women being as true economic agents came centuries after, whether measured in terms of revenue generated, businesses owned or number of people employed. (Patricia G. Greene et al, 2000).

The unnoticed growth of women entrepreneurship around the globe contributed greatly to the development of a global economy, yet the general perception of the society about women remains as home-makers. Women are being perceived as weak link – less capacitated to handle the growth of business. This longstanding notion about women is more strong in developing and under-developed countries of the world. Though research globally has empirically tested similarities in demographics and traits of men and women entrepreneurs, though differences were reported in types of business choices, financing, strategies, growth patterns and governance structure. With these embedded similarities and differences Gertrude argued (as cited by Dunn, 2006), that entrepreneur is an entrepreneur and is an entrepreneur regardless of gender, size, color, race etc. Though, later professor Andre Julien in her book explained that the logical contextual reasons of these differences in traits and approach among women and men entrepreneurs are due to regional and cultural settings. As these cultural-regional settings imprisoned the women entrepreneurs in some parts of the world and force them to act and behave differently as an entrepreneur. These local factors define the fortune of the businesses owned by the women. With all these restrictions women still constitute a unique subset of the larger domain of entrepreneurship in terms of enterprising behaviour, motivations and goals, preparation, organization, strategic orientation and resource access and control.

The domain of entrepreneurship is still in the process of exploring as recent research focuses only to the parameters pertaining to business start-ups, organizational structure, operational tactics and entrepreneurial environment etc. whereas, at individual level women entrepreneurship is explored in terms of demographics, personal goals, motivations and reasons for preferring business over wage work (Brush, 1992) and unit level research involves business structure, business strategies / marketing

orientation (Gatewood et al, 2003). These research categories however, contributed to a great deal in establishing the phenomenon of women entrepreneurship since 1976 around the globe. The pace of growth however, remains slow in most developing and under-developed countries like Pakistan. Surrounded with the issues like political unrest, economic imbalance, energy crises, internationalization, Pakistan as a country is struggling to concentrate on domestic issues and socio development like promoting the development of women entrepreneurship among rural women in Pakistan. It becomes imperative in the context of on-going scenario to explore deeply on the issue of women entrepreneurship in Pakistan, especially in the remote parts of the country for the purpose of regaining the socio-economic development in the country. This research is aimed at assessing the enterprising behavior of rural women entrepreneurs dwelling in the remote parts of the country for the purpose of defining a way out to strategize about the capacity building of rural women entrepreneurs and to equip them with the ability to handle their enterprise - less businesses efficiently.

4. Data and Research Methodology

Primary data was gathered from the enterprise-less women entrepreneurs residing in the remote areas of the Khyber Pukhtan Khawa through structured interviews. The areas were selected based on the information generated from the local non-governmental organizations in Khyber Pukhtan Khawa and leaders of the community. Careful consideration was undertaken to frame the methodology to successfully penetrate and access the women entrepreneurs residing in the remote areas of Khyber Pukhtan Khawa. The social and cultural traditions of the province do not allow the strangers to visit and meet their women. Therefore, key informants were hired from the Community Based Organizations (CBO's) working in these remote areas to identify and interview enterprise-less women entrepreneurs. A total of 220 women entrepreneurs were selected and interviewed using snowball sampling technique. For the purpose of bridging the language barriers, the hired key informants were asked to also render their services as interpreters throughout the interview process. Interview guide for this study was adapted from the guide developed by (Embran, 2003) to study women entrepreneurship in Kerala, India.

5. Results and Discussion

Based on the interviews with the enterprise-less women entrepreneurs residing in the remote parts of the country, following information are significant to report:

5.1. Nature of Business

Rural women entrepreneurs residing in the remote areas of Khyber Pukhtan Khawa are actively involved in revenue generating activities, though their engagement in economic activities is very unstructured and informal. The nature of their businesses is exhibited in Table 1. Majority of these women entrepreneurs (43.6%) have recently started their businesses (less than one year) and only (10.5%) women entrepreneurs have a business life closer to ten years. Majority of these women entrepreneurs (49.1%) are very young (less than 20 years of age) and (30.9%) are less than 30 years of age. This age bracket of these young women entrepreneurs is a sign that can lead to an entrepreneurial revolution in these remote areas of Pakistan only, if they are being guided, directed, educated, trained, motivated and maneuvered properly. However, the educational profile of these women entrepreneurs presents a drastic scenario, out of 220 women entrepreneurs interviewed for this research, only 12 respondents (5.5%) attended vocational schools, whereas, 114 respondents (51.8%) never had a chance to educate themselves because of the local traditions, which states that girls should restrict themselves to homes only. Majority of the respondents (56.4%) were married at a very young age and now forced to engage themselves in informal economic activities to contribute to the family income for the

survival of the family, as 85.9% respondents stated during the interviews that the major reason to start the business was the necessity and not the perceived market opportunity.

Table 1: Nature of Business

	Frequency	Percent	Valid Percent	Cumulative Percent
Livestock	17	7.7	7.7	7.7
Agri-business	17	7.7	7.7	15.5
Decoration Pieces	18	8.2	8.2	23.6
Candle Making	16	7.3	7.3	30.9
Food	40	18.2	18.2	49.1
Embroidery	25	11.4	11.4	60.5
Stitching	22	10.0	10.0	70.5
Retail Store	19	8.6	8.6	79.1
Carpet Weaving	29	13.2	13.2	92.3
Poultry	17	7.7	7.7	100.0
Total	220	100.0	100.0	

5.2. Problems Experienced as Business Women

The problems encountered by these women entrepreneurs range from finances to market orientation and education. (Table 2) 39.1% were of the opinion that education is the major problem for them to interact with the market effectively, whereas, 23.2% believe that their inability to understanding the dynamic structure of market coupled with lack of family support and access to finances are few major reasons which restrict the growth of their businesses. Moreover, the influence of their family members on their decisions jeopardizes the performance of their businesses, though; their involvement is helpful in a way that allows them to transport their products to the market and purchase of the raw material. These women entrepreneurs believe that formal business plan is not a necessity for business, as these enterprises-less ventures do not require a formal business plan. On the significance of product modification concept they remained ignorant as they never a crossed with this concept before, however, 10.5% respondents unknowingly experienced diversification in their businesses. They all were surprised to note that product modification or diversification at times help businesses gain competitive advantage over competitors.

Table 2: Problems Experienced as Business Women

	Frequency	Percent	Valid Percent	Cumulative Percent
Financial	22	10.0	10.0	10.0
Family support	26	11.8	11.8	21.8
Environmental support	18	8.2	8.2	30.0
Market Orientation	51	23.2	23.2	53.2
Education	86	39.1	39.1	92.3
Access to Information	17	7.7	7.7	100.0
Total	220	100.0	100.0	

5.3. Reasons of Selection of Product

It was encouraging to smear that the selection of products for their businesses was based on their acquired production skills, but lacks the assessment of market demand for the product in the process of product selection (Table 3). The overall management of their businesses was reported informal, as there was no systems installed for recording business transactions, their inability to record and maintain the business transactions put them to a disadvantaged position to calculate the break-even point and understand the profitability patterns of their businesses. To them it's not obligatory to get involved in a complicated process of business management nor were they concerned about calculating the profit margins for their products as long as they are able to vend it in the market.

Table 3: Reasons of Selection of Product

	Frequency	Percent	Valid Percent	Cumulative Percent
Inherited	15	6.8	6.8	6.8
Skill or qualification	106	48.2	48.2	55.0
Advice of family members	75	34.1	34.1	89.1
Demand in the market	17	7.7	7.7	96.8
profitability of the product	7	3.2	3.2	100.0
Total	220	100.0	100.0	

5.4. Total Capital Employed

The venture capital for their businesses was borrowed either from their families or relatives, however, 45.9% used their own savings as a start-up capital, it was also interesting to figure out that 5% borrowed money from financial institutions through their micro credit schemes, while others remain ignorant about this facility extended by the financial institutions and few non-governmental organizations working for the women empowerment through entrepreneurship development in these areas (Table 4). Question pertaining to shortage of venture capital during the interview with women entrepreneurs got majority of the respondent’s interest and it was discussed in detail with all respondents during the interviews to conclude that almost all respondents (93.2%) were of the opinion that shortage of venture capital limit the growth perspectives of their business. Where 5.5% reported discrimination and corruption in the award of loans by the financial institutions.

Table 4: Total Capital Employed

	Frequency	Percent	Valid Percent	Cumulative Percent
Owner's Share	101	45.9	45.9	45.9
Borrowed from bank	11	5.0	5.0	50.9
Borrowed from relatives / family	108	49.1	49.1	100.0
Total	220	100.0	100.0	

5.5. Independent Management of Financial and Marketing Affairs

The assessment of their capacity to handle the business affairs independently, 90% respondents abruptly responded that in the absence of formal education or vocational training it may not be possible for them to handle the business affairs independently (Table 5). With respect to their businesses marketing practices 48.2% were involved in direct marketing of their product, 36.8% sell their products through retailers and remaining 15% were dependent on marketing intermediaries. The price determination mechanism for their product was also not scientific as 37.7% reported that price for their products is fixed by the agents or the retailers, 36.8% involved in direct marketing determine the price for their products based on their own assumptions, and only 25.5% sell their product on the prevailing market price structure for the similar products. The informal approach employed by them in determining the price for their product was attributed by them to the lack of access to the market information. They also believe that lowering the price of the product will increase the chances to sell it easily and quality of the product was the issue of secondary nature to them. Their understanding of the concept of marketing was vague as they related the marketing only with the business ability to sell its product in the market. Yet 85.9% were not satisfied with the performance of their businesses.

Table 5: Independent Management of Financial and Marketing Affairs

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	22	10.0	10.0	10.0
No	198	90.0	90.0	100.0
Total	220	100.0	100.0	

5.6. Successful Business Determinant

It was interesting to note that they understood the concept of successful business determinants with ease, 33.2% were of the view that success of the business depends on the availability of cash flows, 28.2% emphasized on the ability of an entrepreneur to manage business scientifically, 16.4% attributed the success of women owned business to the family support 15.5% associated the success of business with the market awareness and only 3.6% attached the business success with the environment as they narrated that environmental support can be gained in the process of entrepreneurship development (Table 6).

Table 6: Successful Business Determinant

	Frequency	Percent	Valid Percent	Cumulative Percent
Business / Market Awareness	34	15.5	15.5	15.5
Experience in Field	1	.5	.5	15.9
Sufficient Capital	73	33.2	33.2	49.1
Hard work	6	2.7	2.7	51.8
Awareness of Management	62	28.2	28.2	80.0
Family / Social Support	36	16.4	16.4	96.4
Conducive Working Environment	8	3.6	3.6	100.0
Total	220	100.0	100.0	

5.7. Motivational Factors in Conceiving the Idea for your Present Business

To understand the entrepreneurial process, they went through as entrepreneurs, in conceiving the idea for their businesses it was disappointing to note that none of them started their business based on the perceived market opportunity. Majority of the respondents highlighted the fact that their entrepreneurial fate was determined with the necessity and not with the opportunity. The underlying aspirations of the women entrepreneurs helped articulate their motivation to continue as entrepreneurs for the sake of meeting their family’s economic needs, whereas, 18.2% aspired to gain higher economic status and 15.5% were motivated to grow as entrepreneurs to achieve social independence (Table 7).

Table 7: Motivational Factors in Conceiving the Idea for your Present Business

	Frequency	Percent	Valid Percent	Cumulative Percent
To gain higher social status	7	3.2	3.2	3.2
To gain higher economic status	40	18.2	18.2	21.4
Independent employment	34	15.5	15.5	36.8
Encouragement by Family	6	2.7	2.7	39.5
Complying to family economic need	128	58.2	58.2	97.7
Incentives offered by the state / government	5	2.3	2.3	100.0
Total	220	100.0	100.0	

6. Conclusion and Recommendations

This descriptive exploratory research was carried out in the remote areas of the Khyber Puktun Khawa with an objective to explore the enterprising behavior of enterprise-less women entrepreneurs. The concept of women entrepreneurship is an emerging phenomenon and is in the process of catching attention of the world as well as those in under-developed countries like Pakistan. The outcomes of this

research can be viewed in light of the policy initiatives undertaken by the government of Pakistan to empower women socially and economically through the development of women entrepreneurship. It is significant to report that the sole provision of micro credit facility extended to the remote women entrepreneurs will not be able to bring the desired change in their socio - economic status. Therefore, it is of utmost importance to understand the need of expanding the research horizon to explore further dynamics of entrepreneurial process and entrepreneurship development with respect to rural women entrepreneurship in Pakistan.

As a first step, for the purpose of encouraging and motivating the entrepreneurship development in rural parts of the country business training centers should be established to inculcate the essence of entrepreneurship among the rural women entrepreneurs in Pakistan. The structure of these business centers should be based on the regional needs and not uniform, as these business centers should focus on promoting the understanding of entrepreneurial process and its role in the success of start-ups and growth. The information patterns should be centralized and disseminated with care through these business centers to make these rural women informed about the opportunities and development of the market place. In the second phase these business centers should play the role of vocational training centers, where, these rural women entrepreneurs should be educated about the business interplay and its intricacies to prepare them to embark in the world of business with success.

7. Limitations and Future Research Directions

The results of this study will provide researchers and policy makers the information regarding the enterprising behavior, factors that influence the decision environment of these women entrepreneurs and finally the problems experienced by these women entrepreneurs related to social support and finance. This research may only be considered as an exploratory research to investigate the phenomenon of rural women entrepreneurship in Pakistan. But surely, this research will serve as a base for the researchers and policy makers to understand the nature of the enterprising behavior of enterprise-less women entrepreneurs residing in the remote parts of Pakistan. It is important to understand the significance of this research as a base survey to further explore the phenomenon of rural women entrepreneurship in all provinces of Pakistan for the purpose of comparing the differences in: support environment, entrepreneurial traits of women entrepreneurs across provinces, financing parameters, human and social capital, growth strategies, entrepreneurial orientation, self efficacy, intentions and motivations. It is crucial to understand the role of successful women owned business in the development of national economy. Only intensive research on the phenomenon of women entrepreneurship in Pakistan can help develop appropriate strategies to promote and ensure the growth of women owned business.

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Questionnaire

Appendix: Interview guide for enterprise-less women entrepreneurs dwelling in remote areas of

Pakistan

1. Name: _____
2. Location: _____
3. Year and month of commencement of business: _____
4. Age of entrepreneur at the time of commencement of business: _____
5. Educational qualification:
 - a. School
 - b. College
 - c. Vocational
 - d. No school
6. Marital status:
 - a. Married
 - b. Un married
 - c. Widow
7. Reason for starting the business:
 - a. Perceived market opportunity
 - b. Necessity
8. Problems perceived prior to the start of the business and problems experienced as business women through these years:
 - a. Financial
 - b. Family support
 - c. Environmental support
 - d. Market orientation
 - e. Education
 - f. Access to information
 - g. Others (specify): _____
9. Do your family members help you to run the business.
 - a. Yes
 - b. No
10. Nature of help:
 - a. Tackling day to day business problems
 - b. Raw material purchases
 - c. Marketing of product
11. Do you believe that business plan is necessary for business:
 - a. Useful
 - b. Essential
 - c. Not necessary
12. The main product of your business:
 - a. At commencement _____
 - b. At Present _____
13. Why you have selected this product:
 - a. Inherited
 - b. Skill or qualification
 - c. Advice of family member
 - d. Demand in the market
 - e. Success of similar product in the market
 - f. Perceived profitability of the product
 - g. Any other reason
14. Do you consider that product modification is essential:
 - a. For better profit
 - b. For long business survival
 - c. To market the product
 - d. Do not know
15. Do you possess any product advantage over your rival producers in the market:
 - a. Yes
 - b. No
 - c. Do not know
16. What is your break-even point as a percentage of production capacity:
 - a. Below 40%
 - b. 40 – 50
 - c. Do not know
17. Whether you have maintained proper accounts:
 - a. Yes
 - b. No
18. If no why?
 - a. No legal obligation
 - b. Not necessary
 - c. No skill
19. Total capital employed:
 - a. Owner's share RS.
 - b. Borrowed RS.
20. Do you find any financial problem:
 - a. Yes
 - b. No

21. Nature of the Problem(s):
 - a. Shortage of working capital
 - b. Shortage of funds for expansion
 - c. Repayment of loan
 - d. Discrimination
 - e. Others (specify) _____
22. Do you feel that you can independently manage the financial and market affairs of your business:
 - a. Yes
 - b. No
23. What is the present system of marketing:
 - a. Marketing through agents
 - b. Direct marketing
 - c. Selling through retailers
 - d. Others _____
24. Do you collect information from market:
 - a. Yes
 - b. No
25. How is the selling price for your product is determined:
 - a. Myself with mark-up
 - b. Selling at the market price
 - c. Agents determined the price
 - d. Others _____
26. What is essential for successful marketing:
 - a. Lower price
 - b. Better quality
 - c. Market awareness
27. Which of the following are the most frequent problems you have to face in your business:
 - a. Shortage of raw material
 - b. Government policies
 - c. Competition
 - d. Shortage of funds
 - e. Power failure
 - f. Financial assistance
 - g. Lack of market orientation
 - h. Family support
 - i. Entrepreneurial behavior
 - j. Access to information
28. Are you satisfied with the present functioning of the business:
 - a. Yes
 - b. No
29. Do your family or any member of the family influence your business decision:
 - a. Yes
 - b. No
30. What is most important in your opinion for the success of business owned by women:
 - a. Business / Market awareness
 - b. Experience in field
 - c. Sufficient capital
 - d. Hard work
 - e. Awareness of Management
 - f. Family / social support
 - g. Conducive working environment
 - h. Others _____
31. Which of the following factors motivated you in conceiving the idea to start a business of your own:
 - a. To gain higher social status
 - b. To gain higher economic status
 - c. Independent employment
 - d. Encouragement by Family
 - e. Complying to family economic need
 - f. Incentives offered by the state / government
 - g. Others _____