

Piecework at a Glance: Factors Affecting Home Based Women's Entrepreneurial Productivity: A Case Study of Katlong District Mardan

Abstract

This study aimed to investigate factors that negatively influence the entrepreneurial capacity of women pieceworker in Tehsil Katlong, District Mardan of Pakistan. For this purpose, three villages including Hodigram, Mayaar and Katigarhai were purposively selected as our study locale. A total of 75 home based women pieceworker who were actively engaged in sewing garments, blanket making and carpet weaving were identified and accessed at different time and places. This study was tailored to investigate the socio-cultural, economic and administrative hardships of women in the production and marketing process of their hand craft business. Result was drawn on the basis of 14 in-depth interviews of our key informants where their narratives were properly documented and subsequently quoted in the discussion. It is concluded that socio-cultural norms such as mobility restriction, safety concern, illiteracy and social acceptability are negatively affecting women's entrepreneurial productivity. Lack of capital, titled assets, access to market and non availability of credit facility were frequently reported by the study participants. Besides, some administrative factors such as training facility, assistantship and isolation from the mainstream business network were also reported as potential factors. This study contributes to the existing literature that how the potential and skills of women have been structurally obstructed through deeply imbedded patriarchal norms and values in Pakistani society. The findings of the study are useful in mainstreaming the role of women pieceworker as a potential contributor to domestic and national economies of Pakistan.

Keywords: Norms, Mobility, Restriction, Illiteracy, Productivity

Khalil ur Rahman

Assistant Professor,

Department of Sociology, Hazara University, Mansehra

Email: khalilskt@gmail.com

Dr. Rashid Khan

Department of Sociology, University of Peshawar

Email: rashid@upesh.edu.pk

INTRODUCTION

Since early time, women have been engaged in various home based entrepreneurial activities in different parts of the world. Generally, entrepreneurship is the practice of producing certain items, goods and the provision of services. It involves some social, psychological and financial risks to receive the intending monetary rewards, self-fulfillment and independence (Timmons, 1989). Piecework is considered as an important and viable component of any small and medium size business enterprises. Historically, the origin of piecework could be traced back to the cave-dwellers when they used to reciprocate goods and services (Lantz, 1992). Moreover, the practice of piecework had originated from the primordial craft dealer where the workers were paid for each item they produced (Dunn, 1971).

The concept of piecework was evolved further and it is defined as attaching an earnings value to a unit of a commodity produced by an individual or group of individuals. Despite very little official data is generated, some studies however attempted to document the scope of home based workers. Globally, a total of 250 million home based workers have been estimated in which 200 million came from the poorest families. A total numbers of 20 million and 30 million have been reported in China and India respectively. In India, during 2011-12, women home based workers had represented 14% of the total employment in the urban area and 32% of female urban employment (Raveendran & Vanek, 2013). Likewise, in 2005-6, around 75% of all manufacturing firms were informal and 75% of these were home-based (Basu & Basole, 2013). Similarly in Pakistan, during 2008-09, women had represented 4% of the overall urban workforce and 31% of women's participation in economic activities in the urban area (Akhtar & Vanek, 2013). The labor force survey of Pakistan have categorized home based workers into ten different categories in which regular, casual and self employed are the most prominent categories.

Home based workers are those individuals who perform work for businesses firms or their mediators normally on a piece-rate basis (Akhtar & Vanek, 2013). In this paper, piecework is defined as home based handcraft such as fashion designing, blanket making and stitching garments by self-employed women for local marketing. In recent years, home based entrepreneurial activities like hand crafts, sewing, fashion designing, stitching garments and blanket making are dominated by women. Moreover, they were also found in association with other small scale and home based manufacturing activities including weaving, producing craft

products, processing and preparing food items and packaging various electronics items. Besides, women have been also found in the informal activities like laundry, beautician and hair-cutting profession (Chen, 2014). Women's participation in business and any other entrepreneurial activities make them financially independent which further enable them to plan, manage and act on their own (Arku & Arku, 2009). Women's active involvement in formal or informal enterprises is considered as probable source for the family based economic system and also having many other practical social outcomes (UNIDO, 2001). Despite the significance of home based workers, women's potential in small scale enterprises has not recognized across the world. Though a large number of women had set up their business but they are still facing lot of problems from the society. Unfortunately, due to low literacy ratio and restrictions on economic activities, women's potential in business sectors is not fully utilized. The socio-cultural issues faced by women pieceworkers particularly in developing countries is gender based segregation and disparity. More specifically, the gender based division of role between men and women is potentially harming their business potential (Stuti, 2005).

Objectives of the Study

Women and especially the illiterate segments have been very rarely observed to establish an independent business enterprise in the rural part of Pakistani society. Very few women have been succeeded to run a small scale business at household level as they mostly face the issue of financial assets and also challenged by social, economic and administrative factors which negatively affect their productivity as a businessperson (Zulkurnain et al., 2014). This study was planned to explore and document various socio-cultural, economic and administrative factors which have substantially restrained women in the business sphere especially in the hand crafts and cottage industry in the study area.

LITERATURE REVIEW

As mentioned earlier, women are generally involved in small scales business activities therefore they are less compelling in monetary and administrative affairs. Many studies have reported about the factors which negatively affect women entrepreneurship (Shastri & Sinha, 2010). Firstly, role conflict between work and family including child caring and long hours working schedule obstruct women to focus on their home based entrepreneurship (Mehmud, 2014). Second of all, social factors such as no social acceptability, limited mobility, class prejudice, societal undermining and attitudes of the co-worker negatively affect

the progress of home based workers (Tan, 2000). Financial and credit accessibility is another key issue for female entrepreneurs especially when they intend to start an enterprise or upgrade their existing entrepreneurs. Women have often been discriminated in the credit schemes because they lack collateral, limited household possessions and the negative views of female entrepreneurs by the credit officials (Mahbub, 2000). For a successful entrepreneur, it is pertinent to have the required abilities, expertise and business links. Women also face hurdles to participate in training events which results in their inefficiency to properly market their business products (Mulugeta, 2014). In the face of socio-cultural and religious factors, women are not able to get day to day business related information therefore they are unaware of the current market and business trends. Sometimes, women perceive fears and threats of prejudices and sexual harassment at the market place which also seriously undermine their capacity to travel to make business ties (UNECE, 2004).

Like Asia, women in Africa are also subjected to discrimination in entrepreneurial activities. In a country wide survey of the Ethiopian Welfare Unit (cited in Eshetu & Zeleke, 2008), women entrepreneurs were not facilitated by sufficient policies and planned support from their government. In Ethiopia, women commercial productivity is face up to various structural, economic and institutional factors (ILO, 2006). Lack of financial support, poor marketing skills, unsuitable working environment and untrained human resource are the prominent factors which affect their performance in entrepreneurship (Eshetu & Zeleke, 2008). Although Ethiopian government has recently realized the contribution of women in small scale business but they still wrestle with many constraints including infrastructure, extension services, credit facilities, working premises, training and information provision (Schorling, 2006).

In Tanzania and Zambia, it is too difficult for women entrepreneur to access a business network like men. They have difficulties in having titled assets, lacking of property and inheritance rights and access to formal financial resources (Dahlquist, 2014). Due to some economic factors, women entrepreneurs are compelled to formally register their business. In some cases, women are often exploited at every stage of their business registration and operation (ILO, 2008). In Pakistan, it is too difficult for a woman to run an independent entrepreneurship for a variety reasons. Due to lack of market exposure, female entrepreneurs are often financially exploited by the middleman because most of the women are running their business without a legal protection and support of the trade unions. Due to this insecure and unsuitable business environment, women are entirely

dependent on these middlemen in the marketing process (Ahmed, Qaisrani & Tahir, 1998). In the wake of these dependencies, women are compelled to sale their products on lower prices which are then sold out at a higher prices by the middlemen. Women have also no access to arbitration resources when disputes regarding wages and prices arise (Mahbub, 2000).

METHODOLOGY

Locale of the Study

A total of three villages including Hodigram, Mayaar and Katigarhai from Tehsil Katlang of District Mardan were selected as a universe for this study. This area is situated in the east of District Mardan, Khyber Pakhtunkhwa province with comparatively large population and scattered houses. Mostly, the inhabitants are engaged in traditional and low income earning production activities. Women are also making efforts to participate alongside with men to supplement family income. Piecework especially stitching garment, carpet weaving, making blanket etc is very popular since long in this region and now considered as an important source of income for some households.

Sample Size and Procedure of Data Collection

The study was organized on the basis of our personal experiences while living in the area for many years. It had been observed continuously that women who are associated with hand craft and piecework are illiterate therefore qualitative method was used to conduct this study. A total of 75 home based women workers in the three selected villages were identified and informal discussion on the topic was carried out with them by using case study method. However, in-depth interview were carried out with 14 key informants through Semi Structured Interview (SSI) and case study methods. Data collection sessions were organized during a three day village level vocational training event. However, few women were also interviewed in the nearby situated Rural Health Center (RHC) and Basic Health Unit (BHU) of the area. Respondent's views were documented in the field notes registers which were further developed and described in detail. Three different files each one for socio-cultural, economic and administrative factors were maintained so that to ensure the clarity in the collected data. Conclusion was drawn on the basis of participant narratives. Proper ethical protocol was followed while conducting this research. Purpose and aim of the study was properly explained to every respondent. Keeping in view the social and cultural values of the study area, photographs were not taken and confidentiality of the respondent's information was also assured.

RESULTS and DISCUSSIONS

In Pakistan, it is generally believed that male is still considered as a breadwinner and female is supposed to perform domestic work inside the four wall of the houses. Business and economic activity is considered as male domain and women are strongly discouraged to participate in this realm. If a woman is supposed to start any business activity, she faces up to many socio- economic, cultural and administrative problems. Based on the first hand information taken from the study participants, three major themes such as social, economic and administrative factors were developed and analyzed with the help of information of our key participants.

Economic Factors

Any business entrepreneurship either small or large is never possible without some prior investment and economic pool. It is a generally held view that financial restrictions, lack of marketing skills, accessibility to market, training, information and availability of raw materials are the major obstacles for women pieceworkers in the study locale. Furthermore, market competition, accessibility to the market, poor infrastructure and lack of business training are also included in the influencing factor (Samiti, 2006). Realizing these factors, one of our study participants narrated that:

As a woman, I have been very discouraged to keep my business in limits. During my business period of 20 years, I have got no enough money to expand my business. I had started hand crafts at the age of 15 years under the supervision of my sister and mother. Initially, I had to only work for them to get the necessary skills and confidence. At the earlier stage, I had remained completely dependent on their capital and was unable to start an independent business. Still, I face many financial hardships. I cannot borrow money from anybody. If organization provides microcredit support, I cannot manage to take it without male permission.

Such narratives were frequently reported by the study participants. They affirmed that lack of capital and finance is seriously undermining their business productivity at various levels. Accessibility to credit schemes and women limited authority to take an independent help from a financial institution has been

constantly reported by the participants. It is deduced from the narratives that lack of capital, titled assets and inheritance issue are the main challenges faced by women pieceworker. On a similar issue, one of our study participants stated that:

Since the beginning of this business, I have no knowledge regarding the availability of a financial support. I am completely unaware of the available financial support. I do not know whom I should contact and how I should borrow the money for my business. It is mostly men who know well about this.

Some government and non-government organizations provide financial assistance but due to illiteracy and lack of managerial skills, women are unable to handle it properly. Business activities needs capitals, collateral and some titled assets but unfortunately Pakistani women are utterly lagging behind in these areas. Therefore, they cannot initiate any business deal with individual, business group and financial institution. Lack of capital and demand for money is one of the issues faced by women however their work is also affected by other factors such as the availability and possession of technological equipment and its application. It has been observed that all women do their work manually and having no technological equipment. They were asked about the availability of suitable market place and necessary technology required for producing goods. A study participant narrated her story as:

I possess no technological equipment. I do my work with simple tools. Here no one knows the uses of technological instrument especially in hand crafts. I have no surplus money to buy machines and tools to improve my business outputs. I have also no training for using machines. However, few women having sewing machines for stitching garments but these are also not up to the mark.

Technological equipment and its use for improved work is also an area of concern for women. Their lack of market exposure, lesser business contacts and lack of money impede them to install machines and modern means of production. The use of technology is often considered as male trade because men install machines and borrow necessary technology for their work in cottage industry. In a similar study, ILO (2006) reported that lack of appropriate business and marketing points, stiff competition in the market, lack of marketing skills, nature of the business,

poor infrastructure, accessing the materials and lack of capital are the constraints for female entrepreneurs in third world countries. Reference to the context of above situation, one participant quoted:

Everyone wants to develop his/her business. I need capital and accessibility to suitable business outlet so that I can find more opportunities to grow my business. Handicraft is a home based work therefore I cannot market the products at a price what I propose. Personally, I had received very little in return than what I expected of my products. Market availability in the area is also a major issue for me as I could not buy and sell the products on my own choices. Often my products do not move beyond the boundaries of the local market and sometime many of the goods left with me at home for a long time while looking for a suitable customer at local level.

Majority of women entrepreneurs could not make their way to proper business outlets which potentially affect their productivity and profit potential. Women cannot move beyond the premises of their local market as a result of which they cannot continue to take hold on their own products. Often the local middlemen took their products at the lowest possible prices and sell it in the big city markets at a better price. Due to lack of business exposure and restricted mobility, women also lack in appropriate communication and negotiation skills.

Socio-cultural Factors

The experiences of these women pieceworker differ widely in the social context, local opportunity structures and individual life course. These factors potentially affect their quality and productivity as piece labor in handicrafts at local level. They find it too hard to effectively negotiate their entry and participation in business firms. A number of reasons to this are mentioned such as public opinion about breadwinning norms. Men mostly worry that their wives would stop taking their unpaid domestic responsibilities due to their excessive involvement in business. Even though most studies are based on wage work, there are also studies that show male resistance to women's informal activities. Socio-cultural factors were probed on the basis of few selected areas such as social acceptability, mobility, issue of class bias, gender norms and safety concern. Respondents were asked open questions and their narratives were noted down carefully in native languages. Interestingly, few proverbial expressions and maxims were also noted

during the course of conversation with respondents. One of the study participants quoted as:

The biggest issue with me in this area is social acceptability. Often my work is looked down upon and people show a very casual attitude towards this work as they only take interest when they need my products. I feel that my recognition is very poor here because this work is mostly done by the poorest of the poor in this area.

In some societies, gender norms restrict the physical mobility of women and restricting them to not seek paid work outside the home. Women's paid work is still considered as a social stain for the entire family. Generally, a man feels inferior if he has a working wife, mother and sister. It has also been reported in a field studies in Kenya that men are often unwilling to allow their wives to conduct informal trading activities because they see the greater financial independence of their wives as a threat to their authority and the unity of the household. About the societal norms on gender behavior and women role, a participant stated that:

In Pakhtun society, there is a popular saying that a woman should be confined in home when she is alive or grave when died as stated in a popular Pashto proverb (Khaza Da Kor Da Ya Da Gor). I cannot move freely to carry a business activity because it is perceived as a stain for male honor and also considered against Pukhtun code of conduct (PakhtunWali). In this area, one cannot think of a women moving without wearing a veil (BURQA). I am still under privileged despite many years spending in handcraft related business. My husband does not take the responsibility of looking and caring the children and also do not take part in domestic work. There are obstacles that only I face, and these prevent me from growing my businesses.

In non-industrial traditional societies, women take care of the household in most cases, whereas many men *just leave the house without even knowing what the children are going to have for breakfast*. There is a say in Tanzania that *men are on leave half of their lives* (Dahlquist, 2014). It is the women that are responsible for the household and the children are considered as the women's children only.

Young girls who live with their parents perform a lot of domestic activities, like washing clothes, cleaning the house and cooking. Some girls work as house girls while performing domestic activities for another family in return for food, clothes and accommodation only. There are no good reasons for girls to quit school. A participant eloquently narrated about the workload, familial responsibility and its effect on her business.

A young girl at her father home is supposed to take care of her younger brother, sisters and look after the aged. I hardly manage to do extra work. Handicrafts need time, hard work and continuity which is often could not manage by me at this stage. For me, caring the children and looking after in-laws are considered to be my foremost duties.

In addition to this, there is an underlying distrust of women's loyalty and sexuality, based on a fear that a woman with her own income would leave her husband for another man. A woman long stay outside her home is considered against her chastity and modesty. Men do not allow transgressing societal norms by allowing their women to travel long in pursuit of business and profit. However, in some cases public opinion generally supports women participation for education. About women mobility in the pursuit of their business and overall safety issues, a participant asserted that:

The greatest challenge for me in conducting businesses is the strict attitude of my husband. My husband does not prefer that I should move and walk around alone. Moreover, he does not allow me to come home late. Due to lack of capital and personal assets, I compelled to keep my business in some limits. In this situation, I cannot afford to register my businesses and make further investments.

Piece work is mostly conducted at household level. A woman needs to be given independence to fully utilize and improve their business skills by participating in outdoor business related activities. A slight permission for mobility in this regard can bring a positive change in women lives. Among the participants one respondent stated:

My husband thinks that mobility and prolong business visit could create safety issues. He perceives that women are socially vulnerable in the work place. Generally, woman chastity is everything for her husband, once her modesty lost then everything is lost. Sometimes, I also perceive some safety concern when it comes to my business visit and exposure. Generally, I will prefer to quit my work when such issues arise.

Woman's domestic responsibility is seen as essential to hold the household together. In many instances, domestic role is considered safer for women and very much helpful for the entire family. In many cases, women has also internalized that their active involvement with domestic and caring role is much more beneficial for the integrity of the family. It has been implied that women's involvement in some independent economic activity would threaten not only the family honor but the whole social order. One of our key respondents expressed her view about the socio cultural issues affecting their business:

Normally, business has two parts; one is manufacturing and the other is marketing. I face many difficulties in both parts. In manufacturing process at the household front, every day I have to do many household activities such as child care, cooking, washing and attending the guests. I realize that these are the foremost duties which should be performed firstly. For marketing purpose, I face many restrictions because I am not being allowed to spend much time outside the home. Family members are often worried about my safety thereby I could not afford to undertake long business trips. Recently, many of my colleagues were also stopped by their men from participating in a locally organized training workshop and exposure visit to the city market.

Administrative Factors

Beside socio cultural and economic factors, women pieceworkers are also confronted with few administrative factors. As a matter of fact, women entrepreneurs have very limited access to business related education and training opportunities than their men counterpart. Practical and vocational skills can only be achieved and developed when the women are provided with at least primary or

secondary level education. Women entrepreneurial activities are undermined by low educational enrolment, early withdrawal and substandard education (UNECE, 2004). About the importance of education in women piecework, a participant expressed as:

I run my business blindly. I am illiterate and poor therefore I do not expect more from my business. I lack in the basic skills of my business. These include accounting, negotiating and bargaining. I know that I am very slow and inactive during the marketing phase.

Gender disparity and discrimination is evident in business as women have no or less business contacts. They mostly rely on the indigenous and informal skills and abilities and do not comprehend how to deal with administration. They often do not understand the formal procedures of borrowing the credit facilities. From the perspective of our study participants, education and stable financial condition is very important for their business however (Nazly et al, 2004) has reported a weak link between education and female entrepreneurship. They reported that poverty is prominent factors which negatively affect female entrepreneurship.

Generally, women are underrepresented in informal economic activities. I do not have access to physical assets, which is especially clear in the inheritance issues. Personally, I think that my husband do not want me having an independent businesses.

Since all women pieceworkers operate on a local level therefore they could not become part of professional organizations and other formal business networks. They face many difficulties to get the appropriate business information. Mostly business networks are dominated by male and women are not welcomed to become part of these networks. In case a woman is succeeded to project into these networks, she cannot fully participate in the network activities because of the regular working hours. There are no women specific business networks where a woman could register and get confidence for the business growth (Mahbub, 2000). Likewise, societal perceptions towards women entrepreneurship, business education, complexities in business framework, administrative assistance and access to technological equipment are the critical factors that affect women entrepreneurial accomplishment (Gemechis, 2007). About administrative

assistantship, training facility and government incentives, a woman pieceworker expressed her experiences as:

I run my business on self-help basis. Government does not know about my working potential and I am completely ignorant of the government procedures. I have received no benefits and assistance from government so far. In a life time, I got no training, no equipment and credit for my business.

Unfortunately, the productive and potential role of hand crafts has not been realized by the government. The government has not made any intervention so far to capitalize on the traditional skills of the women pieceworker in handcrafts and cottage industry in the rural area. Due to lack of government interest, these workers seem less motivated and disinterested due to which handcrafts has become a part time activity in the study area. Women entrepreneurs in small and medium enterprises are facing many challenges in their business which is mostly related to lack of comprehensive policy program in terms of policies towards enterprise development.

About monitoring and taxation, a study participant expressed her opinion:

Generally, I face no pressure for the check and balance of the quality of my product. Government has no interest in this work. I am completely unaware of government policies and government does not provide any facilities. Tax has not been imposed on me.

Women pieceworkers in this case are little at ease because of their independence enjoying in their work. Lack of government outsourcing in term of training and financial assistantship for these workers ultimately leads towards low level of confidence in these home based entrepreneurs. A tangible intervention by the government for creating a favorable environment in the area can boost up the confidence of these entrepreneurs as also suggested by (Okafor & Mordi, 2010) that government policy as an environmental factor has a significant impact on women entrepreneurship. They asserted that favorable environment is always vital to encourage women to establish their own independent entrepreneurs.

CONCLUSION

It is concluded and established from the narratives of the study participants that women pieceworkers are committed to their work however their performance has been affected by many economic, social, cultural and administrative factors. Money is considered as a life blood for any business enterprise which these home based workers are utterly lacking. Capital, collateral and titled assets were reported as major financial hardships by women pieceworker. Moreover, non-availability of loan and micro credit schemes were noted as commonly reported problems for women pieceworker. Similarly socio-cultural obstacles are potentially stopping women to grow and promote their business. Mobility issue was raised frequently by the respondents. Male perceptions, gender norms, women safety, their lack of exposure, illiteracy and the internalization of their weaknesses are negatively influencing their entrepreneurial productivity. Furthermore, lack of government interest and political will for positive intervention in the business enterprises of these pieceworkers were perceived as important factors in the underdevelopment of their small scale enterprises. Based on the first hand information, it is recommended that ministry of social welfare and population welfare department should take the issues and problems of the home based women workers on priority basis. It is recommended that government should register these home based workers and provide them financial assistance and to also establish a handicraft center in to promote women's entrepreneurial productivity in the area.

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