

## SOCIAL RESPONSE AND PROBLEMS FACED BY SELF EMPLOYED SKILLFUL WOMEN IN DISTRICT BAHAWALPUR

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### ABSTRACT

**Purpose of study:** Women self-employment is a tool to achieve the economic progress of the society by improving skills among young girls and by creating the awareness regarding benefits of self-employment. With a greater rate of self-employment, the modern nations can compete in an era of competition related to socio-economic spheres of life. **Application of the study:** The women self-employment rate in Pakistan needs to be increased particularly in Bahawalpur. That is why both national government and provincial government of Punjab initiate different projects to uplift the skills of young girls in rural areas so they can improve their income. Based on this need, national and provincial launched various projects through vocational training institutes to impart vocational skills trainings among young girls of rural areas for their empowerment. **Methodology:** Research study was conducted to determine the social response and problems faced self-employed skillful women in district Bahawalpur. The sample size of this research study was 74, which were selected through multi-stage cluster sampling. This quantitative and applied research was conducted through using cross-sectional survey method of research. Data was analyzed through descriptive and inferential statistical procedures by using SPSS 25. **Principle findings:** The research study shows performance level of skill self-employed women of district Bahawalpur does not affect by family related, stress and role conflict related, finance related and availability of support mechanism related problems. These women got training in different trades and establish their small businesses in their homes and they are earning good income. Furthermore, community also values them and appreciates them for their work. **Novelty/Originality of study:** Findings of this research study will be helpful for policy makers to make more effective policies of skills development for women of Pakistan. Keeping in view findings of this research study there is a need to create awareness among communities about the importance and benefits of self-employability and government should also take some positive steps by making some sort of official registration portal for self-employed women and provide them some facilities which help these women for their better earning.

**Key Words:** Women, Self-Employment, Skills and Socio-Economic Spheres.

## Introduction and Related Literature

Self-employed individuals generate income through investment in producing goods and services. They can be categorized into two groups: those who create job opportunities for others and home-based workers who do not create job opportunities (Caputo & Dolinsk, 1998). According to Marlow (2002), self-employment is defined as working for oneself with or without paid help and considering it as one's primary vocation. In Pakistan, the urban unemployment rate is 8.8%, and self-employment is a crucial area of concern for policy makers as a potential solution for the country's growing urban workforce.

The International Labor Organization identifies three types of self-employment: employers who hire others and receive income from goods and services, own-account workers who are individual employees, and projects involving family members (Pakistan Bureau of Statistics, 2018). The reward for self-employment is directly related to the profits or potential profits from the goods and services produced (Fatima & Yousaf, 2015). Furthermore, a significant proportion of the self-employed in Pakistan's metropolitan population are motivated by factors other than entrepreneurship, such as the lack of other job options (Fatima & Yousaf, 2015)

In Pakistan, rapid shifts in employment patterns prompt initiatives like provincial skill development programs aiming to cultivate vocational skills among youth for self-employment (ILO, 2017). This trend reflects dissatisfaction with formal employment's low wages and short-term prospects (Wilkinson et al., 2017). Labor Force Survey 2006-2007 notes a rising employed labor force and increased labor market participation, suggesting improvements in employment metrics (Pakistan Economic Survey, 2018).

Despite drops in unemployment rates, persistent challenges exist, driving the appeal of self-employment as a solution (Anwar, Faridi, Chaudhry, & Majeed, 2010). By 2011, self-employment surged to nearly 40% of Pakistan's labor force, driven by factors like flexible labor policies and economic necessity (Amjad, Ghani, Din, & Mahmood, 2012). This growth outpaced traditional employment, fueled by factors like information technology and micro-credit (2012). Globalization and technological advancements reduce traditional job opportunities, further motivating self-employment (Real Business, 2017). While some rely on contractors, lacking

direct market access, others face market competition (Allen & Truman, 1992). Overall, self-employment emerges as a dynamic response to evolving economic realities in Pakistan.

Self-employment appeals to individuals seeking flexibility, control over their work environment, and the ability to turn hobbies into income (Park, Han, & Kim, 2019). This autonomy allows for personalized work hours, location, and choice of work type. Some turn to self-employment due to job loss or to supplement income. In Pakistan, self-employment, particularly among women, is common, but legal recognition remains a challenge, limiting access to formal economy benefits (Yousaf, Yousaf, Ashfaq, & Ahmad, 2019). Skills development initiatives help adapt to market needs and understand fair pricing. Southern Punjab sees significant growth in female self-employment (Abbas, Abrar, Saleem, & Iqbal, 2016). However, gender biases persist, hindering women's economic participation. Success in self-employment correlates with self-motivation, family support, social networks, and technology use, highlighting the need for broader societal support for female entrepreneurship in Pakistan.

Skill development programs empower individuals, particularly women, to establish businesses and improve their financial status (Ogonek & Hofmann, 2018). Women's success in business hinges on various factors including family dynamics, market linkages, and overcoming financial and emotional challenges. There's a crucial need to examine the specific hurdles faced by self-employed women in managing their businesses and accessing support. Current research lacks comprehensive data on women's market expertise and available support mechanisms, highlighting the necessity for further investigation into market linkage challenges and support needed for women to thrive in self-employment.

### **Objectives of the Study**

The proposed research study was quantitative in nature to achieve the following research objectives:

- a) To determine the family related issues of the self-employed women.
- b) To measure the acknowledgement level offered by the community people towards self-employed women.
- c) To identify the challenges in running the affairs of employment and support mechanism required by self-employed women.

## Research Methodology

**Study Design:** The research adopted a descriptive, quantitative approach to measure the interdependence between different aspects of the situation faced by skilled self-employed women. It utilized a cross-sectional design, facilitating efficient data collection and analysis. The study aimed to create insights into the social responses and challenges faced by self-employed women, without experimental manipulation. **Survey Method:** A survey method was employed for data collection due to its efficiency and effectiveness in gathering information from a wide range of subjects. A structured questionnaire was developed and administered to skilled self-employed women in District Bahawalpur, focusing on their work-family-related problems and community responses. **Study Population:** The research targeted skilled self-employed women certified by the Punjab Board of Technical Education, operating businesses in various trades such as fashion designing, tailoring, and embroidery. The population consisted of women aged 18 to 29 and above, with varying levels of education and experience in their respective fields. **Study Area:** The study was conducted in District Bahawalpur, focusing on self-employed women who operated small businesses from their homes and nearby markets. By assessing the challenges faced by these women in balancing work and family responsibilities, the research aimed to provide insights applicable at the district level. **Sampling Procedure and Sample Size:** A multistage cluster sampling technique was used to select respondents from different tehsils and union councils within District Bahawalpur. The sample size of 74 respondents was determined based on a 95% confidence level and a 10% confidence interval, ensuring representation from the target population. **Research Instrument for Data Collection:** A questionnaire-based survey instrument was developed, comprising structured questions to gather data on various aspects such as family-related problems, community responses, and support mechanisms. The questionnaire underwent pre-testing to ensure clarity and reliability, with adjustments made based on feedback from skilled self-employed women. **Process of Data Collection:** Data collection was carried out through collective administration of the questionnaire to skilled self-employed women in District Bahawalpur, facilitated by designated individuals in each tehsil. Telephonic contacts were maintained with these facilitators to ensure smooth data collection. The process lasted from November 3rd to December 16th, 2019, with careful attention to ethical considerations. **Analysis of Data:** Data analysis was performed using the Statistical Package for

Social Sciences (SPSS) version 25. Descriptive statistics were used to analyze the frequency distribution and percentage of variables.

## Results

**Demographic Profile Results:** The great majority of the respondents (68.9%) were in the age group of 18 to 21 Years old. Very few of them (12.2%) were in the age group of 22 to 25 years. A small ratio of respondents (5.4%) were more than 30 years. the residential background of the respondents. (89.2%) respondents belongs to rural areas. Some of them (8.1%) belongs to urban areas and there were (2.7%) respondents belong to semi-urban areas. 75.7 % of the skillful self-employed women were unmarried, 20.3% were married. There were only 2.7% respondents that were divorced. The number of children of skillful self-employed women. The great majority of the respondents (77 %) have no children. Very few of them (12.2%) have two to three children. A small ratio of respondents (5.4%) were more than 30 years. describes that 43.2% of the respondents were Saraiki speaking natively, 40.6% respondents were Punjabi speaking. Moreover 14.9% respondents were Urdu speaking. Qualification level of skillful self-employed women. The great majority of the respondents (59.9%) were intermediate. Few of them (18.9%) were matric. A small ratio of respondents (1.4%) were primary or other.

### Family Related Problems faced by Self Employed Women

Response	N	Mean	St Dev
I play the breadwinner role in the family.	72	2.84	1.48
I assist my children in their study related tasks.	73	3.42	1.17
I also provide financial assistance to my family members.	73	3.75	1.00
I do perform the domestic chores in an efficient way.	71	4.09	1.04
I do participate in the ceremonies arranged by my relatives.	73	2.57	1.52
I can spare time for the socialization activities of my children.	73	3.23	1.31
I have a plenty of time for the recreational trips with the family.	72	3.29	1.29
My relationship bond with family is getting stronger after this job.	73	3.76	1.06
My family members appreciate my caring services.	73	3.75	1.00

This table presents family-related challenges among skilled self-employed women in District Bahawalpur, featuring nine items covering roles, assistance, financial support, domestic chores, socialization, and relationship dynamics. Mean scores reveal respondents' struggles with role delineation (Mean = 2.84) and strong family bonds (Mean = 3.76) despite time constraints and ceremonial obligations.

### Stress and Role Conflicts Problems faced by Skillful Self-Employed Women

Response	N	Mean	St Dev
It is very hard for me to meet the request of all family members.	73	3.60	1.21
I find it difficult to manage the household tasks.	73	3.46	1.30
I never face role stress in my routine life.	73	3.54	1.17
I have healthy and effective relationships with family members.	73	3.69	0.99
I face role conflicts on several occasions in the life.	73	3.68	0.94
I have fixed specific hours of working for business activities.	73	3.75	1.02
I don't feel stress due to poor performance.	73	3.52	1.07
It is very easy for me to maintain balance in work and family domains.	73	3.79	1.04
I enjoy working while performing multiple tasks.	73	3.75	0.99
I give preference to family tasks over the work-related activities.	73	3.75	0.81

This table summarizes role conflicts and stress management among skilled self-employed women in District Bahawalpur, with ten items assessing difficulties in meeting family requests (Mean = 3.60), managing household tasks (Mean = 3.46), and maintaining work-life balance (Mean = 3.79), despite healthy family relationships (Mean = 3.69).

### Response of Community faced by Skillful Self-Employed Women

Response	N	Mean	St Dev
Community people give me respect after doing this business.	73	3.75	1.01
Community people seek my consultancy for doing business.	72	3.68	0.94
Other women of my community have got admission in vocational training centers because of me.	73	3.72	1.03

Community people appreciate when they come to know about my earning from this business.	73	3.76	0.87
I have a say in the community in community related affairs because of business.	73	3.73	0.89
People of the community send their young girls at my home for the learning vocational skills.	72	3.70	1.01
I face criticism from male members for doing business.	73	3.30	1.30
I am invited as a guest in the public gatherings of the community.	72	3.52	1.07
I face criticism from female members for doing business.	73	3.27	1.25

This table outlines community responses to skilled self-employed women in District Bahawalpur, featuring nine items measuring respect, consultation requests, vocational training influence, earnings recognition, community involvement, and criticism. Mean scores reveal positive perceptions such as respect (Mean = 3.75) alongside challenges like criticism from male (Mean = 3.30) and female (Mean = 3.27) community members.

### Skill Related Problems faced by Skillful Self-Employed Women

Response	N	Mean	St Dev
I have completed training course in relevant trade.	71	3.80	0.93
I work very effectively without the assistance from others.	71	3.73	1.17
I need to consult from the trade instructors while doing work.	73	3.80	0.90
I receive good remarks over my work from the customers.	73	3.71	1.07
I need further training as per changing conditions of society.	73	3.72	1.07
I have sound expertise in using the equipment for production.	73	3.68	0.95
I know how to repair the equipment when it gets out of order.	72	3.75	1.00
I am also good in making other people learn skills from me.	73	3.78	1.04
I obtained vocational training skills of high demand in the area.	71	3.71	1.08

This table summarizes skills-related challenges among skilled self-employed women in District Bahawalpur, with nine items assessing training completion (Mean = 3.80), independent work efficiency (Mean = 3.73), consultation with instructors (Mean = 3.80), customer feedback (Mean = 3.71), equipment expertise (Mean = 3.68), and mentoring potential (Mean = 3.78).

### Market Related Problems faced by Skillful Self-Employed Women

Response	N	Mean	St Dev
I have easy access in market to sale my products.	73	3.67	1.04
My products are valued and easily sold out in the market.	73	3.75	1.09
I have enough linkages with the commercial shops in the market.	72	3.68	1.03
I receive technical guidance from organization(s) in the marketing of products.	73	3.76	0.96
I have established my own branded product.	73	3.45	1.17
I have developed effective advertising strategy for promotion of product.	73	3.52	1.22
I used social media for convincing customers to buy products.	72	3.44	1.25
People of the community are well aware of my products.	73	3.68	0.99
I directly have access to the market without seeking support from middle man.	73	3.60	1.01
Commercial shops owner collects my products from the home.	71	3.42	1.20
Organization arranges exhibition for the marketing of my product.	73	3.53	1.19

This table summarizes market-related challenges faced by skilled self-employed women in Bahawalpur District. It includes eleven items measuring agreement on statements. Mean scores and standard deviations were calculated. Notably, respondents find easy market access (mean = 3.67) and value for their products (mean = 3.75), with strong agreement on other aspects such as linkages with shops (mean = 3.68) and receiving technical guidance (mean = 3.76). They also establish branded products (mean = 3.42), develop effective advertising strategies (mean = 3.52), and use social media for promotion (mean = 3.44). Respondents perceive awareness about their products (mean = 3.68) and have direct market access (mean = 3.60) without middlemen. Additionally, commercial shop owners collect their products (mean = 3.42), and organizations arrange exhibitions for marketing (mean = 3.53).

### Customer/Client Relationship Problems faced by Skillful Self-Employed Women

Response	N	Mean	St Dev
I offer free delivery services of my products to my customers.	73	3.68	1.03



I take the feedback from the customers about my products.	73	3.78	1.12
I made changes in the product according the customers requirement.	73	3.68	1.07
I am fully aware about the customer relationship techniques.	73	3.71	1.03
I pay thanks to the customers for using my products.	73	3.80	1.06
I inform customers about the new products and offers.	73	3.80	1.08
I was trained on customer relationship by the training institute.	73	3.65	1.20
I offer freebies on special occasion to my clients.	73	3.65	1.18
I keep in touch with my clients on regular basis.	73	3.75	1.05
My customer recommends my products to other potential customers.	73	3.71	1.14
I compensate my customers if products do not satisfy them.	73	3.83	1.06

This table summarizes client relationship challenges among skilled self-employed women in District Bahawalpur, featuring eleven items assessing aspects like delivery services, feedback collection, product customization, customer appreciation, and promotional strategies. Mean scores reveal respondents' adeptness in customer relations (Mean = 3.71) despite challenges like compensating dissatisfied customers (Mean = 3.83).

### Finance Related Problems faced by Skillful Self-Employed Women

Response	N	Mean	St Dev
I have enough money to purchase raw material for my products.	73	3.68	1.18
I take interest free loan to run my business properly.	73	3.24	1.29
I have sufficient money to advertise my products in market.	71	3.38	1.32
I have sufficient money to create market linkage with brands.	72	3.48	1.23
I get reasonable profit after selling my products.	72	3.61	1.00
I make budget for my small business enterprise.	73	3.65	1.07
I do my savings easily after selling my products.	73	3.68	1.01
I keep record of all financial transactions of business.	71	3.74	0.87
I am fully aware about financial management techniques.	73	3.69	1.12
I got training on financial literacy during my training course.	73	3.82	0.93
I sale my products on credit also.	73	3.84	0.96
As a female, I feel difficulty in the recovery of credit amount.	73	3.35	1.20

This table summarizes financial challenges faced by skilled self-employed women in District Bahawalpur. It includes twelve items assessing issues like access to funds, advertising, profit generation, budgeting, savings, record-keeping, financial literacy, and credit management. Mean scores reveal respondents' agreement levels, showing struggles with credit recovery (Mean = 3.35) despite proficient financial practices.

### Availability of Support Mechanism to Skillful Self-Employed Women

Response	N	Mean	St Dev
I am aware about the government policies for providing loan to skillful women.	73	3.35	1.44
I have got the micro credit loan as financial support from the micro credit institutions.	73	3.28	1.35
My family members support me in the business affairs.	73	3.75	1.17
I get support and appreciation from my family members when I feel disappointed from the loss in business.	73	3.79	0.98
I seek professional guidance and advice from the other self-employed women.	72	3.72	0.96
Training and workshops for the self-employed women are arranged by the organizations in the community.	72	3.79	1.08
I attend regular meetings and workshops arranged by Non-governmental organizations for further skill development.	73	3.95	0.85
I receive counseling from the mentor to get motivation for work.	73	3.83	1.09
Religious teachings also encourage me to work as self-employed woman.	73	3.84	1.00
I feel demotivated due to community response.	72	3.40	1.18

This table summarizes support mechanisms available to skilled self-employed women in District Bahawalpur. It comprises ten items assessing various forms of support, including government loan awareness, microfinance utilization, family support, professional guidance, and community workshops. Mean scores indicate respondents' agreement levels with statements. Notably, they are aware of government loan policies (Mean = 3.35), receive family and community support during business challenges (Mean = 3.79), and actively engage in skill

development workshops (Mean = 3.95). Religious teachings also inspire their entrepreneurial pursuits (Mean = 3.84).

### Performance Level of Skillful Self-Employed Women

Response	N	Mean	St Dev
I am earning handsome amount as profit from this business.	73	3.71	1.27
My business is growing day by day in the market.	73	3.89	1.02
I normally work eight to ten hours a day.	73	3.54	1.10
My products are sold out within reasonable time.	73	3.79	1.15
My financial conditions have been improved after this business.	73	3.79	1.01
I am able to save a lot of money from this business.	73	3.82	1.05
I am running this business in smooth way.	73	3.80	0.99
I am satisfied with my performance in this business.	73	3.91	1.03

This table presents statistics summarizing the performance of skilled self-employed women in District Bahawalpur. It includes eight items measuring various aspects such as earnings, business growth, work hours, product sales, financial improvement, and satisfaction. Mean scores reflect respondents' agreement levels with statements. For instance, respondents generally earned a substantial income (Mean = 3.71) and perceived their businesses as steadily growing (Mean = 3.89). They also reported working standard hours (Mean = 3.54) and experiencing financial improvement (Mean = 3.79). Additionally, respondents felt they could save significantly (Mean = 3.82) and run their businesses smoothly (Mean = 3.80), expressing high satisfaction with their business performance (Mean = 3.91).

### Discussion

In this section, we delve into the family-related challenges encountered by skillful self-employed women and their impact on various aspects of their lives. Respondents expressed uncertainty about playing the breadwinner role in their families, indicating a complex dynamic between financial contribution and traditional gender roles. While many women reported assisting their children with studies and efficiently managing domestic responsibilities, some struggled with workload management due to their business commitments. A significant number of skillful self-employed women provided financial assistance to family members, reflecting

their role as contributors to household income. Despite their busy schedules, respondents participated in family ceremonies and recreational trips, strengthening their bonds with family members. This section explores the response of the community towards skillful self-employed women and the influence of such perceptions on their businesses and societal roles. Skillful self-employed women received respect and recognition within their communities, often consulted for business advice and vocational training. While some faced criticism, particularly from male and female community members, others received support and appreciation, especially from family and those seeking vocational training. The positive community response translated into increased business opportunities, with women receiving invitations to public gatherings and experiencing higher demand for their products. This section addresses the challenges related to skills development and market access faced by skillful self-employed women, and how these impact their business performance.

Respondents completed relevant training courses and demonstrated proficiency in using equipment for production, although some acknowledged the need for further training to meet evolving market demands. Skillful self-employed women reported easy access to markets, strong product valuation, and effective advertising strategies, including the use of social media for promotion. Here, we examine the challenges related to maintaining customer relationships and managing finances, and their implications for business sustainability. Respondents offered free delivery services, collected feedback, and maintained regular contact with customers, while also demonstrating financial literacy and record-keeping skills. Finally, we explore the support mechanisms available to skillful self-employed women, including government policies, microfinance loans, and community support, and their impact on business performance. Skillful self-employed women availed themselves of government loan policies and received support from both family and community members during challenging times. They also benefited from vocational training institutes, mentorship programs, and counseling sessions, enhancing their skills and motivation to succeed in business.

Despite facing various challenges, skillful self-employed women demonstrate resilience and resourcefulness in balancing their business and family responsibilities. The positive response from both family and community members, coupled with effective support mechanisms, contributes to their overall success and satisfaction in entrepreneurship.

### Conclusion:

This study investigated work-family challenges and community responses among self-employed skilled women in Bahawalpur. A sample of 74 respondents participated via survey. Data analysis comprised three phases: assessing tool reliability, descriptive statistics, and inferential techniques like Pearson correlation. Findings suggest family-related issues do not hinder performance. Participants received training and support from vocational institutes and the community, indicating minimal negative impact on business performance. Overall, support mechanisms contribute to sustained performance among self-employed women.

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