

ANALYSIS OF CHARACTERISTICS OF SMALL AND MEDIUM ENTERPRISES OF APPAREL SECTOR IN PAKISTAN

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ABSTRACT

Small and Medium Enterprises (SMEs) play an important role in the economic development of the country. The objective of this study is to analyze characteristics of apparel SMEs in Pakistan. Primary data was collected through a questionnaire and structured interviews and secondary data was collected through literature review. The data of the apparel SMEs in Pakistan was taken from 146 apparel associations namely PHMA, PRGMEA and PCFA. Stratified random sampling procedure was used. Strata were south zone and north zone of apparel industry. This study concludes that the most of the respondents were above average age and status of the women entrepreneurs has been found as very poor. Top management of apparel SMEs was averagely qualified. No new apparel businesses have started business during last five years which was alarming. Most of the apparel SMEs are the sole proprietorships and are dealing in more than twenty products. This shows huge potential of this sector. Most of the apparel SMEs were customer-oriented culture and private limited companies.

Keywords: Characteristics of SMEs, employee oriented culture, customer oriented culture, top management of apparel SMEs

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1 Introduction

Small and Medium Enterprises (SMEs) play an important role in the economic development of the country. The economic development leads to poverty alleviation and employment creation. The economic survey of Pakistan in year 2011-12 has given the estimated contribution of SMEs as 40% of the GDP (Economic Survey of Pakistan, 2011-12). There are approximately 3,200,000 SMEs in Pakistan and about 90% of all private enterprises consist of SMEs employing approximately 78% of non-agriculture labor force. SMEs contribute approximately 25% to the export earnings. Total value addition by SMEs' share is 35% of manufacturing sector (FBS, 2005-06).

Pakistan economy is agricultural economy as well as industrial economy. It is important for the government of Pakistan to develop those SMEs whose inputs are available and produced within the country. The analysis of the characteristics of the SMEs would help small and medium enterprise development authority to understand the structure of SMEs in apparel sector and thus the authority would be able contribute in the performance of the apparel SMEs in Pakistan.

2 Literature Review

The extensive literature is reviewed from nationally and internationally available literature. Literature review covered characteristics of the top management as well as Small and Medium Enterprise in general. The literature shows that one of the important factors that have hampered the performance of SMEs is poor top management. The top management of the SMEs should be strong enough to help SMEs to grow stronger (Abedian & Antonie, 30-31 March 2001). For this purpose, managerial background and managerial leadership of the top management are really important as these factors have direct effect on the performance of SMEs (Temtime & Pansiri, 2004). Beside that, managerial skills of the top management help to improve the performance of firm significantly. The government of Pakistan also realized this fact and it has been making an effort to contribute towards the development of the capabilities of the top management of SMEs (Pakistan, Government of, 1977, p. 101). Moorthy et. al. worked on relationship between the entrepreneurial ability and firm performance in Malaysia. They found that that effective entrepreneurship significantly affects the performance of the SMEs (Moorthy, Tan, Choo, Wei, Ping, & Leong, April 2012). This verifies the importance of top management contributing towards the performance of SMEs.

The owner or chief executive officers with managerial capabilities play a key role in enhancing the performance of SMEs. Their role is important, especially, in case of strategy formulation. In small firms what so ever the goals the owner of the firm has at present are in fact the goals of the firm. In small businesses proper strategic management and planning is done keeping in view the goals that owners have in their mind (Postma & Zwart, 2001). The owner always would like to achieve efficiency, work on cost saving practices or techniques and work on quality control can quite significantly improve the performance of the firm. Reducing delivery times, providing margins to customers are also important tools for the process improvement that top management usually considers (Wheelen, Hunger, & Rangrajan, 2006).

Organizational Structure should be more flexible and responsive because these lead the firm to be more sensitive and effective to its environment. The simple organizational structures mostly found in small business enterprises. Simple structures thought as most appropriate for SMEs. The decision making is centralized and each employee is doing everything (Wheelen, Hunger, & Rangrajan, 2006). Culture gives direction and energy to the peoples' behaviors therefore the performance of the firm improves. The available literature shows that culture improves the performance of the firm. James Heskett professor of Harvard Business School and John Kotter worked on research project related to impact of corporate culture on the profitability performance of 200 companies. Each firm's corporate culture was extensively studied and reviewed. They found that financial performance of those twelve firm's cultures which highly valued their employees, customers, and owners was significantly better than those twenty firms which did otherwise. They produced the following table on the basis of eleven years data pertaining to thirty two companies (Kotter & Heskett, 2011). These results are amazing such a big difference in the performance of two different groups of the firms leads us to conclude business culture has a significant role in the performance of the firm.

Table 1: Growth of with and without performance enhancing cultures of 32 firms

Criteria	Average Growth of 12 Firms	Average Growth of 20 Firms
Sales Growth	682%	166%
Employment Growth	282%	36%
Stock Price Growth	901%	74%
Net Income Growth	756%	1%

Source: Corporate Culture and Performance (Kotter & Heskett, 2011)

Literature shows that there is a significant positive relationship between the market orientation and firm performance (Oudan, 2012). The market orientation means reacting to the customer's wants. This is one of the cultures of the originations. Vender relationship is very important tool for improving the performance of the business. Response to the customer needs, how are the customers involved in the process of business development? Let's involve the customers and get their feedback. SMEs now understand the importance of organizational culture therefore moving towards being customer oriented (Hudson, Bennett, & Smart, 1999).

3 Data and Methodology

Exploratory studies are important type of research especially in case the researchers lack the clear idea The characteristics of SMEs were not clear therefore text books of strategic management were used for this purpose (Coulter, 1998) (Wheelen, Hunger, & Rangrajan, 2006). Some factors specific to apparel firms in Pakistan were explored through interviews (Butt, 2012) (Aiyooob, 2012) (Mahmood, 2012). This study was descriptive analytical, cross-sectional and communication study and contained a qualitative as well quantitative analysis. The deductive as well as inductive methods of conclusion were used. Primary data was collected through a questionnaire and structured interviews of the representatives of the apparel sector associations were conducted.

Table 2: Zone wise Memberships of Associations of Apparel Firms in Pakistan

Zones	Associations	No. of Apparel Firms
South Zone	PHMA	419
	PRGMEA	266
	PCFA	198
	Sub Total	883
North Zone	PHMA	531
	PRGMEA	284
	Sub Total	815
Grand Total		1698

Source: Websites of (PCFA, 2012) (PHMA, 2012) and (PRGMEA, 2012)

Data of the apparel SMEs in Pakistan was retrieved through websites of apparel sector associations. These association were Pakistan Hosiery Manufacturers and Exporter Association (PHMA, 2012), Pakistan Readymade Garments Manufacturers and Exporters Association (PRGMEA, 2012) and Pakistan Cotton Fashion and Apparel Manufacture and Exporter Association (PCFA, 2012). Total population of the apparel firms were 1698 as per these websites. The member firms of these associations included large firms as well as the SMEs of the apparel sector. For this purpose the qualification criteria of the apparel SMEs as per definition of the SME Policy of Pakistan was established.

The population was divided into the north zone and south zone. South zone included Karachi and north zone included cities of Lahore, Sialkot, Faisalabad, Gujranwala and Peshawar. PCFA has 198 firms shown in their website as generally registered irrespective of zones. It was found that most of the firms were belonging to the south zone therefore all the firms of PCFA were included into south zone. The ninety five percent of population of the SMEs belongs to four cities of Pakistan namely Karachi, Lahore, Sialkot and Faisalabad. Karachi city is in the Sindh province where as rest of the cities are in the Punjab Province of Pakistan. Zone wise details are shown in Table 2. Large firms as well as small and medium enterprises were initially included in the total population. Those apparel firms were selected which qualified as apparel SMEs as per definition of SME policy (SME Policy 2007, 2007). Details of the qualifications are provided in the subsections namely employment, annual turnover and paid up capital of this sections.

Researcher gave a fair representation to each zone. For this purpose, researcher used stratified random sampling procedure. It means proportionate sampling was done to give a fair chance to each element of the zone of being selected.

The true measures of the validity and reliability were used to select appropriate sample size. Different tables of appropriate sample size were used. These tables were produced by the different statisticians were used (Walpole, Myers, Myers, & Ye, 2011). Appropriate sample size was selected in proportion to its population.. Stratified random sampling procedure was used in three stages, with replacement, unless the desired sample size is achieved. The appropriate sample size was verified from the table which suggests that appropriate number of the sample size for this population of 1000 would be 91 and For the population of 2000 would be 95 (Israel, 2009). The sample size calculator is available on internet from where it has been verified that the

appropriate sample size for the total population of 1698 firms given the confidence level as 95% and the margin of error as $\pm 10\%$ the appropriate sample size would be 93.

Total of 10% of the sample was drawn from the population of the apparel firms numbered from 1 to 884 for south zone and from population of the apparel firms numbered from 1 to 815 for north zone. The random numbers were drawn using data analysis software of Excel 2007. The uniformity in the random numbers was selected to give a fair representation to each element of the each zone. This Total emails of 267 were sent to the south zone and 246 to the north zone the details are shown in the Table 3.

Table 3: Zone wise details of the emails sent to the apparel firms in Pakistan

Zone	Sample Frame	Sample Size Planned	First Time	Second Time	Third Time	Sample
South Zone	884	89	89	89	89	267
North Zone	814	81	82	82	82	246
Total	1698	170	171	171	171	513

Table 4: Sampling Detail

Sample Frame	1698
Total Response Received	208
Discarded Responses	62
Included	146
Actual Emails Sent	513

Data was stored in the Google doc and coding was done. The graphs were produced using MS Excel. Instrument comprised of the questions which contained all four types of data scales i.e. nominal, ordinal, interval and ratio scales.

Considering the objective of this study the qualification criteria of apparel SMEs was set for the purpose of this study. Therefore the each of the thresholds were checked to qualify the apparel firms as SMEs as per qualification of SMEs was considered and reported below.

3.1 Employment

The objective of keeping this variable in the instrument was that whether or not the firm qualifies as SME per definition of SMEs Policy (SME Policy 2007, 2007). Two hundred and eight

responses were received. It is important to note here that most of the firms qualified as an SME in the first year of their business. However, there were few SMEs, disqualified as SMEs in the current year of their operations. This proves that over the years, few firms have grown significantly and these firms now are the large enterprise. Figure 19 shows that in the first year of their operation, out of 208 firms, 172 firms qualified as SMEs and 36 did not qualify. Where as in the current year of operation out of 208 firms only 146 firms qualified as SMEs and rest 62 firms did not. These 146 firms were selected for the purpose of the study.

3.2 Annual Turnover

Annual turnover is also a criterion of qualification as per definition of apparel SMEs. It states that enterprise annual turnover should not exceed PKR 250 million. Figure 2 shows out of 208 firms during their first year of operation 137 firms qualified as SMEs where as 71 did not qualify. During the current year operation out of total 208 firms, 128 firms qualified as apparel SMEs where as 80 firms did not qualify as SMEs. This also proves that the apparel sector comprises of small, medium and large firms.

Figure 1: Apparel SMEs Qualification as per Employment Criterion

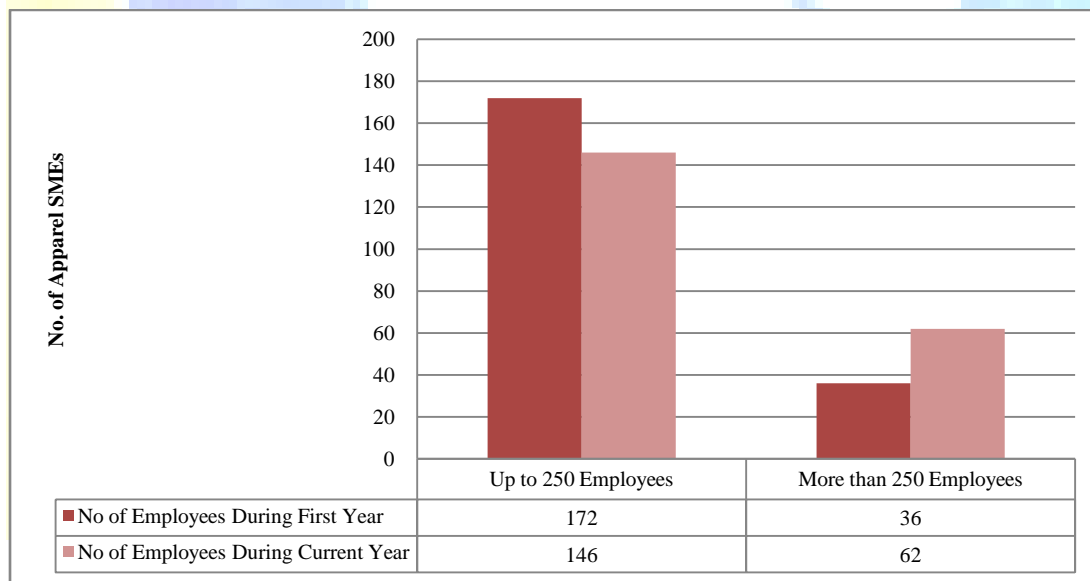
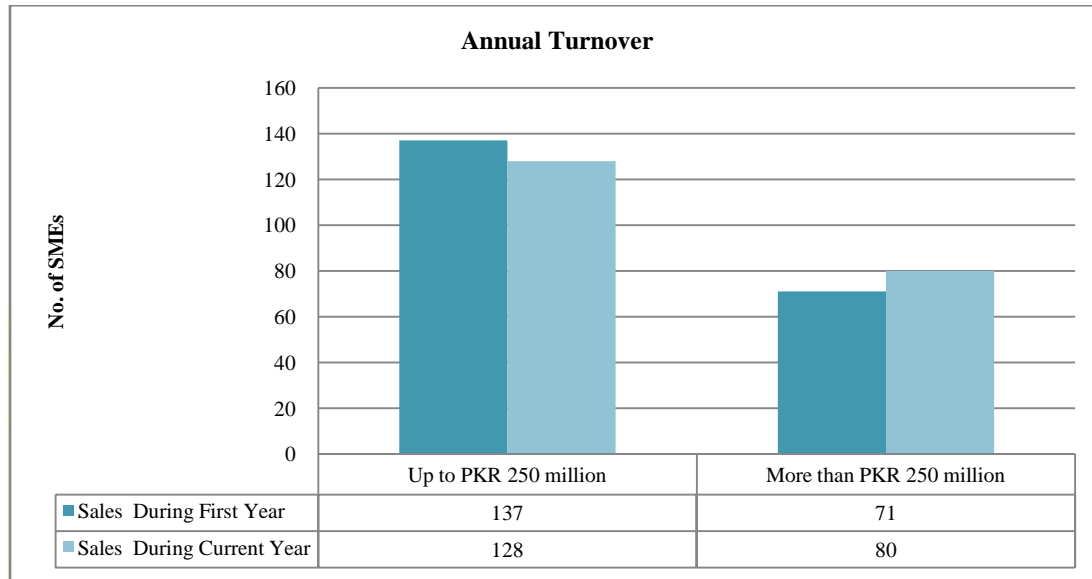


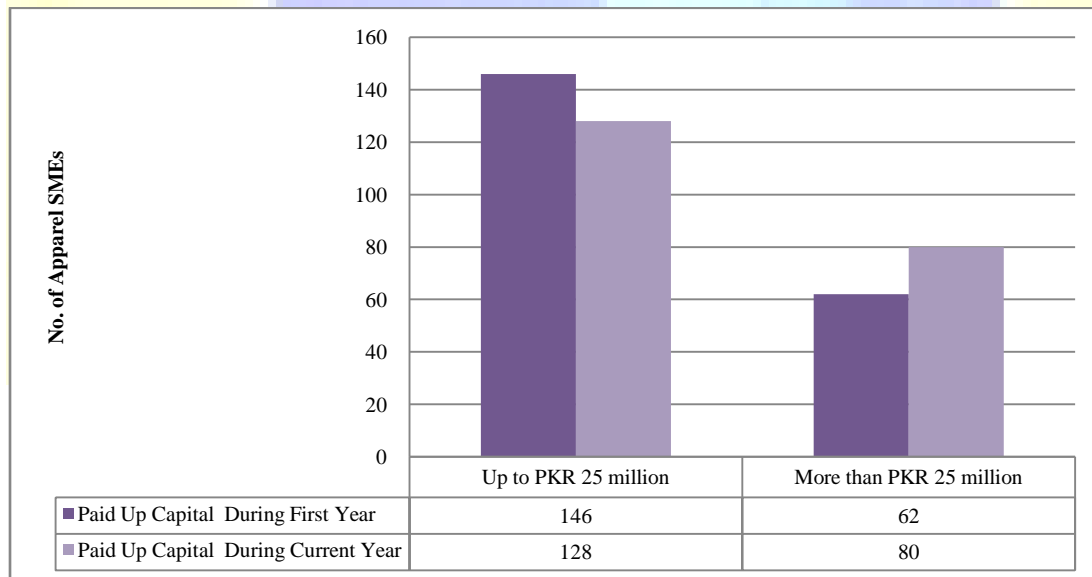
Figure 2: Apparel SMEs Qualification as per Annual Turnover Criterion



3.3 Paid-Up Capital

The third criterion of selecting apparel SMEs for is paid-up capital as per definitions of the SMEs (SME Policy 2007, 2007). During first year operation out of total 208 firms, 146 firms qualified as apparel SMEs and rest 62 firms did not qualify. Whereas, during the current year of operation 128 firms qualified as SMEs and 80 firms did not qualify as SMEs.

Figure 3: Apparel SMEs Qualification as per Paid-Up Capital Criterion



In the next section, the firms that qualified as SMEs are included for the purpose of this study.

4 Data Analysis and Discussion

Different authors have argued that managerial background does have the impact on the performance of the firm (Abedian & Antonie, 30-31 March 2001) (Temtime & Pansiri, 2004) (Pakistan, Government of, 1977, p. 101) (Moorthy, Tan, Choo, Wei, Ping, & Leong, April 2012) Therefore, various characteristics related to apparel SMEs as well as their owners are undertaken in this study.

4.1 Age of Respondents

The educational institutions have been working on the entrepreneurship and are offering various degrees and diplomas in order to encourage young people to become entrepreneurs, but this impact was not observed in apparel sector SMEs. Young entrepreneurs are the base for the development of apparel SMEs therefore the owners of the firms as well as the government has to play their part by encouraging them. Government can finance such businesses of young entrepreneurs through loan schemes specially in young entrepreneurs. No such scheme has been offered, especially, in the apparel sector of Pakistan. The survey shows that out of 146 respondents, age of 113 respondents was between 25 to 50 years, which is almost 77% of the total sample drawn. The age of 27 respondents was above 50 years, which is 25% of the total number of respondents. It was interesting to note that there were only 6 youngsters who were aging less than 25 years, which was only 4% of the total sample.

4.2 Gender of Respondent

The gender of the Chief Executive Officers (CEO), Managing Director (MD), heads of the apparel SMEs was inquired through this survey and it found that that 96% of apparel SMEs are headed by males and 4% are headed by the females. Less participation by the women in the apparel SMEs might not affect the performance of the SMEs in general. However, the gender discrimination might be quite evident, which is out of scope of this study. Moreover, as far as apparel SMEs are concerned, one of the important departments in the apparel firms is the fashion and design. It is the fashion and design where women can contribute quite significantly. Effort made by the women in this department can help the apparel SMEs to grow stronger as compared to their previous performance. The contribution of women in the apparel sector can be a source of improved performance therefore women participation in this sector must be encouraged.

Figure 4: Age of Respondents

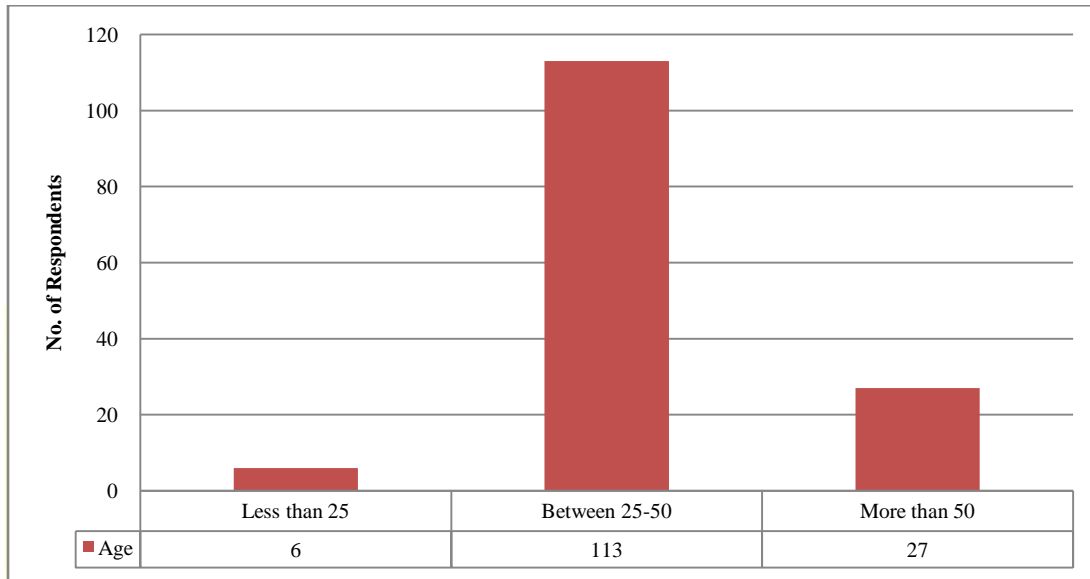
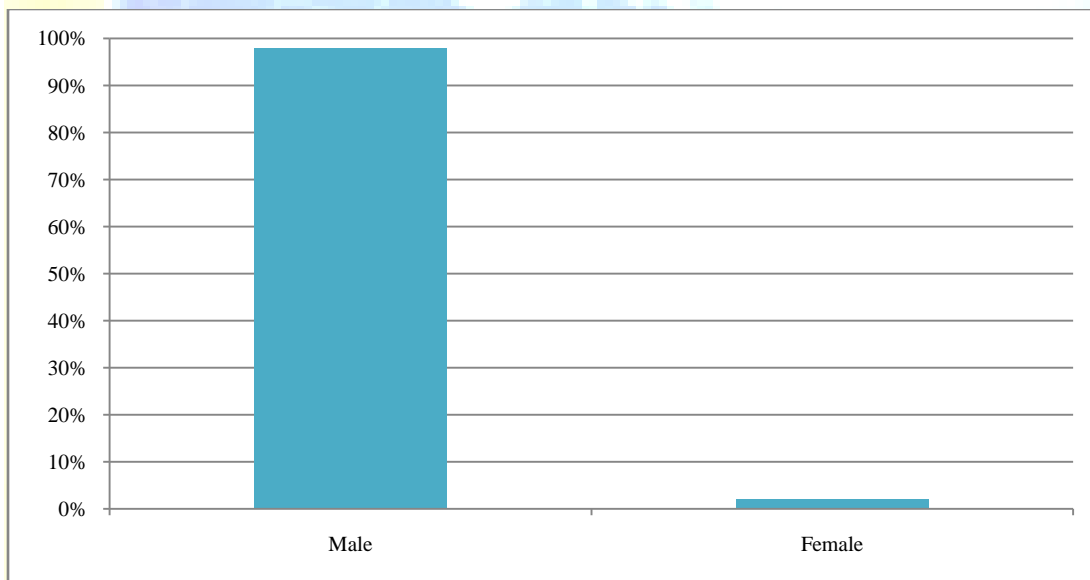


Figure 5: Gender of the Contact Persons/Heads/CEOs of Apparel Sector

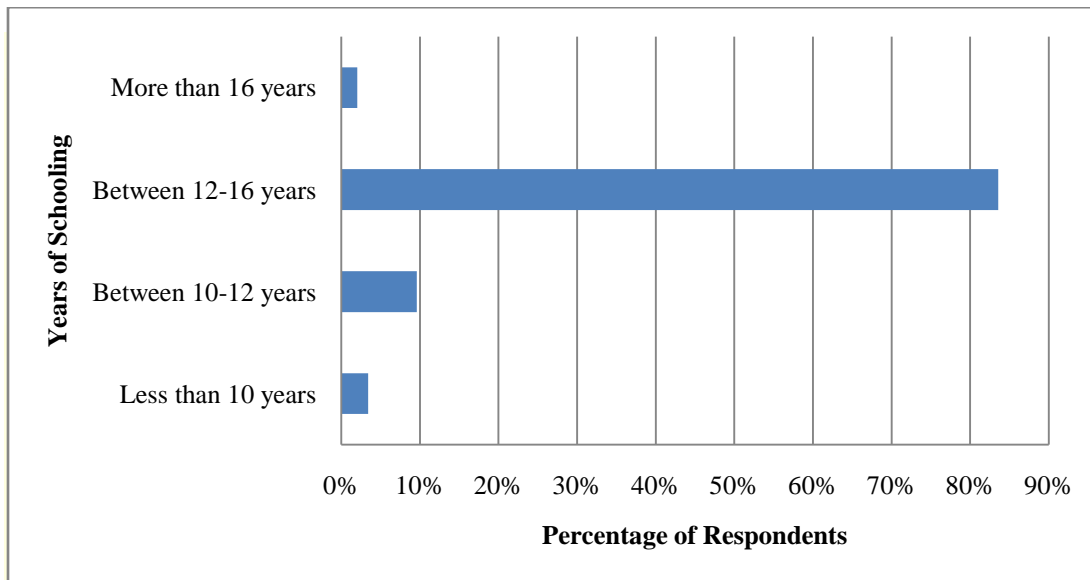


4.3 Educational Qualification

Manager's qualification also affects the performance of SMEs (Temtime & Pansiri, 2004). To be more precise, the relevant education and training is important. Education teaches a common sense and understanding of the problems therefore, it contributes to the business performance in any way. The results of survey show that eighty four percent of the respondents had either old

bachelor’s degree holders—14 years of schooling or old master’s degree holders—16 years of education. Out of total 10 % of respondents had passed either intermediate or matriculation examination. Only 3% had less than one year of education. The respondents who had no proper schooling were 1% only. Although this 1% of the respondents had no proper schooling but they could read write and had attended some training programs.

Figure 6: Educational Qualifications of the Respondents



4.4 Period of Apparel SMEs Business Operation

The period of operation business is important because it informs about the new entrants and the barrier to enter in the business. These barriers can sometime help to create monopoly or monopolistic competition as in case of apparel SMEs in Pakistan. The results of the survey show that 96% of the companies are more than twenty years old and 4% of the companies are more than 5 years old. It is interesting to note that no SME was less than five years old, which is alarming situation. However, the study of (Liedholm, 2002) is important where he found that experienced SMEs perform better than young SMEs. This study basically related to the managers of SMEs as it has been found that most of the SMEs are run by the owners of firms in apparel sector of Pakistan.

4.5 Legal Status of Apparel Sector SMEs

The structure of apparel sector SMEs comprises of sole proprietorship, partnerships and private limited companies. However, the majority of the SMEs have the legal status as sole

proprietorships. Considering the advantages of private limited companies like limited liability concepts, residual claims (Legal Zoom Incorporation Education Center, 2012) the majority of the industry should be comprised of private or public limited companies. The awareness about the advantages of the private limited companies is important, so that SMEs are able to get proper advantages. The figure 8 shows that 64% of apparel SMEs comprised of sole proprietorship whereas 15% of the apparel SMEs comprised of partnership and 21% of apparel SMEs comprised of private limited companies.

Figure 7: Years of the Apparel SMEs Business Operation

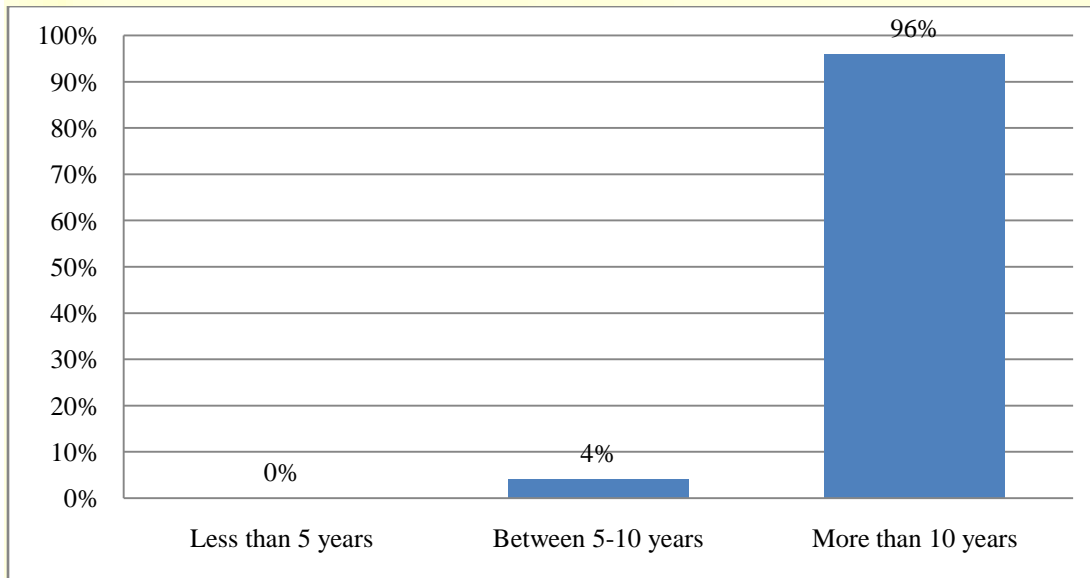


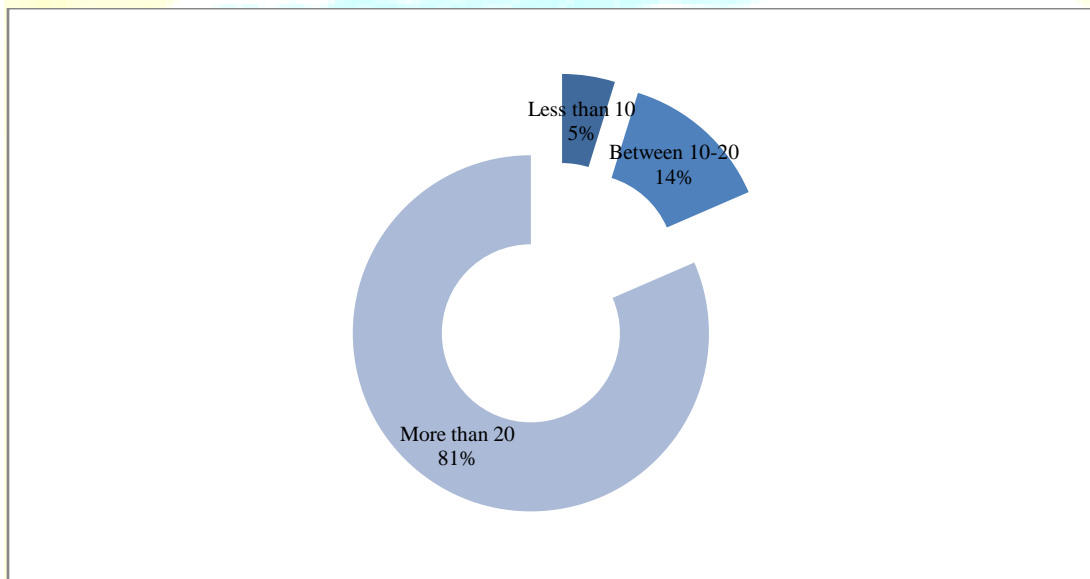
Figure 8: Legal Status Position of Apparel SMEs in Pakistan



4.6 Types of products traded by the Apparel Sector SMEs

There is a range of the products traded and manufactured by apparel sector SMEs of Pakistan. The list of such products manufactured by these SMEs is shown in table 5, with their Standard International Trading Codes (SITC). Most of the SMEs are well to do in their products manufacturing. Responses show that 81% of apparel SMEs are trading or manufacturing more than 20 products. This is the sign of the huge potential and this also makes sure that apparel SMEs sector have the grounds to perform in international markets. Moreover, 14% of apparel SMEs are trading in more than 10 products and similarly 5% of apparel SMEs are trading in less than 20 products.

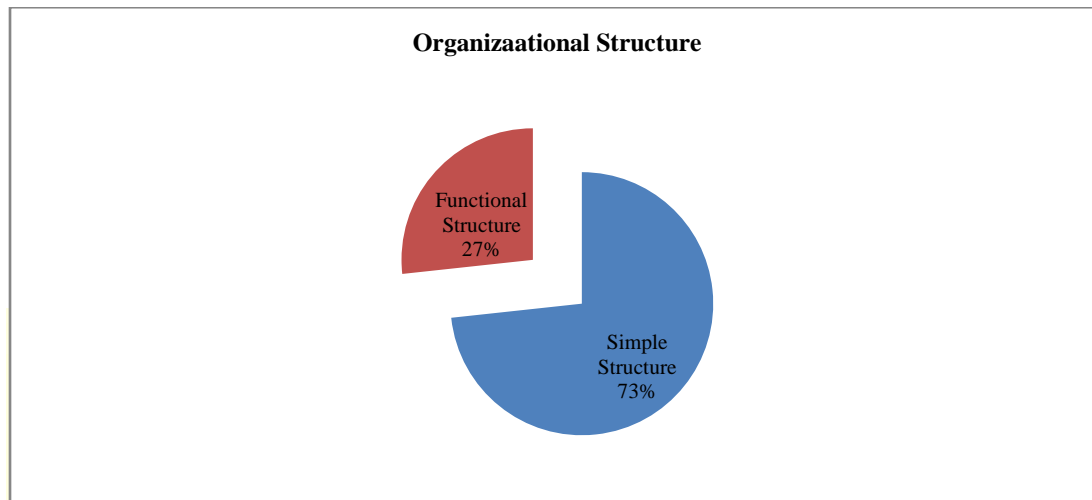
Figure 9: Quantity of Products Manufactured/Traded by Apparel SMEs in Pakistan



4.7 Organizational Structure

Organizational structure does have the effect on the performance of the firm. It has been reported in the literature review that most appropriate structure for SMEs have simple structure. The most of apparel SMEs are run by single owners, therefore organizational structure is important. In simple structure, decision process is centralized and every worker does all the work in the SMEs. However, some SMEs have the functional structure whereas divisional organizational structure is often found in corporations.

Figure 10: Organizational Structure of the Apparel SMEs in Pakistan



The respondents were asked question that which of the organizational structures do they have? The responses are shown in the figure 10. The figure shows that 73% of the apparel SMEs have simple structure where as 27% of the apparel SMEs have functional structure.

Table 5: Range of the Apparel SMEs Products with SITC Code

Men's Wear			
SITC	Woven	SITC	Knit
84111	Over Coats/Rain Coats (Wool)	84121	Suits (Wool)
84112	Over Coats/Rain Coats (Cotton)	84310	Over Coats/Wind Jackets
84119	Coats (Blended)	84321	Suits
84122	Suits	84322	Ensembles
84123	Ensembles	84323	Jackets & Blazers
84130	Jackets & Blazers	84324	Trousers, bib & brace overall,
84140	Trousers, bib & brace overall,	84371	Shirts of Cotton
84151	Shirts of Cotton	84379	Shirts Blended
84159	Shirts non Cotton	84389	Bath robes / Dressing gowns
84587	Articles of Apparel		
Women's Wear			
SITC	Woven	SITC	Knit
84211	Over Coats/Rain Coats	84410	Over Coats, Car Coats Wind
84221	Suits	84421	Suits
84222	Ensembles	84422	Ensembles
84230	Jackets	84423	Jackets
84240	Dresses	84424	Dresses
84250	Skirts	84425	Skirts & Divided Skirts
84260	Trousers, bib & brace overall,	84426	Trousers, bib & brace overall,
84270	Blouses, Shirts & Shirt Blouses	84470	Blouses, Shirts & Shirt Blouses
84589	Articles of Apparel (Bathrobes &	84489	Night Clothing
Babies Wear			
SITC	Woven	SITC	Knit

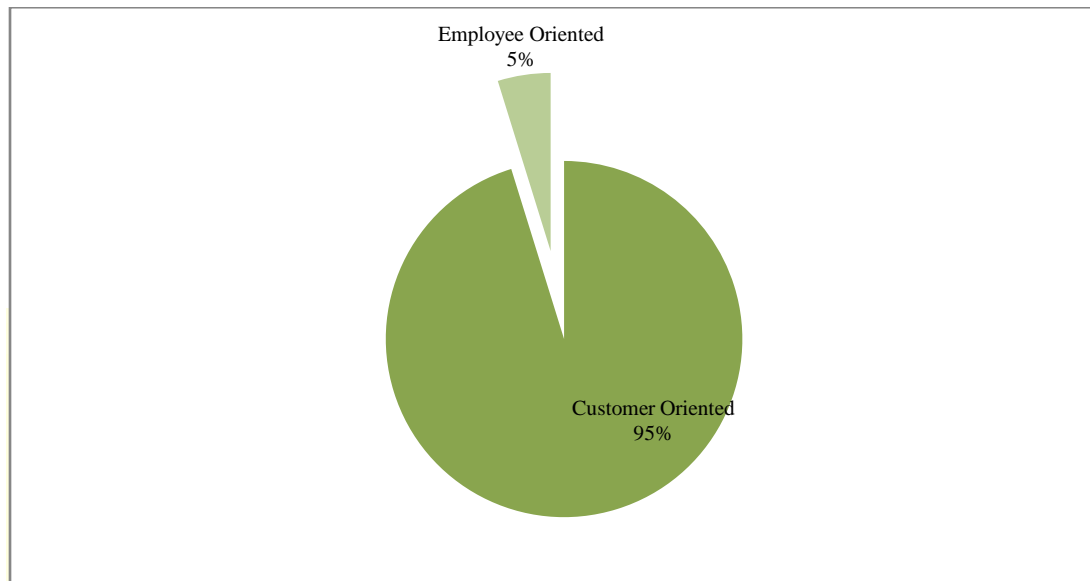
84511	Babies Garments & Clothing	84512	Babies Garments & Clothing
Sports Wear			
SITC	Woven	SITC	Knit
84219	Ski & Wind Jacket for Women	84562	Swimwear Men & Boys
84561	Swimwear Men & Boys	84564	Swimwear Women & Girls
84563	Swimwear Women & Girls	84591	Track Suits
84581	Ski Suits Men	84592	Ski Suits Women
T-Shirts & Pull Overs			
SITC	Woven	SITC	Knit
		8453	Jerseys Pullovers Cardigans &
		8454	T-Shirts, Singles & Other Vests
Hosiery			
SITC	Hosiery/ Under Wear &	SITC	Hosiery/ Under Wear &
84161	Under Pants & Briefs for Men	84481	Slips & Petticoats Knit for
84162	Night Shirts & Pajamas for Men	84483	Night Dresses & Pajamas for
84169	Other Vests, Pajamas for Men	84551	Brassiers
84281	Slips & Petticoats for Women	84552	Girdles Corsets Braces
84282	Night Dresses & Pajamas for	84621	Panty hose & Tights
84289	Other Vests, Night Clothing for	84622	Women full length & Knee
84381	Under pants & Briefs for Men	84629	Other Hosiery

Source: Small and Medium Enterprise Development Authority

4.8 Organizational Culture

The study of John Cotter focused on the organization

nal culture found that owners, employees and customer-oriented culture significantly affect the profitability performance of businesses. (Kotter & Heskett, 2011). The results show that most of the apparel SMEs are more customer oriented. The reason for such culture could be profit margins, international competition, high cost of production, which ultimately is the objective of the apparel SME registered as a sole proprietor. It was interesting to note that most of the employee-oriented apparel SMEs were private limited companies. Figure 11 shows that 95% of the apparel SMEs reported that they have more customer-oriented culture where as only 5% reported that they have they have employee oriented culture in their organization.

Figure 11: Organizational Culture of the Apparel SMEs in Pakistan

5 Conclusion

This study concludes that the most of the respondents were above average age and also were male entrepreneurs therefore status of the women entrepreneurs is very poor in the apparel sector SMEs of Pakistan. As far as education qualification is concerned top management of apparel SMEs were averagely qualified and it was found that most of them were having the degree of 14 years to 16 years of schooling. The surprising aspect of this study was that very few entrepreneurs had no proper schooling in the apparel SMEs of Pakistan. This study concludes that no new apparel businesses has started business in last five years, which is alarming situation. Most of the apparel SMEs are the sole proprietorships and are either manufacturing or trading apparel SMEs dealing in more than twenty products. Therefore, they have to device their competitive strategies accordingly.

Company structure is also reviewed and it was concluded that most of apparel SMEs had simple structure. Most of the apparel SMEs were customer-oriented culture and quite a few them employee oriented culture. It was also concluded that private limited companies are more employees-oriented and vice versa is the case for the sole proprietorship. Firms found to be entering into large firms from an SMEs as per employment qualification. Majority of the firms qualified as SMEs as per threshold of the sales and paid up capital.

6 Recommendations

Young entrepreneurs should be encouraged to become an entrepreneurs rather than becoming a job applicants. Women entrepreneurs should also be encouraged in all sectors. Relevant education of the owners of SMEs should be encouraged. Management training and development activities should be encouraged considering the importance of apparel sector SMEs of Pakistan. The training and development of the representatives is important for getting communication skills also. The efforts should be made to minimize language barriers so that communication becomes easy. Incentives should be announced for the new entrants to encourage them to come and invest in the apparel SMEs, which has the huge potential to outperform international competitors. Product line of apparel SMEs is the strength of this industry, to get the benefit of this huge product line available. Most of the apparel SMEs are producing more than 20 products which verifies the potential to compete in international market. The apparel SMEs should concentrate on the products rather than expanding the product line. The apparel Sector SMEs should be encouraged to register themselves as limited company considering the advantages of this form of the business.

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