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The Analysis of Obstical For Small and Medium Enterprises: A Case Study of Site Area Kotri

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Abstract
The paper contains a comprehensive roadmap of how to locate and fix algorithmic bias in machine learning pipeline in three domains of use which are credit scoring, a hiring system, and a recommendation system. The proposed framework will involve a combination of fairness indicators, bias detection strategies, and mitigation strategies at any stage of an ML lifecycle, including data collection, trainer, and implementation. Examples provided by experimental results show that the framework makes the levels of bias to be reduced to an average of 12 percent as compared to an average of 41 percent with an overall reduction of approximately 70 percent. These senses of the Disparate Impact Ratio rose, to averages, of 0.58, to 0.91 which represent far fairer outcomes. This is much better, but it still reduced the accuracy of models by only 3-5 percent making performance within reachable parameters. The follow up was also constant and reduced the bias to 12 percent after repeated assessments of the evaluations. It shows that ethical AI models can deal with the amount of fairness and performance without compromising the functionality of a system. It is also partially a contribution to responsible software engineering in the sense that it can be used to provide a scalable and practical way of bias reduction in the real-life machine learning systems.

Keywords: : Responsible AI, Fairness Metrics, Ethical AI, Algorithmic Bias, DevOps, Bias Mitigation

1 INTRODUCTION

There is huge significant role of small and medium enterprises (SMEs) in perspective of country's economic, social and industrial development. According to research by Rohra and Panhwar (2009). utmost advanced countries are aware of the significance of the SMEs sector in helping its economy. Small and Medium enterprises having

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exclusive contribution in expansion as they become a foundation income and employment. These have contributed to maintaining the standards of living in the country by increasing people's income. SMEs have made significant contributions to economic development and competitiveness (Hodgetts & Kuratko, 2004, Ahmad, Rani & Kassim. 2011, Minetti, Bygrave & Autio, 2005; Schlogl, 2004). SMEs in Pakistan having an important role in commercial development, technological innovation, procurement of large-scale industries and lodge businesses, and encouraging economic innovation and public development. SMEs are among the key sources of poverty reduction and expansion in the domestic budget. It may be the basis of engagement and community development. Like many developing countries, the Pakistani economy directly reflects the SME sector (Nassir Shaari & Khalique, Isa, 2011). As per to the 2005th Pakistan Economic Survey 3.2 million firms are exisiting in Pakistan. In Pakistan, Small & Medium Enterprises account for over 90% of all private sector enterprises and hire about 78% of the non-work staff (TV program, 2011). SMEs contribute more than 30% of Pakistan's GDP. Furthermore, this division justifications for 25% of factory-made distributes as exports and 35% of the value added of manufacturing industries. Of all the activities of SMEs, almost 53% come from the retail, wholesale, restaurant and hotel industries. Given that 20% of SME activities are provided in manufacturing enterprises, while 22% are provided facility of delivery (PBS,2011). In recognition of significant contribution that small and medium-sized companies, Government of Pakistan has invested a lot of energy and resources in promoting entrepreneurship and developing SMEs. For example, the mall and Medium Enterprise Development Agency (SMEDA)created by government in October 1998 to develop the sector. The government also established a bank microfinance and SMEs to investment this sector. Moreover, as per to government policy directives, most commercial banks in the region have designated SME divisions (Buta, Aref, and Othman,2008). However, SMEs in Pakistan, regardless of their economic importance,face various shortcomings, Its restrictions have the ability to adapt to the financial liberalization measures adopted by the government and make full use of the rapidly growing global market. These shortcomings include, for example, focusing on products with low added value, lack of effective trade information agreements, energy emergency, lack of tactical planning, low level of monetary knowledge, absence of human resource skills, and ineffective lending strategies of banks (Al-Khawaja Righy,2005).

Organizational background

Identifying obstacles and problems in maintaining SMEs in the Kotri area is the purpose of this research. The term SMB is also very common in some other countries in the world. EU member states usually have their own definition of the term Small and Medium Enterprise (Wikipedia, 2008). Bhutta and Asad (2008) reported that SMEs are in maximum advanced economies. Generally, a small and medium enterprise refers to a company with no more than 250 employees. The definition of technology in the Asia-Pacific region varies from country to country, and is usually based on employment, assets, or both. Often countries have diverse definitions for SMEs in the manufacturing and service industries (Kotelnikov, 2007). Many ways to explain SMEs, and some

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authors have previously provided very important definitions for SMEs. Fung (1971) defines a SME as an institution with no more than 100 employees. SMEs usually reverse the owner (Carson et al., 1995). Meulenberg (2004) put forward the view that a small company is an enterprise run and managed by the owner himself. The Kotri site is placed on the Indus River at right bank, and covers 1,875 acres. Kotri Industrial Trading Estate Limited was established in 1960 as a British business model. With all the modern infrastructure available on site and the second largest city in Hyderabad in Sindh Province across the river, the industrial park has evolved into a prosperous and advanced industrial commercial park, accommodating large turnover and high profit margins for different industries. The estate is connected to the national highways and the national rail system, and is connected to all parts of the country, ports and airports. The palace is located only 160 kilometers from Karachi, which is very useful for establishing various productive industries. Types of goods made for domestic consumption and export are very rich, but the yarn trade is the most prosperous here. Small town and headquarters of Kotri Taloka in Jamshoro District, Sindh Province, Pakistan. Situated on Indus River's right bank since 1900, the ancient capital Bandi on the other side of the river was replaced by an iron bridge, replacing the steam boat that was passing between these two places.

1.1 RESEARCH GAP

It is noted from the literature that the search for small and medium-sized companies pays special attention to the problems of development, policies and obstacles faced by small and medium-sized companies, and these problems concern Western companies. Therefore, you need more research in all western and eastern countries. Therefore, this research is motivated to contribute to this research gap, especially in Sindh, Pakistan.

1. STUDY OBJECTIVES

The main purpose of this research is to analyze and explore the obstacles faced by SMEs.
Specific objectives
1) In the Kotri region small and medium enterprises and companies facing the determine the obstacles facing.
2) Determine the severity of each problem for SMEs.
3) Identify the most common problems for SMEs.
4) Comparing the problems found in the literature.
5) Draw the frame.

1.4 SIGNIFICANCE OF RESEARCH

From a review of the existing literature, it can be found that the contribution of SMEs to economic development is very valuable, and that various factors, such as technological innovation, providing inputs to large industries, and promoting economic innovation are all contributions. countable. Community-related development and standard of living. In addition, Small & Medium Enterprises perform a significant role in decreasing poverty, so the obstacles faced by SMEs must be addressed.

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Furthermore, it is stated that the study of the impact of small and medium-sized enterprises on employment in the textile industry is an important field, and the importance of this research is also reflected in these issues from an unprecedented perspective. This article aims to fill a gap in the literature on the impact of SMEs on employment. There seem to be few studies and books on the impact of SMEs on employment in Pakistan's textile industry. Therefore, I hope this research can contribute to this research field.

This is also a systematic attempt to use data by two independent groups: managers and employees of small and medium enterprises. Therefore, the data in this study is very important and depends to a large extent on the direct information obtained by employees of different management departments in different workplaces. Clothing Department).

1.5 LIMITATIONS

This is a self-funded research, so researchers cannot expand the search to small and medium-sized firms situated in the area of Cootry location in Sindh, Pakistan, and the results of the research are obtained through questionnaire questionnaires, which are temporary and general; Other important constraints include time factors, data collection problems, research design, sampling, and measurement.

1.6 OVERVIEW OF CHAPTERS

The entire study is divided into five categories, each of which has a specific part. The first chapter introduces the introductory literature on the obstacles facing SMEs in Kotari, Pakistan, and combines relevant objectives with research assumptions. The research gap highlights the need for this research. The second semester studies the relevant literature, and provides in-depth literature and analysis based on existing literature and its results, causes, general errors and errors related to problems. These SMEs are currently SMEs in specific target areas. In addition, this chapter also includes developing the hypothesis and visualizing the theoretical frameworks for research.

The third chapter discusses the application of search results in this research. It raises all fears that these alternatives can be supported can be gathered in the search results. Chapter 4 reveals the pilot. The fifth chapter discusses and discusses the research results. He explained that the researchers are trying to enter and understand the primary and secondary sources of small and medium-sized enterprises located in the city of Kotri, Sindh Province, Pakistan. The sixth and final chapters focus on conclusions and suggestions, and offer suggestions for improving efficiency and solving corporate problems.

LITERATURE REVIEW

2.1 INTRODUCTION

The core aim of this section is all about study of literature on Pakistan's SMEs division. This chapter outlines the various features of SMEs in emerging countries. It has attracted the attention of SMEs and guided them in employment as well as importance

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and contribution of SMEs in perspective of country's economic growth and sustainability. The section also emphasizes the significance of SME region and discusses the contribution of Small banks and the expansion of entrepreneurs in the SME area. Finally, this chapter provides an overview of the fabric manufacturing in emerging republics, especially Pakistan.

2.2 SMES AND THEIR ROLE AND SIGNIFICANCE

Feni (1997) reported in his research that there is worthy role in expansion of country by SMEs in various perspectives. A study by FIDA (2006) found that SMEs subsidize to commercial expansion in a variety of methods by generating service opportunities for urban and rural employment and by providing sustainability and innovation. Best of all economies Also, many people are directly or indirectly dependent on SMEs. Cook and Nixon (2000) also advocated for SMEs, arguing that in regards of enlargement of Small enterprises was understood as a means to accelerate the achievement of broader social and financial objectives. The expansion and productivity of insignificant businesses has also spread to reduce poverty (Majumdar, 1997). Pierre and Sabel (1984), for example, Italy. They believe that smaller businesses are more efficient because they practice flexible specialized Way. Likewise, people are becoming interested in whether this template can be duplicated in emerging nations (Smitz, 1989; Pederson, 1994; Smitz and Musaik, 1994; Smitz, 1995). Over the past decade, people have paid close attention to deprivation decrease in emerging nations (World Bank, 1989, 199). Generally, it is applicable that small expansions may be a major cause of abject poverty decrease.

SMEs are considered only way or approach to reduce poverty via economic expansion through the creation of prosperity and occupation. In emerging states, they are the main fount of revenue for employers and employers (Kotelikov, 2007). From a global perspective, SMEs having worthy implications in financial expansion because SMEs in both developed and emerging countries are the main source of job creation and product growth (Tambon, 2006). Kotlinikov's recommendation (200) that the only way to reduce sustained poverty is to grow the economy by creating investment and creating jobs. In emerging countries, SMEs are the most important source of income and a common pool of companies and employers. Levy et al (1999) believe that the performance of SMEs is important for the economic expansion of the most backward countries. According to the International Labor Organization (200), the growth of SMEs is a key source in achieving various expansion goals, such as poverty reduction, economic expansion and the expansion of a more democratic and multicultural society. SMEs contribute greatly to the economy as a whole. It was found. Until the 1970s, researchers began lo focus only on the important role of SMEs, but only to maintain a strong and dynamic economy among industrialized countries. But innovation and innovation (Cameron and Messi, 1999 An Echo, Benbassat and Dexter, 1995). During fierce global competition, SMEs continue to use their resources lo demonstrate their importance (Billy and Raymond, 1993). SMEs account for 60 to 70% of their jobs (OECD, 1997). Most partners, the workforce employs 65 employs and produces 25 (GDP) (Ballantine, Levy & Powell, 1999 and Crime, 2004), Sensenberger, Leo Mann

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and earlier (1990, Khalid et al., 200) show that SMEs having implications of job creation in promoting innovation.

2.3 SMEs AND THEIR CONTRIBUTION IN ECONOMIC PERSPECTIVE

SMEs have tactical status in the expansion of the national economy. (Abdullah 2000a). They use the financial advancement of most emerging countries. In the UK, SMEs account for around 99%. The contribution of SMEs in the monetary expansion of developed and emerging nations is the mainstay of the financial system. Pakistan's SME area performs a extremely crucial role in the continued economic and technological progress. It purchases from large manufacturing sectors and promotes economic innovation and social expansion. Pakistan's economy largely depends on the economy of SMEs like other emerging countries.

Schlogl (2004). As explained by Ahmed, Rani and Qasim (2011), SMEs mainly participate in economic growth and competitiveness. Corresponding to the SMEs expansion organization (SMEDA), SMEs explanation for about 90% of all Pakistani companies, with non-agricultural workers accounting for about 80% of Pakistan's SME sector. It accounts for 40% of the country's annual GDP (Al-Ghouri, 2011). The SMEs status in the economy cannot be miscalculated, as they are a common cause of deprivation reduction, national economic progress, employment and social expansion (Choose, Reas and Salaria, 2011).

The SME sector plays an essential part in the economic expansion of Pakistan. However, on other side of story the collapse percentage of SMEs has shocked both emerging and established countries. Previous research has shown that newly established SMEs will go bankrupt within the first five years of operations (Zimmer, Sierborough and Wilson, 2008; Hodges and Kurtko, 2004), mostly from Australia. The United States and the United Kingdom report that about 80-90% of SMEs go bankrupt within 5 to 10 years (Zimmer et al., 2006; Hodges and Kuratko, 2004; Mayur,1985; Ahmed et al., 2011). There is no literature and data, so the projected breakdown ratio of SMEs is around 60% (Portal Community 2006; Ahmed & Seat 2009).

In the early stage, the percentage of SMEs is about 90% to 95% (Allah, Shah, Hassan, and Zaman, 2011). Compared to SMEs, it seems that SMEs have the advantage of easily adapting to market conditions. Due to its flexibility, it can withstand adverse economic conditions (Cayanula and Quartet, 2000). Compared to larger corporations, small enterprises have a higher labor density and thus employ capital costs. Decreased employment (Smitz, 1995) They play a constructive role in earning, increasing and sustainable employment. We find that today's they are work rigorous and today they can work properly in insignificant cities and pastoral regions, as they can foster more conflict of regional economic activity and migrate to smaller cities today. Will help reduceBigcity Some think that because of regional distribution and large corporate employees, they can stimulate a fairer allocation of revenue than bigger corporations. Today, businesses and businesses can also use local market functions and resources. Creatively limited (Cannella & Quartet, 2000).

However, SMEs play a crucial role in quickening expansion and job innovation in emerging countries. However, many constraints affect SMEs' ability to understand their

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true potential. There are many reasons for the poor expansion of the SME sector, including finance, management capabilities, apparatus and expertise, supervisory issues and access to the global market (Gokal and Akina, 2002). This is all a problem in the expansion of SMEs, though SMEs are gaining the attention of administrators. Nevertheless, it is able to compete with lesser corporations. In general, most Countries in the region lack management, which has a devastating effect, especially SMEs, for lack of support.

Rising service or unit costs may prevent SMEs from improving supervision as conferring companies are generally not prepared to provide cost-efficient administration resolutions for SMEs. Training and consulting, in general, SMEs still need to enhance one's skills in terms of business acumen (Kinola & Quarrett, 2000) and technology, today's small and medium business sectors are often equipped with appropriate technology and Inactivation of the access pathway may face obstacles (Ariet et al., 1994). No foreign codes used by SMEs. Considering the fact that domestic patents are difficult toobtain, they are often licensed from overseas. Due to the so-called global operations of SMEs, they are often limited to the domestic sector in trade policy literature (Baldwin 2006). More SMEs are entering the global market and the global market (Parsons,2011).

Developed Western economies and emerging states are increasingly concerned about economic expansion and employment by dynamic international SMEs. With experience, most of these countries will help increase exports, for example, SMEs perform a crucial position in East Asian nations, of course SMEs will play a role, with new capabilities and flexibility as global performance improves. Significant (global) cost discipline in the future (Saki 2002 & Parsons, 2011).

2.4 JOB CREATION BY SMES

Small businesses are starting point for economic growth in the industry, but they have a momentous impact on revenue distribution. Work-related employment taxes, resource efficiency and household income protection (Congo, 2010). Wagner (1995) cites Germany as an example, believing that small companies produce their own new businesses. Hart and Hanawi (1995) also underline the responsibility that local companies play in the creation of jobs in the UK today. From 1986 to 1990, Small enterprises employed in Bangladesh approximately 3.5 million employees (44% of all skilled Workers), 60% of them urban units and 40% of rural units (Mozam, 2006). In Indonesia, in general, SMEs are specialized players in local economic activity, especially as employees (Thombone, 2006) Burs and Thurst, 1996; Bush, 1995; Holmes et al. 2003; Serpevich,2003). For decades. policymakers, researchers, and economists have been vehemently debating the significance of small businesses in the economy (Neumarket et al., 2008; Kongolo, 2010). About the job creation, there have been discussions about small or large companies. As per Wright's research (2010), it is clear that small businesses provide a huge number of job opportunities and reason for the bulk of new jobs. Although the World Bank (2002, 2004) presented three basic arguments that support the idea that SMEs can serve as a expansion process for emerging nations, in the beginning, SMEs have increased battle and private enterprise.

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And so they have peripheral advantages. It can increase productivity, give originality and overall efficiency economy, Small business are usually more valuable than larger companies (TE) Third, SMEs require intense labor industry, SMEs expand employment rather than growth. Which can lead to more opportunities. Today's and middle-class institutions play an important role in creating more employment opportunities and promoting change. There is ample evidence that expanding SMEs from low-income groups to middle-income groups (Khwaja, 200) can lead to more jobs.

Large industry growth due to labor-intensive SMEs. It is estimated that Pakistan's SMEs contribute 40% of the DPD sector and generate 25% to 30% of employment opportunities (Hussein, 2004). One of the most important drivers for economic growth, job creation and poverty alleviation. (Pakistan Economic Survey 2010)

2.5 ANOVERVIEWOF PAKISTAN'S SMALL AND MEDIUM ENTERPRISES IMPLICATIONS

According to current estimates, there are approximately 3.2 million companies in Pakistan, of which 99 are employment agencies, which represent more than 90% of all private companies in the industry, and approximately 30% of the non-agricultural employment GDP. Pak Production of production and 35% of production surplus (Bouta et al., 2007; SMEDA, 2007; IFC, 2008; Qureshi et al., 2009; Memon et al., 2010) "Pakistan Economic Survey" (2006) It showvs that of the 3.2 million companies, more than 933 are small and medium-sized enterprises today. These companies are a major source of unemployment and poverty reduction in the economy. Pakistan is the largest sector of the production economy, accounting for 18.4% of GDP ("Pakistan Economic Survey", 2009;"Ahmed et al.", 2009). For example, most of the standard management and education practices in Pakistan (Hussein et al. 2009; Fatima and Ahmed, 2009 2005; 2009 2006, 200) and Awan and Patti,2009; 2007 2007. Rana (2005) expressed a pleasant link between quality control events and business health of today's businesses in Pakistan, waiting for the Mocha (1999) class to focus on large corporations. According to Elixi et al. study (2010) Most developed countries have introduced technological improvements by emerging small and medium-sized enterprises, improving income-generating capabilities and creating job opportunities. (2010) also shows that Pakistan has the same trend. However, in order to get more and more benefits, it is necessary to provide a strong comfort for the work of SMEs and other departments, which will bring a disadvantage commercial climate for companies.

Consequently, SMEs led to stable economic growth. Economists believe that large companies will actively participate in economic activities and earn more foreign currency. However, the countries like Taiwan, Japan and South Korea lend their business on1 SME basis, their views have changed. Obviously, the economy of these countries is developed through the grassroots, because SMEs belong to the grassroots. Those who believe that large companies depend solely on economic growth; must remember that small companies contribute a lot to the production of large companies. These businesses today provide a practical basis for achieving their business objectives without the help of small businesses. Low levels of expansion and happiness can be good for everyone (Sheikh and Seth, 2011).

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Sheikh and Syed (2011) further pointed out that under different circumstances in Pakistan, relevant authorities and institutions ignore Pakistan's SME sector. The Pakistani government has recognized an organization called SMAEDA, Pakistan, accountable for the growth of today's SMEs, is one of the most promising markets for small businesses. If adopted in a reasonable way, Pakistan will prosper its economy in a short period of time. Bonds have significant advantages in certain business areas, and these advantages must be demonstrated in time to obtain export returns. These benefits can be very beneficial for the appearance of exchange rates, so a proper structure is established in all areas of expansion.

2.6 CHALLENGES TO PAKISTAN IN PERSPECTIVE OF SMES

The investigate work in Pakistan's SME sector is still in its infan Research in Pakistan's SME sector is still in its stages. The health of the SME sector is shocking. Political instability, intellectual and infrastructure damage Income loss and power crisis are common serious threats that SMEs do not support. Choice and other. (2011). The idea is that SMEs do not use human resource policies in the recruitment process and often use traditional selection methods. They further believe that Pakistan's SME sector is facing important challenges such as the fear and complexity of entering the global market. Due to insufficient qualifications, SMEs cannot compete nationally and internationally, Ullah et al (2011). Absence of commercial competence, level of education and nature of education are the key challenges for business success. Further, they pointed out that lack of proper training and lack of modern education are the main reasons for the malfunction of SMEs in Pakistan. Huang Wu (2010) believes that a knowledge will be transferred from the world's productive economy to the knowledge-based budget. In a market or financial system based on experience, academic capital plays a critical part in the success and growth of an organization. Locke (1999) emphasized in the 20th century that the production of knowledge workers would be a fundamental management challenge for any organization to benefit from competition. The production of knowledge is primarily related to the performance of the organization.

2.7 THE SMES AND THEIR IMPLICATIONS IN ECONOMIC EXPANSION IN PAKISTAN

It seems that there are several reasons to affect the awareness of Pakistani SMEs. First, SMEs need to operate a business and grow in the economy. Second, SMEs are hampering the fastest-growing export sector, including sewing, cotton and surgical supplies. Third, they can contribute to poverty reduction activities by creating employment opportunities. More importantly, from a social point of view, small and medium enterprises today have greater resource allocation than large industrial enterprises. Compared to the larger industry, it will provide more benefits to the people (Fida, 2006). Veda (2006) further notes that there is a clear privacy threat to today's and the middle institutions in Pakistan. For example, political instability, public safety, financial crisis, energy crisis, tax problems, labor issues and informed international agency coordination and information sharing.

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2.8 ROLE OF INSTITUTIONS IN SME EXPANSION

The following companies play an important role in the growth of Pakistani SMMEs:

2.8.1 The Small & Medium Enterprises Bank

The most important step of the government for the improvement of SMEs today is to set up cash banks to provide instant cash assistance. It is believed that in the absence of debt constraints, the growth of SMEs is often in critical condition. In the past, the Pakistani government has established two financial institutions, Small Business Finance Corporation (SBFC) and Regional Expansion

Finance Corporation (RDFC), to meet the needs of small businesses. Like other public sector organizations, both organizations lack good understanding and are suffering from politics, bureaucracy, inhumane management and, subsequently, corruption. Approved for disabled citizens to end their lack of support for political services. Complex mismanagement leads to lower levels of inequality and insignificance. Soon, both companies are worried about bad credit and will no longer support SMEs (Nassim, 2002). To ensure rapid financial support for the recognized projects, SME Bank was established in accordance with the Association's Articles of 1974, the Public Limited Company, with an initial payment of one billion rupees, started the bank operation. On January 1, 2002, after 20 months of hard work, Bank was born, which led to the massive restructuring of the Small Business Finance Corporation (SBFC) and finally the RDFC (Regional Expansion Finance Corporation) (NSM),2002).

2.8.2 The Small and Medium Enterprises Expansion Authority (SMEDA)

The Small and Medium International Expansion Agency (SMEDA), an advisory body to the Government of Pakistan, not only provides recommendations to the government in formulating SME policies, but will assist other partners in solving SMEs (Sheikh et al. 2007). Sheikh and others (200) add that the Pakistani government has been pleased with the policies of today's and intermediary institutions, recognizing the growing needs in the global market and emphasizing the need for rational support and assistance. Organized to promote the growth of medium and small enterprises in various countries today

2.9 TEXTILE INDUSTRY OF PAKISTAN: AN OVERVIEW

In 50 years, Pakistan has been the fourth largest country in the world, textile and garment industries are important drivers of economy in terms of foreign exchange income and employment creation. (Pakistan Economic Corridor,2010) Pakistan is a emerging country whose economy depends on agriculture.

Pakistan has one of the largest and best irrigation systems in the world. As a result, the textile industry has grown rapidly in the form of industrial centers like Multan, Faisalabad, Lahore and Karachi. Today, the textile industry is rooted in Pakistan's economy. (Majid et al., 2010) Pakistan1's textile sector is comprised of well-structured sub-sectors, which about 80% of small workshop,15% intermediate engineering and 5% major engineering fields (Majid, 2004). Spinning machines and today works in the textile industry, spinning, sewing, napkins, cosmetics and textiles. The textile industry accounts for 8.5% of GDP and 40% of the manufacturing sector It accounts for 60% of all exports (Alam and Khan, 2010). Alam E Khan (2010) adds that Pakistan is rapidly

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emerging in the textile and garment trading center in Asia and in the textile and textile industry. In the world's largest garment sector, the supply of cotton plays an important role in economic expansion, making textile and clothing the country's largest industrial sector. Cotton plays a vital role in the expansion of the textile industry, the main raw material of the textile industry. Pakistan is the fourth largest cotton producing country after China, India and the United States. Only two of the seven members of the South Asian Association for Regional Cooperation. Only the textile producing countries (Pakistan and India), and all the countries in the region have an advantage in local products.

Pakistan is the 6th largest country with a population of approximately 181 million people. Geographically, Pakistan is located in South Asia, east of India, with Afghanistan on the west. Nearly a fifth of the population lives below the poverty line at $ 1.25 per day. Most of the population of South Pakistan lies along the Indus River. Karachi is the largest city in Pakistan by population. In the northern half, the majority of the population lives in the cities such as Lahore, Faisalabad, Rawalpindi, Islamabad, Gujranwala, Sialkot, Gujarat, Gujarat, Jirholm, Salgoda and curve established Shakopara (Iqbal and others, 2010). The textile industry is one of the oldest in Pakistan, its natural strength is this. Businesses are increasing their ability to compete with other countries, especially Southeast Asia. The industry needs immediate funding in currency and technology. On the other hand, according to the latest official figures, Pakistan's textile sector contributes more than 60% of the country's total exports, estimated at $ 5.2 billion. The industry contributes 46% to the country's total production. In Asia, the export of textile related products is eighth. There is also industry.

It represents 8.5% of a country's GDP. It provides employment opportunities for 38% of the country's workforce. However, compared to unskilled workers, the proportion of skilled workers is very small. Textile Factory Association (APTMA) is Pakistan's main organization which formulating the Pakistani textile industry policy. The textile industry Pakistan is presently facing many difficulties. There appears to be a need to improve product quality for this industry (Barry, 2003).

2.10. HYPOTHESIS AND CONCEPTUAL FRAMEWORK

On the basis of review of above literature following hypotheses have been formulated

H1: Infrastructure issues are negatively related to the expansion of SMEs

H2: Corruption issues are negatively associated with SME expansion

H3: Technology issues are negatively linked with SME expansion

H4: Financial Issues are negatively associated with SME expansion

H5: Management issues are negatively influencing with SME expansion

H6: training issues are negatively influencing SME expansion

Figure 2.1 The Conceptual Framework of Research

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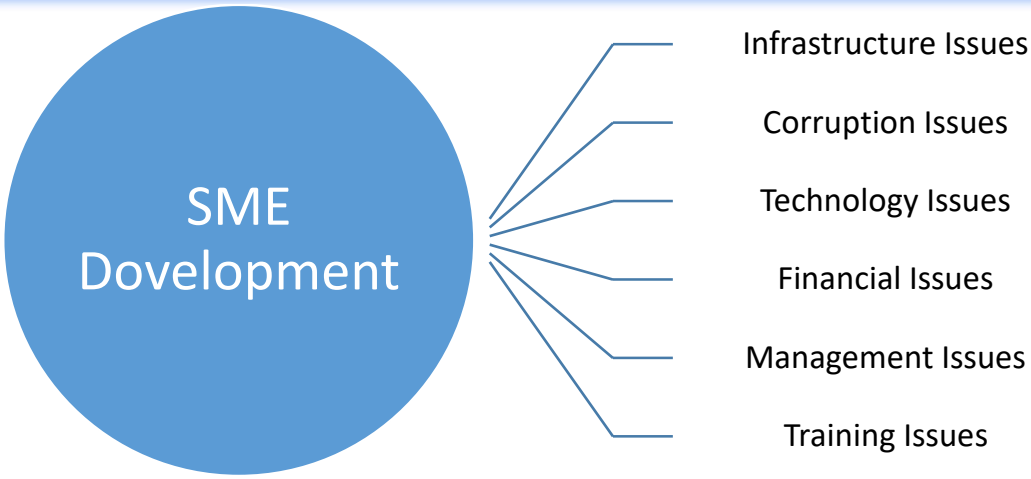

RESEARCH METHODOLOGY

3.1 INTRODUCTION

This research carried out at Kotri region in regards of investigating the problems facing small and medium-sized companies. This chapter focuses on study systemic and technology. In this chapter, researchers express basic concepts of research design and the foundations of quantitative research. Researchers also cover locations and domains of the participants who collect research data.

In this chapter, researchers also express concepts of explanatory research procedures, objective research methods, data collection procedures, data collection tools, types of questionnaires, questionnaire preparation and structure and approved project numbers and references. No. According to various studies, specific tools can be used to process constructions. Studies have shown that some sampling techniques were used in the analysis of the final data and research results.

3.2 RESEARCH DESIGN

In the book of Research methods of Business by Kothari (2004) the definition of research design is v_{11} research plan is a condition for the organization to collect and analyze data, combining research with economic processes." Model for collection, measurement and analysis. The research plan is necessary because it promotes the smooth progression of different research activities, makes the research as effective as possible, and maximizes access to information by reducing workload, money and time (Hair et al, 2011).

This is a study that shows that an explanatory study is also called a formulation study. The main purpose of this type of research is to form more detailed research questions or to develop working hypotheses from a business perspective. These studies focus on discovering ideas and visions (CR Kothari, 2004). The research includes surveys conducted in the form of cross-sectional studies based on surveys collected from large samples and related data collected. Sampling the entire population at once. The various enterprises at kotri are chosen from Jamshoro districts of Sindh Pakistan. Description

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of Kothari (2004) considers non-probability sampling gas non-probability sampling as a sampling procedure, and there is no reason to estimate the probability of each target group included in the sample. Non-probability sampling also has different names, such as intentional sampling, intentional sampling, and sampling. In this type of sampling, the scientist deliberately chooses the target of the sample. The choice of his destination remains the highest.

Send the questionnaire to all sections of the university through manual methods and uncertainty and measure the effect of femininity differences on employee satisfaction. The subject of the review is the various elements and a seven-point Likert scale. There was strong opposition in the agreed films, and strong opposition in seven programs. All SMEs in the Cotry City location area were reviewed, which helped researchers eliminate and implement important practices in organizing horizontal issues and employee perceptions of related issues.

3.3 QUANTITATIVE STUDY

Quantitative research is the process of collecting and analyzing data. It can be used to find patterns and averages, make predictions, have strong relationships of experience, and generalize results to a large population. (Bruce L. Berg, 2001), because the sample represents a large amount of data and focuses on studying the relationship and exploring the causal relationship between the thirty variables. As Dobbs (1982) put it, "quantity and quantity are inseparable." However, in most social sciences, quantitative trends are often predicted. This may reflect the tendency of the people to maintain scientific and accurate data (Kotari, 2004). It is used to identify important relationships, differences and similarities between different data sets, while quantitative research can be used to more closely describe integrated elements and to collect data through different methods and scales.

3.3.1 EXPLANATORY DESCRIPTIVE RESEARCH

This research should be explained as it explores the problems that SMEs face in the Kotari region and recognizes new evidence and new perspectives. Descriptive research is also called research formula. The main purpose ofthis type of research is to create detailed research questions or to form work hypotheses from a work perspective. In such research, the focus is on generating ideas and opinions (Kotari, 2004). This flexible research plan provides an opportunity to show all of the research questions b. Bruce L. Berg (2001) pointed out that in the case of case analysis, field coordination and data collection can be completed before defining research problems. Such research could be the starting point for a major social study. However, the researcher must design a specific organizational framework before the investigation can begin. A comprehensive study examines the true details about the appropriate context for the description.

3.4 POPULATION TARGETED

This study focused on small and medium-sized companies located in the city of Kotri, Sindh Province, Pakistan, and selected all SMEs in the public and private sectors

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through sampling techniques. For this reason, large, medium and middle leaders and other workers face a population of 320.

3.4.1 SAMPLING TECHNIQUE AND SAMPLING SIZE

Due to the limitations of researchers and researchers, it is always impossible to collect data or conduct interviews with the entire population. However, given the size and timing of the researchers, probabilistic models are used. Comfort sampling is sometimes referred to as random sampling or sampling of existing samples (Mechnik et al., 1996). This set of samples is based on materials that are close to existing materials or readily available materials (Bruce L. Berg,2001). Sampling from large population groups is very useful, as all eligible individuals are invited to participate. The choice of participants is very reasonable and not very complicated. Therefore, random sampling methods are used because the research involves all employees, including administrative staff and other individuals.

3.5 DATA COLLECTION

Data is usually information obtained during the learning process, and the questionnaire is used as a source for collecting data, and a questionnaire was conducted among employees in the Kotri citation area to analyze the problem facing small and medium-sized citation companies. In selected SMEs, the total number of specific participants is around 5,000. With the help of appropriate sampling technique, a questionnaire (representing 10% of the total population) of employees, sampling with assigned participants' shares and closed structured questionnaire was conducted.

3.5.1 DATA COLLECTION TOOL

This is eminent for collecting data through questionnaires, particularly in case of a huge population, and in this way the questionnaires are sent to the respective respondents. A questionnaire contains of many questions, which are printed in a specific format or set of forms in a specific order (CR Kothari, 2004). The purpose of this questionnaire is to collect information on the problems faced by SMEs in a specific area of the city of Kotry.

3.5.2 DEVELOPMENT OF QUESTIONNAIRE

In fact, the questionnaire is at the core of the analysis. Therefore, it must be built very carefully. If not built properly, the subsequent investigation will surely fail. A review of the literature shows that SMEs in Kotli City, Sindh Province, face certain types of problems, such as financial, administrative, etc.

To collect data for this study, a closed questionnaire was used. Investigating closed questions is simpler. Individually respond can know a figure or a percentage so that arithmetical interpretation can be assessed. In addition, closed-minded questionnaires are more suitable for mainframe analysis, as this research focuses on the basic knowledge of 06 SMEs, namely, infrastructure issues, financial issues, management issues, corruption, technical issues, etc., to measure these basic conditions. A 7-point Likert scale that never strongly agrees to using the reason for strong agreement is that

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in a Likert scale, the defendant is required to use a certain score (usually the fifth degree (but sometimes 3 or 7 can also be used)) responding to each statement or not Agree. For example, when asked if he thinks his job is interesting, the defendant can respond in any of the following ways: (1) strongly agree, (2) agree, (3) unwilling, (4) disagree, (V No) Totally agree (CRKothari. 2004)

3.5.3 STRUCTURE

The questionnaire comprises of the following six parts declared in (Table 3.1). Items in the survey Were closed using a 7-point Likert type, and the scale contains a total of 32 items, which are used to implement the search infrastructure.

Table 3.1 Questionnaire Structure

Section	Name	No. of items
Unit 1	Infrastructure Issues	05
Unit 2	Corruption Issues	05
Unit 3	Technology Issues	05
Unit 4	Financial Issues	06
Unit 5	Management Issues	06
Unit 6	Training Issues	05

3.6 MEASUREMENT

This study relied on some items from different studies, and changed them according to the field and objectives of the research, as well as items related to participants and research topics. The study measured four elements related to human resources, which are the problems faced by small and medium-sized companies. Quoted from the Sindh Cotri region. In order to solve these problems through questionnaire questionnaires, then, a 7-point Likert scale was used, ranging from serious disagreement to strong agreement.

3.7 ASSESSMENT PROCEDURE

All statistical analyses in this study were performed using SPSS version 22.0. The first step of the analysis is to analyze the frequency and proportion of demographic characteristics, and then generate descriptive statistics about all the main variables of the study (including infrastructure, ting corruption, managerial issues and etc.), and use weak utility factors and the knowledge averages and standards of small and medium. The next step is to analyze project reliability and size. A framework is given for data analysis, in which all steps of statistical information are presented gradually and clearly (Fig.3.1).

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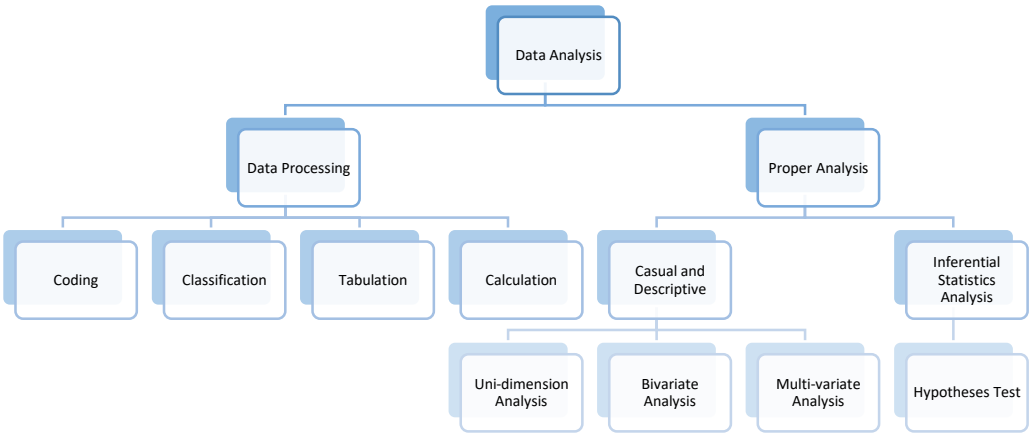
Figure 3.1 Analysis Procedure



ANALYSIS, RESULT AND DISCUSSION

4.1 INTRODUCTION

This chapter focuses on surveys, results, and discussions on the results of quantitative data. In this chapter, we treat data analysis as a process that focuses on modeling and transforming information with the goal of highlighting salient information and drawing conclusions. This chapter also explores future guidelines for SMEs to explore the factors that cause performance problems in SMES. Kotri District, Sindh Province, Pakistan

This chapter focuses on measuring and examining data, explaining in detail the data samples from demographic analysis and the use of questionnaires, and emphasizing the dimensions of model development, for testing the hypothesis and operation of the proposed structure, completing descriptive statistics and an exploratory analysis of the project. Next, this section will discuss the suitability of using the PLS method. PLS uses SEM to confirm the measurement model and the structural model. Finally, the findings, summary and conclusions of this chapter will be discussed.

4.2 ASSESSMENT AND SCREENING OF DATA

In this section, data evaluation and examination will be presented. Hare et al (2010) reported that the following sections provide examination of data and descriptive statistics, and combine representative analysis of sample data with relationships between different variables. The data is prepared in four steps, first checking the data, editing and coding it, then entering the data and discovering the errors to make the data collected through this survey meaningful (Hair et al., 2000). Before distributing the questionnaire to investigate the obstacles faced by SMEs in the Cotry City area, researchers contacted many different employees and appealed to them about participating in the research. Each administrative agency is required to distribute questionnaires between employees associated with the administration and between employees in administrative and educational activities, and the main purpose of

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distributing questionnaires to officials is to obtain a high response rate from the relevant employees.

Initially, the concerned personnel or operations managers receive the completed questionnaires, then the researchers collect them from them, and send some questionnaires to the researchers through the courier service. The reason there is no lack of data is that when the interviewee prepared the questionnaire, the researcher or the competent authority ensured that the investigation was completed. In addition, the interviews ranged between senior managers in the organization, front line managers and other country employees, and they themselves understood the consequences of filling out the questionnaire. Then enter the completed questionnaire directly in SPSS 22.0 and Excel Spreadsheets 2016 for analysis.

4.3 DATA SAMPLE

Jay L et al (2008) stated in his study: "In statistical and quantitative research methods, data samples are collected and/or selected from a statistical population through a specific procedure. Group data: In general, the population is very large, so it is impractical or It is impossible to conduct a complete census or enumeration of all values in the society First, to collect the primary data, the recipients are identified and identified from the total population.

A total of 500 questionnaires were distributed to respondents from small and medium-sized companies, and 410 questionnaires were returned to obtain an effective response rate, and an analysis of 174. The participants covered a representative sample of managers, who are senior managers, middle managers and front-line managers, in addition to other employees who They usually participate in supervision, and the rest are workers/employees. Medium-sized enterprises.

The first page of the questionnaire contains a cover letter stating that all answers must be kept confidential and the mystery will be strictly guaranteed. Follow Jamshoro ethics guidelines of the University of Sindh to minimize negative impact on interviewees.

4.4 DeMOGRAPHICS

Demographics are information about the participants 'personal data, including work experience, age and marital status. Although these results are not directly related to the analysis of the main variables of this study, it is a better way to understand the participants and additional information. about the data to aid in the research.

Table No. 4.1 Experience

		Frequency	Percent
Valid	Less than 1 year	23	13.2
	1 to 10 years	122	70.1
	11 to 20 years	21	12.1
	21 to 30 years	8	4.6
	Total	174	100.0

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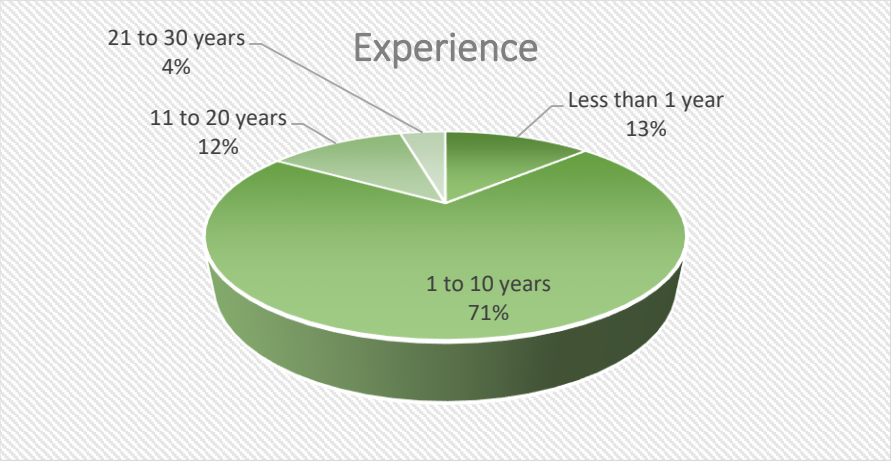
By



analyzing the participants 'personal data based on their work experience, it was found that most of the participants have 1 to 10 years of experience, which represents 70.1%, followed by 13% of the participants with less than one year of experience. In other words, most of the participants belong to the category experienced, and among the 174 participants, 151 participants had more than 5 years of experience. Full detailed statistics are also shown in Table 5 above. 4.1 and the blower diagram in Figure 4.1 respectively.

Figure 4.1 Job experience of participants-Experience

According to this study on participants 'ages, it has been determined that employees working in small and medium-sized companies in Kotri are between 20-29 years old, accounting for 70.7%. However, the employees are still very young, and the 30-39 age group ranks second, with a repeat rate of 36 years and 20.7, and the remaining 9 participants are over 40.

Table No. 4.2. Age Group

		Frequency	Percent
Valid	20-29	123	70.7
	30-39	36	20.7
	40-49	13	7.5
	50-59	2	1.1
	Total	174	100.0

During the research the study found that the frequency of unmarried workers is higher than that of married couples, as shown in Table 4.3, the frequencies are 124 and 48. As shown in Fig 4.3, the proportions of married and single nobles are 27.6 and 71.3 respectively.

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Table No. 4.3 Marital status			
		Frequency	Percent
Valid	Married	48	27.6
	Single	124	71.3
	Widow/ Divorced	2	1.1
	Total	174	100.0

As a result, there are more unmarried employees than married SMEs in the Kotri citation area.

4.5 DESCRIPTIVE STATISTICS

According to Prem.S (1995), "descriptive statistics is a discipline that quantitatively explains the main characteristics of the information collected or describes itself quantitatively." Descriptions of the mean and standard deviation for each variable are given in Table 4.4 to 4.9 below. A seven- point Likert scale will be used to score all items. The value of these elements is 7, which means high compatibility, and 1: means strong difference, not a demographic survey. Average values for all variables (32 items) are described below. Average of all elements shows that there is a high level of general consensus among respondents on each term used to calculate survey variables. In the next section, here are detailed information about the meta statistics for each variable.

Table No.4.4 Mean and Standard Deviation of infrastructure Issues		
Question Statement	Mean	Std. Deviation
Insufficient government support for companies	5.57	1.681
Reducing the load of electricity and natural gas is critical for enterprises	5.39	1.647
High registration fees and commercial licenses	4.49	2.045
Bad roads are the main obstacle for companies	5.49	1.709
Insufficient water supply is a major problem for companies	5.13	1.926

Table No.4.5 Mean and Standard Deviation of Corruption Issues Mean		
Question Statement	Mean	Std. Deviation
Government officials extort corporate money	4.72	1.889
Bribery is a common way to obtain government funds. a Contract	1.972	4.89
Corruption is the main problem for companies in the country	5.63	1.600

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Bribery is a common incentive for obtaining commercial loans	4.68	2.071
Use informal networks to sort things out.	4.97	1.969

Table No. 4.6 Mean and Standard Deviation of Technology Issues

Question Statement	Mean	Std. Deviation
High business costs	5.41	1.711
The high rate of inflation in the economy is an obstacle to the growth of small and medium enterprises	5.34	1.618
The lack of technology is an obstacle to business growth	5.41	1.617
The government imposes high taxes and other duties	5.24	1.802
The weak system of telecommunications is an obstacle to business growth	5.49	1.67

Table No. 4.7 Mean and Standard Deviation of financial Issues

Question Statement	Mean	Std. Deviation
It is difficult to obtain financial support from the government	4.39	1.868
I find it difficult to get a bank loan	4.89	1.824
I do not have sufficient equity contributions in my business	5.64	1.704
I don't have enough money to start this business	5.41	1.711
High bank credit line	5.34	1.618
Our business cannot meet your payment limit on time	5.41	1.617

Table No. 4.8 Mean and Standard Deviation of Management Issues

Question Statement	Mean	Std. Deviation
I am not familiar with the market / industry	5.45	1.593
I have no experience attracting and retaining the right staff	5.31	1.762
I have no experience managing this type of business	5.13	1.825
I have no experience related to joint ventures	5.81	1.563
I have no experience in running a small business	5.72	1.589

Table No. 4.9 Mean and Standard Deviation of Training issues

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Question Statement	Mean	Std. Deviation
I do not have formal business training	4.77	1.922
I do not have formal training in bookkeeping/ accounting	5.17	1.912
Lack of human resources/personnel management training	4.86	1.811
I have not proper training in marketing	4.66	1.782
I have not received formal training in financial management and planning	5.45	1.593
Inadequate staff training and development	5.31	1.762

In order to implement this research model on the basis of six small and medium-sized structures, the entire model is implemented through 32 projects. These projects measure the structure of all small and medium companies. All projects have averages, standard deviations, and large values as shown above as shown in the table. 4.4 to 4.9. According to the results of the descriptive statistics, the respondent's answers are completely on the right side of the agreement. All items with a mean value greater than or equal to a mean value, a mean value of 3.5 and a standard deviation greater than 0 are also very present, indicating that among the respondents' responses there is a bias, but the agreement of most participants to the question is very similar to the response of the curve, as shown in Table 4.4 above. To 4.9

4.6 Structural equation modeling (SEM)

"Exploration Factor Analysis (EFA) is used to load 6 highly discriminatory strength variables into a structure, i.e. SME. EFA was used to confirm the Seven Factor Model, and the naturally loaded elements outweigh the determining factors. However, we do not have sufficient data, we are completely dependent on Verification of the measurement model in the first stage of PLS analysis. In addition, factor load is obtained by optimization of rotation during the analysis process (Hoyle, 1995). With the Exploration Factor Analysis (EFA) the various confirmatory factor analysis (CFA) provides credibility and convergence Better for factors by limiting factor load to zero, and these factors are not intended to be measured in. As a result, this study adopted a two-step method, using Confirmed Factor Analysis (CFA) to test the measurement model, and using path analysis to test the structural model (Anderson and Gerbing, 1988). After a detailed analysis, we summarized the data to test our structure in the form of a hypothesis structural equation (SEM) hypothesis: We use SEM to test the hypothesis of direct and indirect paths at the same time as a research model (Chin 1995; Kohli et al., 2004). This study was conducted by SEM B Use smart PLS. SEM was confirmed using Confirm Factor Analysis (CFA), measure the model, and test the relationship between combinations by path analysis (Hair et al., 2010; Bentler, 1995; Hoyle, 1995). There are two main reasons for choosing smart PLS: First, it does not require the data to be multivariate normal Second, the data sample size is small (Barclays et al., 1995). The objective of the smart PLS is similar to the goal of multiple regression, that is, while ensuring that all correlations are statistically significant, the

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maximum variance (Chwelos et al., 2001; Chin, 1998; Gefen, 2004). Business and management researchers used Smart PLS to study a variety of research questions, including customer acceptance of e-commerce (Pavlou, 2003), environmental uncertainty and characteristics of sexual tasks and managing impact on data satisfaction (Karimy, Summers and Gupta, 2004). Next, we used PLS to install three different SEM models of HRM practices in separate organizational settings. SEM/Smart PLS results are shown below.

4.7 Findings of SEM

According to CR Kothari (2004), "The load factor depends on these values. These values explain how variables are closely related to each factor presented. Also called variable correlations of factor. In fact, the load factor is the key to understanding the meaning of factors, in factor analysis, the most important thing is the absolute size of the load (not the sign). The strength of the distinction is proven, and the bearing of the indicator on the chassis is better than all intersections in the auxiliary structure load." At this time, Table 4.10 lists the load and the cross load for each indicator. FO has a very strong effective value of 0.7. It loads very strongly in its FO chassis. Likewise, the index in the CO also has the strength of cross-loads among the latent variables, such as 0.881, 0.854, and 0.851. The results are the same as the To and TOB variants of the To and TOB variants, so these differences validate the strong cross-loading of detection, TO, and TOB in the specific latent variants. Additionally, compared to other structures, the MO, IO, and SMED elements are also strong in their home origins. Therefore, all variables and their elements are very powerful and effective in their latent variables. For detailed information and statistical information about the cross loading of all elements and variables, see Table 4.10.

Table No. 4.10 Cross Loadings of Indicators (CFA)

Variables	1	2	3	4	5	6
FO	0.842	0.842	0.837	0.820	0.799	0.727
CO	0.881	0.854	0.851	0.810	0.720	
TO	0.833	0.829	0.828	0.808	0.802	
TOB	0.839	0.748	0.744	0.712	0.702	0.700
MO	0.863	0.798	0.795	0.756	0.664	
IO	0.767	0.766	0.747	0.737	0.786	0.768
SMED	0.795	0.756	0.863	0.833	0.829	0.828

Table 4.11 shows the validity of the distinction. According to Fornell & Larcker, (1981), "Differential validity refers to the degree to which two measures of similar construction do not in fact correlate. It is determined in single dimensions by removing mean contrast and discriminative validity," Hair et al. (2010) describes the year "This is the degree to which two similar concepts are theoretically different. It also ensures that each

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underlying variable contributes to a greater variation in its index mass compared to the other underlying variable. (Table 4.11) The correlation between the diagonals is higher than the correlation between other structures. Here, from (Tab 4.12) it was found that the AVE of the latent variable FO is 0.523, the square root of 0.723, the value represented by it is greater than the correlation value in the JS column (0.708, 0.521), and greater than the JS column. Likewise, the AVE for MC is equal to 0.851, And its square root is 0.923, which is larger in the MC and Series column, indicating that the structure is relatively separate and operable. For other possibilities variables, such as the AVE value for OC 0.585, the DV value from 0.765, CO, TO, and TOB, and MO, IO, and SMED DV values of 0.837, 0.768, 0.753, 0.808, 0.89, and 0.751, respectively, have the same monitoring results.

Table No. 4.11 Discriminant Validity

Variables	FO	CO	TO	TOB	MO	MI	SMED
FO	0.765						
CO	0.300	0.837					
TO	0.523	0.356	0.768				
TOB	0.339	0.522	0.259	0.753			
MO	0.383	0.278	0.369	0.349	0.808		
IO	0.312	0.374	0.435	0.334	0.390	0.89	
SMED	0.273	0.257	0.377	0.380	0.392	0.399	0.751

Rho-A and Cronbachs Alpha are explained in AVE and the consistency reliability or the combined reliability shown in Table 4.12. According to Fomell and Larcker (1981), "Greater than 0.5 is considered a good AVE value, as all variables have strong AVE values, IO has the highest AVE value, which is 0.793, and the minimum SMED value is 0.564, as shown in Table 4.12 he said the reliability of the composite materials should be 0.7 or higher. In case of exploratory research, 0.6 or higher may be accepted (Bagozzi and Yi, 1988), "The reliability of the internal consistency is impressive here. "Satisfactory", all of these variables (such as FO, CO, IO and all other variables) have strong composite reliability and their values are greater than 0.7, indicating that the internal consistency indices in Table 4.12 also provide better than other structures general statistics.

Table No.4.12 Convergent Validity (AVE), Composite Reliability & R Square

Variables	AVE	Composite Reliability	R Square
FO	0.585	0.809	0.000
CO	0.701	0.823	0.000
TO	0.59	0.812	0.000
TOB	0.567	0.797	0.000
MO	0.653	0.79	0.000
IO	0.793	0.884	0.000
SMED	0.564	0.838	0.880

According to the results of Table 4.12 on square R, the entire independent variable

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with a value of 0 R squared is very important for the independent variable or influencing variable, however, the dependent variable dependent on the influencing variable depends on the value of 0.880, therefore is considered to be both independent variables and dependent variables are very powerful in context.

The next stage of the path analysis is the structural model. We re-sampled 5,000 times (smoothing method) to obtain the t-statistic and the estimated standard deviation of the load and path modulus "(Hair et al., 2010). Table 4.13 shows roughly all the effect of the pathway parameter, the overall effect, and the and T statistics for the entire project in Sized High Load Volume Model.

Hair et al (2010) describes "if the T statistic in marketing is greater than 1.96 and the T statistic in exploration is greater than 1.65, then the path factor is considered important." Looking at this research, Table 4.13 reveals that there is a significant relationship between the overall variables. Given the T statistic with the importance level of T = 1.96, FO, CO, TO, and TOB have very strong relationships with SMED, which are 3.417, 4.803, 12.427, and 8,541, respectively. Likewise, the relationship between MO, IO, and SMED is stronger. The values are 8.079 and 10.669, respectively.

Table No. 4.13 Path Co-efficient (Hypothesis Testing)

Hypotheses	Beta Value (Original Sample Size)	Standard Error	T Statistics (BT 5000 samples)
FO ⇒ SMED	0.3	0.088	3.417
CO ⇒ SMED	0.339	0.071	4.803
TO ⇒ SMED	0.431	0.035	12.427
TOB ⇒ SMED	0.215	0.025	8.541
MO ⇒ SMED	0.24	0.03	8.079
IO ⇒ SMED	0.413	0.039	10.669

By looking at the statistical data for the path coefficient analysis for the default sample size 174 in Table 4.13, the beta value of the relationship between the entire underlying variable is very important. The relationship between FO, CO, TO, and SMED is of great importance. When B 0.05, its values are 0.300, 0.339 and 0.431. Likewise, the SMED values for TOB, MO, and IO are 0.215, 0.240, and 0.413, respectively, and the significance level is 0.0=0.05, so all assumptions are meaningful and supported.

Discussion of SEM/Smart PLS results Several small and medium enterprises in Kotri City, Sindh Province, Pakistan have been selected to conduct a questionnaire survey to solve the obstacles faced by SMEs in the Kotri region. The results of the questionnaire are based on the results of the relevant literature and the theory of problems of SMEs and the initial stage of the research. With the assistance of the previous research, evidence on the basic variables of the research provided the conceptual framework and research model in Chapter 2. Based on the results and results of the hypothesis test, certain factors were found to be the source of the final problems faced by SMEs in the city of Kotri.

The results show that financial barriers such as the inability to obtain financing from the formal financial sector pose major problems in running a small business in Pakistan.

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One of the main reasons for the lack of funds is the lack of credit records for repayment, insufficient government support and insufficient confidence of financial institutions in the business of small and medium- sized enterprises, which makes it difficult to borrow from banks. More importantly, the data analysis shows that banks avoid making loans to SMEs with incomplete documentation procedures.

These results are consistent with search results [31, 32 and 35]. The second biggest obstacle to SMEs in Pakistan is corruption. The results also show that corruption is negatively related to the failure of small companies. For those familiar with the trade and political situation of Pakistan, this result is not unexpected, because Pakistan is listed as one of the most corrupt countries in the world and is considered one of them (Transparency International 2010). For infrastructure barriers, such as electricity, transportation and water supply, play an important role in the country's economy and provide better assistance for small business success. In the final part of the analysis of the factors affecting the production of SMEs, electricity and natural gas rank highest in load shedding According to the data analysis of major SMEs, financial problems ranked first. Small business owners always try to find cheap sources to borrow low-interest loans from banks and seek loans from MFIs. It is recommended that policymakers, especially the Small and Medium Enterprises Bank of Pakistan, try to develop approaches and programs that are accessible to the SME sector. Other cheap sources for the SME sector are borrowed from relatives and friends on the basis of mortgage investments in the SME sector.

Mortgage investment has increased the interest of SME owners in social networks and has inspired family and friends to invest in SME business. Therefore, SME owners urgently need to negotiate with the internal social networking community to raise funds for their businesses. According to [36], Pakistan ranks 89th in the world for procedures for obtaining business licenses for small and medium enterprises. Because of its poor bureaucratic culture, it ranks first among Asian countries. It is recommended that the government overcome corruption and use simple technology and methods to register SMEs promptly with transparent rules. This may encourage investors to invest in SMEs.

CONCLUSION

5.1 INTRODUCTION

The last chapter is based on the results and discussed in the quantitative study, concentrating on the relationship b/w barriers imposed by SMEs and the constraining factors from the areas provided by the Kotri. Based on brief discussions and findings of qualitative and quantitative data, this chapter explores the main content of the research, and finally draws conclusions regarding the research and enlightenment of future research.

This chapter also focuses on the results of screening of secondary data, contributing to the conclusions of modeling the structural equation for SMEs in Country, conclusions on explaining the research problem, the importance and limits of final research and the summary of this chapter.

5.1 BRIEF DISCUSSION OF THE FINDINGS OF SECONDARY DATA

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Usually SMEs represent SMES, but the general definition of SMEs has no censuses and it is difficult to define SMEs due to complexity. In line with the contribution of SMEs in the current economic and social development, there are differences in the definition of SMEs between countries and between different government institutions and institutions of the same country (Dar et al., 2017). There is no standard definition of SMEs in the document, but the European Commission defines SMEs as having less than 250 employees. However, in each state, the earliest steps for small and medium enterprises are employment, investment capital and annual turnover (Hafiz, 2014).

There are various sources for identifying small and medium enterprises in Pakistan, namely "Small and Medium Enterprises (SMEDA)", Ministry of Industries, Federal Bureau of Statistics, Punjab Small Industries Corporation, National Bank of Pakistan and International Bank. Small and Medium Size Industries and Punjab (SMEDA) 2018. Though, the SME definition given by SMEDA describes "SME as a company with 250 employees, paid up capital not to exceed 25 million rupees and annual sales not to exceed 250 million rupees" (SMEDA, 2018). SMEs are primarily classified as SMEs based on the number of employees in the organization. According to (Hafeez 2014) Because it is difficult to obtain financial information from small and medium. enterprises in Pakistan. Small businesses are also defined according to different criteria. However, some people believe that the number of employees must be met, while other financial standards must be set for international companies (Berisha & Pula, 2015). Small company is defined in Pakistan, a as "the number of employees does not exceed 35, while the number of employees in a medium-sized company ranges between 36-250" (SMEDA, 2018).

A company with more than 250 employees is large company (Reza and Majid, 2016) in Pakistan. Table 1 lists Pakistan's definition of SMEDA for SMEDA.

The importance of SMEs has been fully demonstrated in the documents. SMEs are still low

Table 5.1
SMES DEFINITION BY SMALL AND MEDIUM DEVELOPMENT AUTHORITY (SMEDA) OF PAKISTAN

Institution	No. of Employees	Paid up Capital	Annual Sales
SMEDA	Up to 250	Up to Rs. 25 Million	Up to Rs. 250 Million
Source: SMEDA (2018).			

performance and high failure rates despite the importance of small business, (Hashem et al., 2018: Machirori and Fatoki, 2013). (Hashim et al., 2018; Machirori & Fatoki, 2013). It was found that the failure rate of SMEs in developing countries was higher than in developed countries (Shirazi et al., 2013). Previous research has shown that most SME operations fail in the first 5 year (Hafeez, 2014; Zimmer et al., 2006; Hughes and Kratko, 2004). The situation is not very different in Pakistan. For more information on this statement, the following discussion reviews the results of previous research on Pakistani SMEs. This is why the situation of Pakistani SMEs is more dangerous and

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regrettable. The fact that many SMEs in Pakistan have been abolished very quickly (Ullah et al., 2011) shows that the stability of SMEs in Pakistan is facing a significant risk. Previous research has identified several factors that influence the effectiveness of SMEs.

As per to Hassan et al. (1998) Discuss problem about low productivity & poor performance caused by a lack of direction and the ability of small and medium-sized enterprises to accept new technologies. Ali and Sibra (1999) and Nussat (2000) found that funding shortages and failure to obtain financial support were poor performance. In addition to the problem of financing, Pakistani SMES experience inappropriate government policies, lack of skilled human resources and lack of business capabilities (Rumi and Hussein, 1999). Some studies believe that the social infrastructure of Pakistan has reduced the performance of SMEs with physical and physical conditions (Kamal, 2000; Khan, 1997) 1997.

Shahab Khawaja, chief executive of SMEDA (2006), states that SMEs were in a state of underdevelopment and could not upgrade their technology. According to the notes, due to the lack of competitiveness, Pakistani SMEs face serious problems entering and performing the international market (Hafeez, 2014). In addition, SME exporters face many challenges and impacts. These constraints relate to the specific preferences of external users, the nature of the product and the unusual business practices and practices (Khattak et al., 2011). Also, Al et al. As of 2011, the main challenges for Pakistani SMES are the lack of business skills, the cognitive network and the non-dynamic capabilities. These are the main reasons why Pakistan's SME sector
is deteriorating.

5.2 CONTRIBUTION OF STRUCTURAL EQUATION MODELING

Hare et al., (2010) that the PLS structural equation model is often used to study two-phase models of measurement models and structural models. In this study, only the PLS structural equation model was validated to verify the projection measurement model. The PLS modeling method was chosen as a cooperative-based equation modeling equation, since there is no structural equation in the sample model without the distribution of equilibrium (Barlow, 1999; Chen, 1998; Salisbury et al.). Et al., 2002).

5.2.1 STRUCTURAL MODEL OF PRIVATE SECTOR ORGANIZATIONS OF PAKISTAN

In the previous chapter 4 (Table 13), data collection results are provided for the structural equation model for SMEs in the city of Kotri, Sindh, Pakistan. This six-hypotheses-based study and all hypotheses have been substantially supported by statistical analysis of beta and T-SEM tests, and the significance levels are two-tailed variances of 0.05 and 1.96. Given these results, It was thought that there is a significant positive relationship between H1 and H2. The relationship between FO, CO, TO, and SMED is of great importance, as the important values ß= 0.05 are 0.300, 0.339, and 0.431. Likewise, the significance levels of TOB, MO, and IO are 0.215, 0.240 and 0.413 respectively for SMED with significance level of = 0.05, so all hypotheses are meaningful and supported. Statistics of covariance All assumptions regarding small and

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medium enterprises in Kotry have a significant positive correlation.
5.3 Conclusion regarding research problems Part of this section briefly focuses on the research topics., using ninety-nine effective measurement indicators or variable indicators, which are related to the six basic research factors on hypothetical elements in the context of the structural model, and these factors are listed as follows:

- Infrastructure issues
- Corruption cases
- Technical problem
- Financial problem
- Management issues
- Training issues

Exercise the obstacles that SMEs face and explore obstacles factors from the mentioned areas Kotri. The bond was assumed and considered the available literature for this study, as envisioned in Figure 1 in Chapter 2. Generate structural equation models, and confirm the structural equation model related to the activities of small and medium-sized project elements by the perspective of the factors affecting.
The PLS Structural Equation Model expresses the relationship between constraints factors faced by SMEs and their exploration from the reference area in Kotli, Pakistan. Therefore, this research responds to the innovative research on "What is element relevancy". From the perspective of the factors affecting small and medium-sized companies, what are their results and their impact on SMEs and how they relate to each other and their impact on performance.

5.4 CONCLUSION ABOUT RESEARCH MODEL
The study examined the obstacles facing small and medium Pakistani companies. The main source of data collected is opinion polls. Kotri City is collecting data from many all and mid-sized companies located in the area. The Key Components Analysis method is used to rank the highest and lowest barriers for business in the SME sector in Pakistan. Among the six main obstacles, "financial constraints" rank first, while "second hurdle" is "corruption." Other obstacles identified by the principal component analysis include "social and technical barriers, training obstacles, management and infrastructure obstacles".
The most recent questionnaire consisted of different sections in which the population data of the participants were measured and the four research structures based on it. The hypothetical relationship between each frame is given in the next part of Chapter 4 based on its findings.

5.6 CONCLUSION ABOUT STRUCTURAL MODEL
This research is a structural model developed from the perspective of factors affecting in the context of the elements of small and medium enterprises, and has been discussed,

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and this research focuses on identifying and exploring the factors that affect financial issues, corruption issues and other factors.

The main results of this study (Table 4.13) focus on the relationship between obstacles faced by SMEs and exploration of obstacles factors from the mentioned areas in Kotri. On the basis of the above assumptions and previous research it can be concluded that financial and management problems are nothing but a deterrent factor, a political, economic, social and technological barrier that reduces the country's export potential. Nobody can deny this fact. The globalization of the economy is considered to be valid in today's world (Panaho et al., 2018), so Pakistani SMEs must set and meet international standards to mitigate emerging economic challenges. One advantage can be gained by comparing the global market. Can create opportunities through deposition. So, the following conversation revolves around the direction that small Pakistani companies should take to reduce the problems and challenges of SMEs.

5.7 IMPLICATIONS ABOUT RESEARCH FINDINGS

The meaning of the research results can be divided into the following two subcategories, namely hypothesis and administrative meaning. The next session focuses on a comprehensive observation of assumptions and management impact.

5.7.1 HYPOTHETICAL IMPLICATIONS

The purpose of this study is to contribute in the research gaps that were observed throughout the literature review. These studies focus on the relationship between barriers facing SMEs and the exploration of their factors from the mentioned Cotri region. Related research gaps are as follows: It is noted from the literature that the search for small and medium-sized companies pays special attention to the problems of development, policies and obstacles faced by small and medium-sized companies, and these problems concern Western companies.

Therefore, you need more research in all western and eastern countries. Therefore, this research is motivated to contribute to this research gap, especially in Sindh, Pakistan.

From a review of the existing literature, it can be found that the contribution of SMEs to economic development is very valuable, and that various factors, such as technological innovation, providing inputs to large industries, and promoting economic innovation are all contributions. countable. Community-related development and standard of living. In addition, SMEs play an important role in ending poverty, so SMEs are advised to address these barriers. In addition to studying the impact of SMEs on employment in the textile industry, the importance of this study is evident from the unmatched views on these issues. From these key points of view, the importance of the textile industry is clear. This article has been worked to fill the gaps in the literature on the impact of employment. The impact of SM employees on employment in the Pakistani textile SMES on industry today does not seem to be much research and writing. It is therefore hoped that this study will contribute to this research.

This is the first systematic study to try to use data from two data groups: SME managers and employees. Hence, the data for this research is very important, and to a large extent depends on the different administration the direct information obtained by the

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employees in the different workplaces. Department of clothing). The next part is based on the default meaning.

5.7.1.1 OBSTACLES FACED BY SMES AT KOTRI SITE AREA

Research in the SME sector of Pakistan is still in the process. The health of the SME sector is horrific. Political instability, intellectual and infrastructure damage, and energy crises are common and serious dangers that do not help small and medium enterprises. Choose and others. (2011) believes SMEs that do not adopt HR policies in the recruitment process and often use traditional thematic selection methods. They further believe that Pakistan's SME sector faces significant. challenges such as complex marketing and entry into the global market. In the absence of capacity, SMES cannot compete nationally and internationally. Ullah et al. (2011) It is believed that the lack of the necessary capacity for entrepreneurship and the level of education and its characteristics are major challenges to business success. They further pointed out that lack of proper training and lack of modern education are the main reasons for the failure of SMEs in Pakistan. Huang Wu (2010) believes that a knowledge will be transferred from the world's productive economy to the economy. In an economy based on knowledge, intellectual capital plays an important role in the success and growth of an organization. Rocker (1999) emphasized twenty-first century. The production of knowledge workers will be the main management challenge for organizations to achieve competitive advantage. Knowledge production is essentially linked to the ability of the organization.

5.7.1.2 DEVELOPING AND VALIDATING MODEL

In the context of the problems facing SMEs in the mentioned Kotri region, the main reason for the gap is the lack of theoretical and exploration models specific to Pakistan. This research supports and contributes to the framework of "Barriers to Pakistani SMES". How to analyze key components "(Shirazi et al., 2013). The Shirazi et al. (2013) model expresses some problems that affect the organizational performance of SMEs. However, this study expanded and changed the Shirazi model. etc. In 2013, the aim of this study was to identify difficulties and problems in maintaining SMEs in the Kotri region. The SMB term is also common in some other countries in the globally. EU member states usually have their own definition of the term SME (Wikipedia, 2008). SMEs are a solution to the problems of economic development, modern households, job development, employment prospects, income generation and scientific development.

5.7.1.3 DATA COLLECTION AND ANALYSIS PROCEDURE

This study is of quantitative nature because it focuses on scientifically analyzed data. The PLS and SPSS structural equation modeling is designed to provide future predictions, determine facts and test hypotheses. Since researchers accounted for only 10% of the total population, the study subject was 410 employees, so 800 respondents were surveyed, 410 questionnaires analyzed, and 174. analyzes were considered. The

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closed questionnaire is distributed by means of appropriate sampling techniques. Finally, use SPSS version 22.0 and PLS SEM for analysis.

5.7.2 MANAGERIAL IMPLICATIONS

The results of the present study explored its varied involvement in management.

5.7.2.1 GOVERNMENT DIRECTIONS IN ADDRESSING THE ISSUES

In recent years, firms such as small and Medium have been recognized as key players in the economic development of developing countries (Choi et al., 2015). This is why countries around the world pay more attention to SMEs. In Pakistan too, this change is more severe. In October 1998, the Pakistani government established the SME Development Department with the objective of developing the SME sector. In order to provide financing for this sector, the Pakistani government established SME Bank. After the large industrial sector suffered setbacks in the mid- 1990s, most commercial banks established specialized departments to funding small and medium- sized business in the country. In addition, almost all major international donor agencies, such as the African Development Bank, the World Bank, the United Nations Development Program and the International Labor Organization, have initiated initiatives in the field of SMEs in the past five years (Bhutta et al., 2008).

Thus, due to the trade and commerce importance, the Pakistani government took the initiative to consider the importance of trade and started establishing the SMEDA to endorse the development of SMES. SMEDA is designed to meet the challenges facing SMEs in Pakistan. With professional management and passionate approaches, SMEDA focuses on as long as business development services to SMEs. SMIDA is not the only Pakistani government policy agency. However, it also encourages other stakeholders to address the SME development agenda (SMEDA, 2018; Majid et al., 2017).

From the perspective of "Pakistan Vision" (2025) and the Government of Pakistan Planning Committee (2030), it is clear that the performance of the country's development is weak due to lack of research and development, innovation and values. And the lack of favorable environment is evident in the ease of doing business in Pakistan, which is ranked 110th out of 1,170 countries.

The main objective of Vision 2025 is to keep the top 50% in Pakistan by 2022 to facilitate business. Vision 2025 for small and medium enterprises is:

1. Providing a level playing field and a level playing field for small and medium enterprises.
2. small, companies today support companies that help promote business and innovation.
3. Acceptable to get the most potential, we need to attach great importance to developing entrepreneurial capabilities.

The "Vision 2030" document also concludes that Pakistan will be able to overcome its past performance. The basic and fundamental theme of Vision 2030 is the construction of a society of creativity and ability as the main source of competition in the 21st Century. The objectives of Pakistan Planning Commission Vision (2030) to address poor performance in industrial and SMEs are as follows:

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1- Pakistan has to be a strategic choice to ensure the tremendous growth of the industry in the rapidly changing global competition. It is recognized that different capabilities and functions are necessary to respond to a rapidly changing business environment.
2. As a result of its increasing competition in the international arena, Pakistan needs to focus on institutional education to consolidate knowledge and become a fundamental impetus of economic development.
3. In order for SMEs to be competitive, key elements such as best management practices, capabilities, innovation and level of technology are required.
4. SMEs can enhance business networks and trust by improving the relationship between entrepreneurs. The potential benefits come from the business network and will help the development of SMEs.
5. Competent and advanced technical personnel are the impetus for economic development to achieve high work potential.
It is very important to summarize this section: The Vision 2030 literature also recognizes the importance of educating entrepreneurs, links and efficiency as key goals of the "Vision 2030" of the Pakistan Governmental Planning Commission to boost economic growth. In addition, the government has taken several steps to develop the Pakistan SME sector. An important way to achieve these goals is to support SME programs and projects. The Government of Pakistan launched the Prime Minister Youth Business Program (2013) to encourage young enterprises to start their own businesses. SMEs are the main engine of economic and national development.

5.7.2.2 PRIVATE SECTOR ORGANIZATIONS.
There is a great deal of research on companies in developing countries today, but people in developing countries expressed concern. This makes the existing system unmanaged for SMEs in developing countries. This article focuses on the SME sector in Pakistan and has no knowledge of Pakistan and seeks to fill this gap in education. This study highlights the importance and constraints of the SME sector in Pakistan and the trends that the Government of Pakistan is taking to strengthen the SME sector.
In addition, business people need time to be aware of the risks of failure and obtain valuable resources that increase their chances of success. Therefore, this study is important as it provides documentation that helps current and current industrialists, policy makers, organizations and investors better understand the situation of SMEs in Pakistan.
It is suggested for future studies when measuring the success or failure of small enterprises today, and equating SME sector with other developing countries, depending on the economic situation.

5.8 LIMITATIONS AND FUTURE RESEARCH
The research sample is not representative of the entire SME sector in Pakistan. More specifically, it is restricted to the Union and Rawalpindi regions. Most regions of Islamabad and Rawalpindi have service departments for small and medium enterprises, while manufacturing companies are few. More research can be done to gain a deeper understanding of the obstacles SMEs face in Pakistan, including various cities in

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Pakistan, especially industrial centers such as Faisalabad, Gujranwala and Sialkot. Another limitation is that the research is not a causal study or correlation looking for the effects of these barriers. In the future, research could be undertaken on this specific aspect to identify obstacles that have a more specific impact on the performance of Pakistani SMEs.

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