

Entrepreneurial Capital and Islamic Traditions: A Study of Barriers faced by Women Entrepreneurs in Punjab (Pakistan)

*Saima Afzal

**Ashfaq Ahmad Maan

Abstract

Women are playing their role side by side with men in all spheres of life. Muslim women have potential entrepreneurial capital and they can excel in their field if no barriers hold them back. This study was designed to investigate the barriers that hinder the progress of women entrepreneurs in a Muslim country like Pakistan. This study was qualitative by nature. It focused on the main objective to find the socio-cultural and economic barriers faced by women entrepreneurs in Punjab (Pakistan). It also focused to find the effects of Islamic traditions on the entrepreneurial behavior of the women entrepreneurs. For the aforementioned purpose, three focus group discussions were carried out in three districts (Rawalpindi, Faisalabad, and Lodhran) of Punjab province of Pakistan. Women entrepreneurs were found to be energetic and passionate about their enterprises. However, male dominance, restriction of hijab/veil, less business networking with male business owners, restricted spatial mobility, authority and decision making, and access to finance were some socio-cultural and economic barriers found in detail discussion sessions. In the light of focus group discussions, it was suggested that a policy shift is a necessity of time. Islamic *Shari'ah* provide all the basic rules for women to play their role as an active member of society and these rules are to be enforced through effective policies.

Keywords: Islamic Traditions, Women Entrepreneurship, Entrepreneurial Capital, Dominancy, hijab/veil

Introduction:

Islam is a lifestyle. Every Muslim behavior is adoration to please *Allāh* (SWT). So no difference is considered between religion and business or livelihood earnings. Islam provides a complete foundation of philosophies and rules based on *Al-Qurān* and Hadith to guide entrepreneurial operation. Studies have proposed that Islam does not restrain women from getting themselves into ventures or realizing their worth through entrepreneurial activities. Many *sahabiya* (Women companions) of Prophet (PBUH) had their businesses that show the acceptance of women business in Islam. The teachings of the Holy Qur'an and Sunnah direct people to earn lawful livelihoods and these are also indicators that women entrepreneurship was permissible¹.

Holy *Qurān* has clearly taught about women earnings as instructed in the following verse,

“Men shall have a benefit from what they earn, and women shall have a benefit from what they earn.”²

*Assistant Professor, Department of Sociology, Bahauddin Zakariya University, Multan.

**Professor, Department of Rural Sociology, University of Agriculture Faisalabad.

¹ Ullah, Md Maruf, Taskina Binta Mahmud, and Fatema Yousuf. "Women entrepreneurship: Islamic perspective." *European Journal of Business and Management* 5, no. 11 (2013): 44-52.

² *Al-Qur'ān: Al-Nisa*:32

It also applies to the Islamic perspective that all men and women must aspire to achieve goals. 'Khadijah al-Kubra (may peace be upon her)' was the first Muslim woman and is an excellent example of a true leader and businesswoman in the Arab of that era. She was a polite, soft-hearted, genius and intelligent lady³.

Muslim women are often seen as vulnerable or oppressed groups with an insignificant or even negative social role. A prevalent picture of obstruction, suppression, and coercion is projected by a huge amount of literature on purdah in Islam. A widespread image of Muslim women is that they are miserable part of communities which hold low socio-economic statuses⁴. In Pakistan, the rights, responsibilities, and restrictions imposed on women differ from those in the non-Muslim world. For example, the dictum "qiwama", specifies patriarchal duty, security, and support for women⁵. Resultantly, gendered segregation is made at workplaces and in traditional and conformist families women need the permission of the male head of the family to do work outside the home⁶.

Women entrepreneurship is a business created and run by women. In such enterprises, all the responsibilities, business activities, and decision making rests with women owners. The role of women in various business pursuits has acknowledged them in political, financial and cultural activities⁷. The main focus of entrepreneurship is pro-activeness, innovation, and risk taking⁸. In former era, entrepreneurship was also defined as the entrepreneur's disposition of engaging in premeditated business-related risks⁹. It suggests that inability to take risks is a considerable barrier to entrepreneurship.

Shari'ah or Islamic Law administers women's security by creating a positive and welcoming business environment. The rule of "*qiwama*" instructs male-controlled obligation⁶ and the rule of "*wasta*", necessitates men to help women by giving them permission to start networking¹⁰. Modesty requests that women wear a hijab-scarf covering their hair to conceal their identity. A strong sign of Islam's faithfulness is the hijab and it offers its wearer reverence, security and all faithful rights⁵.

Conservative Islamic communities tend to limit the freedom of women and the willingness of women to interact with people outside their houses. Such limits put

³ Peracha, Sarah. (2017) *Khadijah al-Kubra — The First Muslim Woman was actually a Business Woman* <https://medium.com/muslim-business-women/khadijah-al-kubra-the-first-muslim-woman-was-actually-a-business-woman-18cab516091a> retrieved on 15-7-2019.

⁴ Zakaria, Yakubu. "Entrepreneurs at home: secluded Muslim women and hidden economic activities in Northern Nigeria." *Nordic Journal of African Studies* 10, no. 1 (2001): 107-123.

⁵ McIntosh, John C. "Beyond the veil: The influence of Islam on female entrepreneurship in a conservative Muslim context." *International Management Review* 6, no. 1 (2010): 103-109.

⁶ Kavoossi, Masoud. *The globalization of business and the Middle East: Opportunities and constraints*. Greenwood Publishing Group, 2000.

⁷ Ullah, Md Maruf, Taskina Binta Mahmud, and Fatema Yousuf. "Women entrepreneurship: Islamic perspective." *European Journal of Business and Management* 5, no. 11 (2013): 44-52.

⁸ Miller, Danny. "The correlates of entrepreneurship in three types of firms." *Management science* 29, no. 7 (1983): 770-791.

⁹ Brockhaus Sr, Robert H. "Risk taking propensity of entrepreneurs." *Academy of management Journal* 23, no. 3 (1980): 509-520.

¹⁰ Ahmed, Akbar S. *Islam today: A short introduction to the Muslim world*. IB Tauris, 1998.

substantial restrictions on women's ability to communicate outside their homes¹¹ and it is also noted that Muslim women entrepreneurs also rely on family members to meet potential business partners and other business people¹².

The traditions, behaviors, and interactions within a particular society are the foundation for social capital which turns into decisions on personal behavior, aspirations, and responsibilities¹³. Social networks are essential because they provide broad-based support for services that lead to business success¹⁴. Impediments of business can be reduced through membership in various business networks¹⁵ and in this way, women entrepreneurs can avail the help and advice of renowned business-men and government officials¹⁶ and new technologies and information regarding international markets can be achieved easily¹⁷. Such opportunities will significantly improve the chances of women entrepreneur's survival and can motivate for non-traditional businesses. In reality, Muslim businessmen depend on two discrete networks-one primarily based on family leanings and one based on non-family networks including business partners and business associations¹². This uniqueness helps to analyze the social capital a woman is receiving from these two sources.

Generations of women from all over the world exhibit very encouraging and different signs of innovation from very different backgrounds. The government at all levels is to be expected for an atmosphere in which that spirit can thrive¹⁸. Developed nations have established forums for gender equality provisions and women are empowered and encouraged to start their business ventures. Nonetheless, women also face financial uncertainty, problems of human resources and business insurance plus the hostility of men towards women to be successful businessmen. To understand women entrepreneurship it is required to acknowledge that gender differentials of experiences exist while progressing carriers as entrepreneurs.

Women traditionally have less structured professions because they have chosen occupations of their husbands; they retain family and household duties and are exposed to men's discrimination¹⁹. Women are compelled to be job oriented for short term and temporary benefits rather than career oriented for long term and permanent gains.

¹¹ Dechant, Kathleen, and Asya Al Lamky. "Toward an understanding of Arab women entrepreneurs in Bahrain and Oman." *Journal of Developmental Entrepreneurship* 10, no. 02 (2005): 123-140.

¹² Yetim, Nalan. "Social capital in female entrepreneurship." *International Sociology* 23, no. 6 (2008): 864-885.

¹³ Chan, Shui-Ying, and M. J. Foster. "Strategy formulation in small business: The Hong Kong experience." *International Small Business Journal* 19, no. 3 (2001): 56-71.

¹⁴ Lerner, Miri, Candida Brush, and Robert Hisrich. "Israeli women entrepreneurs: An examination of factors affecting performance." *Journal of business venturing* 12, no. 4 (1997): 315-339.

¹⁵ Renzulli, Linda A., Howard Aldrich, and James Moody. "Family matters: Gender, networks, and entrepreneurial outcomes." *Social forces* 79, no. 2 (2000): 523-546.

¹⁶ Lerner, Miri, and Tamar Almor. "Relationships among strategic capabilities and the performance of women-owned small ventures." *Journal of Small Business Management* 40, no. 2 (2002): 109-125.

¹⁷ Shane, Scott, and Toby Stuart. "Organizational endowments and the performance of university start-ups." *Management science* 48, no. 1 (2002): 154-170.

¹⁸ Delmar, F. 'The psychology of the entrepreneur', in S. Carter & D. Jones-Evans (eds), *Enterprise and Small Business*, Harlow: Pearson Education. (2000),

¹⁹ Marshall J. *Women Travelers in a Male World*, London; 1998.

Women entrepreneurs confront many problems²⁰ and these problems are almost similar for Pakistani entrepreneurs as those for developing countries. Apart from the general issues confronting women in the world, Pakistani women entrepreneurs face socio-cultural problems as well²¹. When deciding who becomes an investor, cultural and social norms play a major role; for instance in certain places social conditions that prevent the launch of women's enterprises²².

Rational of the Study:

In countries where the job market is unable to accommodate most of the population, entrepreneurship is a vital source to provide a livelihood to individuals. Women when starting entrepreneurship, not only support their families, their talent is polished and they also become empowered. In Muslim countries, the so-called patriarchal system imposes restrictions on women which hinder their progress as entrepreneurs. Most of these restrictions are social and cultural but these are disguised as Islamic traditions. On the contrary, Islam facilitates women with maximum rights which empowers them at all levels. Policies regarding women entrepreneurship are indispensable and crucial. In Pakistan, this field is vividly ignored and sincere efforts for policies relating to women entrepreneurship are needed.

This research endeavor was designed to study the socio-cultural and economic barriers faced by women entrepreneurs in the province of Punjab (Pakistan). It also emphasized to find the Islamic traditions as determinants of entrepreneurial success and maximum utilization of entrepreneurial capital.

Methodology:

For the present study, the qualitative approach was used and to meet the objectives of study Focus Group Discussions were conducted. Focus group discussions provide a detailed account of the issue under-study. The researcher plays the role of “moderator” or “facilitator”. In this way, a group discussion is moderated between the participants and the researcher does not become the part of discussion him/herself²³. Focus group discussions are helpful to get insights into people's perceptions, attitudes, and behaviors regarding particular issues²⁴. In a focus group discussion, a group of 4 to 12 members, belonging to a specific field, discuss a topic related to their field in a group interview for almost 90-120 minutes²⁵.

The Punjab province, the universe of the present study, is the most populous province of Pakistan. Punjab was divided into three clusters, upper, central and lower Punjab. Among thirty-six districts of Punjab, three (Rawalpindi from upper Punjab, Faisalabad from central Punjab and Lodhran from lower Punjab) were selected from

²⁰ Parikh, Indira J. "Women in management: An annotated bibliography with emphasis on commonwealth sources." (1987).

²¹ World Bank Staff. *Enhancing women's participation in economic development*. World Bank, 1994.

²² World Bank. *Towards Gender Equality: The Role of Public Policy*, World Bank, Washington, DC; 1995.

²³ O. Nyumba, Tobias, Kerrie Wilson, Christina J. Derrick, and Nibedita Mukherjee. "The use of focus group discussion methodology: Insights from two decades of application in conservation. *Methods in Ecology and evolution* 9, no. 1 (2018): 20-32.

²⁴ Freitas, Henrique, Mirian Oliveira, Milton Jenkins, and Oveta Popjoy. "The Focus Group, a qualitative research method." *isrc, Merrick School of Business, University of Baltimore (MD, eua), WP isrc 010298* (1998): 22.

²⁵ Patton, Michael Quinn. *Qualitative evaluation and research methods*. SAGE Publications, inc, 1990.

which data was meant to be collected. In selected three districts, three focus group discussions (one in each district) were conducted.

Purposive sampling was used for the selection of participants of focus group discussions because focus group discussions can be beneficial when participants have the ability and competency to discuss relevant information²⁶. The decision of locations at which meetings were to be held was a crucial step. However, with the consultation of selected women entrepreneurs and key informants, places and time were confirmed. One focus group discussion was held in the rural areas of District Lodhran because Lodhran is a smaller district and the majority of its population lives in rural areas. Two focus group discussions were conducted in urban areas of District Rawalpindi and District Faisalabad.

A list of themes and a note for the moderator were provided before the discussion to maintain the conversation in the correct direction and the correct location. Moderator used (i) taking notes and (ii) voice recording to record the conversation. Participants' anonymity and confidentiality were ensured. Informed consent was obtained from participants. For Focus Group Discussions, "The Analysis Continuum"²⁷ was used. In the form of concise comments, key issues discussed by participants are addressed. The explanations of the remarks were made at the end of each discussion topic.

Results and Discussion:

In this section, all the information collected is presented in the form of themes. Themes are based on cultural, social and economic aspects.

Demographics of Participants:

In three focus group discussions, a total of 17 women entrepreneurs participated. The ages of 8 participants in the discussions were 20 to 30 years while 7 participants were of ages 30 to 40 years. Only two participants belonged to the age category of 40 and above.

More than half (10) participants of focus group discussions were having the qualification of postgraduate and 5 of participants were graduate. The majority (11) of women entrepreneurs participated in discussions were married and only 6 were unmarried. As far as the number of children is concerned, the majority of participants had 1-2 children while 4 of the participants had 3-4 children. Only one participant had 5 children.

The majority of women were earning less than Rs. 40000 per month. This was the approximate estimate of entrepreneurs and it was the income they get to their homes after all expenditures and reinvestment in the business.

Most of the participants of focus group discussion (13) were living in nuclear families and only 4 participants were from joint families. The nuclear family system offers women many fold benefits among which freedom of domestic duties to perform at any time and no domestic obligations without fulfilling of which female entrepreneur cannot stand her position in the family.

²⁶ Morgan, David L. "Focus groups as qualitative research. Newbury Park." *Cal.: Sage* (1988).

²⁷ Krueger, R. A., and M. A. Casey. "Focus Groups: A practical guide for applied health research." (2014).

An entrepreneurial example from family encourages the women's intentions towards business. The majority of women (6) had their fathers as businessmen and the majority of married women (6) participants had their husbands from business occupations.

1. Cultural barriers:

Women in many Muslim countries do not run the business due to cultural and social reasons. Normative structure and indigenous culture hinder the performance of women entrepreneurship²⁸. The culturally approved role of a woman in Pakistan is to look after the family and household activities. This normative structure thus causes barriers to the women grew out of the domestic sphere. Important cultural barriers discussed in focus groups are themed as under.

1.1. Male dominance:

Pakistan is a country with a patriarchal structure of families in which male is the head of the family. He is considered as the protector and sole decision-maker of the family. This basic structure is replicated in all institutions of society at a larger level. The male dominance is also found in the business sector where almost two-thirds of the registered enterprises belong to males. Most of the markets are crowded with males. Men have full market power which limits women's performance²⁸.

In the focus groups, the women participants agreed that they face a discriminatory attitude of society towards their businesses. They agreed that in male dominant society, women have to struggle to get her position. One of the participants said,

"In the textile and hosiery manufacturing industry, women are very few to participate. When I go to purchase the yarn or place an order in a factory, people get astonished that a woman herself is doing such dealings. A few of them personally asked me if there is no male in family or business to deal with these things."

"Culturally approved norms are hard to change however things are changing but at a slower pace," one of the participants said.

1.2. Pardha (veil/hijab):

Being a Muslim particularly and in a Muslim country generally, impose the women to observe purdah (veil) obligation. Some of the participants said that their families restrict them to be in a hijab/veil when going out for business tasks. One participant said,

"Many women in my circles are those who want to do something for themselves but their families restrict them because they don't want their women of the family to go out and meet strangers. They said it is against their culture and religion as well."

One participant said, "I cannot deal with many males in the business network due to many reasons. Although I remain properly covered still male members of the business community do not cooperate with me."

²⁸ Mahmood, Babak, Malik Muhammad Sohail, Salman Khalid, and Iram Babak. "Gender specific barriers to female entrepreneurs in Pakistan: A study in urban areas of Pakistan." *British Journal of Education, Society and Behavioural Science* 2, no. 4 (2012): 339-352.

The majority of women participants agreed that extraordinary pressure regarding purdah/hijab/veil reduces the women's capacity to work for her business as they had to think a lot before going out for business relations. They pointed out that believes related to veil/ purdah also restrict them from networking with male entrepreneurs.

1.3. Spatial Mobility:

Spatial mobility is a challenging task for women entrepreneurs to start and run their business. Shabbir²⁹ identified two aspects of spatial mobility. One aspect is the physical restriction to move around due to the limited transport facilities and second is the restrictions from cultural norms, tribal restrictions and religious believes to move out of homes freely.

About half of participant entrepreneurs, among which the majority was unmarried said that going out from home is a difficult task as it requires a male family member to accompany. Mostly unmarried women, in Pakistan, are restricted to go out alone. They said that they have to wait for male family members to come along or they have to ask their mothers or elderly females of families to go with them for the market to accomplish a business task. They said it consumes most of their time.

2. Social Barriers

Social barriers are an outgrowth of cultural barriers. Cultural factors are operative at a larger level and include norms, values and belief systems while social factors encompass the relationship and are stemmed from society's relationship which ultimately forms the structure of society. The social barriers of women entrepreneurship, according to the discussion of women participants are as follows.

2.1. Authority:

In Pakistan due to patriarchal structure, authority lies with males of the family. Women cannot decide themselves. In focus groups, it was argued in discussions that women have to face the subordination of male members of the family. From the very beginning, they were bound to take decisions in consultation with male family members. One of the participants said,

“Since my marriage, I was supposed to be submissive in my family. This scenario is changing now. Although most of the authority lies with my husband still my opinion is also given value because I have proved my worth through the success of my business.”

Approximately similar views were expressed by all participants that their opinion is regarded in a family with a variation that when this regard was started to be given.

2.2. Women entrepreneurs and risk-taking behavior:

Domestic roles are considered as basic roles of a woman by society in Pakistan. If a woman takes a step to start a business then she is supposed to not to lose anything. If once her risk fails, she won't be able to start another venture for most of the women. One of the participants said,

²⁹ Shabbir, Amama, and Silvana Di Gregorio. "An examination of the relationship between women's personal goals and structural factors influencing their decision to start a business: The case of Pakistan." *Journal of Business venturing* 11, no. 6 (1996): 507-529.

“I feared failure when I planned to start the business as if my business was unable to be successful my family would not allow me to take such initiative again and again.”

Another participant recounted;

“Many times I took very bold and risky steps while introducing new things in the market. Sometimes it met a failure however my family did not have any objections are losses of one attempt were recovered soon.”

Most of the participants in focus group discussions agreed that they experienced fear of failure at the beginning of business and with the time this fear was overcome with success.

2.3. Interaction with males:

Women entrepreneurs face problems that are created by the male dominance imposed by the culture. These problems include spatial mobility, participation in business and market interaction³⁰. The women participant entrepreneurs who had to meet males for business purposes said that the behavior of businessmen was felt sometimes very irritating as most of the time they did not take women entrepreneurs seriously. One of the participants said that she was asked several times by the other businessmen with whom she had certain business dealing that she must employ a male worker or a male family member to deal in markets dominated by male business owners.

Among the participants of the focus group, almost three fourth of them reported that they feel hesitant to deal with males. They gave many reasons for this hesitation like socially unacceptable behavior, due to purdah/veil constraints and due to the non-serious attitude of male business owners towards women businesses.

2.4. Awareness of facilities provided by the government:

The participants of Rawalpindi Focus Group discussions were well aware of all facilities, opportunities or policies announced by provincial and federal governments as Rawalpindi is an advance area than the Faisalabad and Lodhran. On contrary, those women who remained busy in their business and their domestic duties clarified that they even did not have time to watch television and due to the unavailability of time they remain ignored about what was happening. Many women were unaware of the policy of Punjab Government which states that women enterprises will be exempted from taxes for the first three years of its establishment.

3. Economic Barriers:

Start-up of an entrepreneurship is a matter of planning as well as capital availability. Without capital entrepreneurship is very difficult rather impossible to start. Wise women find ways to get access to finance through micro-finance schemes or through other resizable resources. Unavailability of capital is a biggest hindrance of women entrepreneurship³¹.

³⁰ Ullha, Hafiz, Zulqarnain Muhammad Ahmad, Sheikh Raheel Manzoor, Murad Hussain, and Muhammad Azam Farooq. "Problems faced by women entrepreneurs in Kohat city of Khyber Pakhtunkhwa-Pakistan." *International Journal of Human Resource Studies* 2, no. 1 (2012): 1.

³¹ Mahmood, Babak, Malik Muhammad Sohail, Salman Khalid, and Iram Babak. "Gender specific barriers to female entrepreneurs in Pakistan: A study in urban areas of Pakistan." *British Journal of Education, Society and Behavioural Science* 2, no. 4 (2012): 339-352.

3.1. Access to Finance and Micro Finance:

Finance is a crucial element in the startup and the expansion of the business. Usually parents, spouses or other family members are common sources of help for women entrepreneurs in conservative societies³².

In Focus group discussions all of the participants mentioned that the major part of the initial investment was their savings or contribution from their family (father or husband). Most of the participants were reluctant to get finance from formal banks/microfinance institutes or NGOs.

In Pakistan microfinance is very progressive yet it ranks amongst the lowest concerning outreach of women borrowers by microfinance providers³³. Microfinance institutions are less in numbers in Pakistan. It was mentioned by the participants that there were very few microfinance institutions in District Lodhran. One of the participants said,

“I heard one NGO is giving microcredit but the terms and conditions were very tough. So I did not try to get finance.”

One of participants said that they did not want any loan as loan schemes were bound with the payment of interest which is prohibited in Islam very strictly. Some of the women who were willing to get finance described that the procedures of getting loan and guarantees required were the main reason which hindered their access to microfinance. Some participants in focus groups were of the view that they had little access to microfinance due to less number of microfinance institutions.

3.2. Ownership of property

Pakistani society is male dominant society. Most of the property issues are dealt with by males of the family and most property is owned by the male members of the family. People feel it odd that a woman goes to courts or deal with such matters. Although, being Muslim women receives a property share from her father (half of the share of her brother) still many women don't own property as they transfer their property to their brothers, husband or sons deliberately. This was a renowned culture of Pakistani society which is changing over time.

The non-ownership of property led women entrepreneurs to have no collateral for getting loans and microfinance. Two of the participants said that if they had some property than they could sell that property to generate finance for their business and limited areas of their business could be expanded.

3.3. Competition with large scale units:

A women-owned business is mostly small or medium scale businesses. In group discussions, the participant entrepreneurs mentioned that they had to struggle with the competition with large scale units. One of the participants said,

“Medium scale enterprises generally could not get big orders in the hosiery industry. Most of the clients with large scale orders are inclined to give orders to large scale hosiery units. To meet the demands of such costumers becomes, sometimes impossible for us to meet. It's difficult to compete for the large scale business units with or small or medium scale arrangements.”

³² Roomi, Muhammad Azam, and Guy Parrott. "Barriers to development and progression of women entrepreneurs in Pakistan." *The Journal of Entrepreneurship* 17, no. 1 (2008): 59-72.

³³ Safavian, Mehnaz, and Aban Haq. *Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?*. The World Bank, 2013.

Conclusion:

Social and cultural impediments can be erased from the progress path of women entrepreneurs through a gradual social change in the society and it requires extensive frameworks of policies in educational institutions and on electronic and social media. As Mokry³⁴ suggested, indigenous people are the only option for the establishment of an environment encouraging women participation in all spheres of life without any restriction or insecurities. It is very obvious that creating a discriminatory attitude towards women entrepreneurs can make small enterprises as a victim of social injustice³⁵. Hence, a society that recognizes the value of entrepreneurship will work out to encourage all stakeholders of the business market to develop³⁶.

The findings of the study reflect that women entrepreneurs in Pakistan are socially and culturally driven. They are bound to the restrictions imposed by society as women. They play all social roles still, they have a position of subordination. The prevalent patriarchal system is culturally approved but many of its norms are controversial. These norms are presented in the name of Islam although these are against the Islamic rules.

Women in Pakistan are restricted to four walls of the house in the name of Islam and purdah/veil while Islam allows women to participate in income-generating activities while observing veil/purdah. Women are having low social status as compared to men. Pakistani traditional communities do not perceive women as powerful and competent to take the responsibilities of enterprises. Women are expected to be obedient, submissive and assisting the men instead of leading a business. The major barriers indicated by the findings are less spatial mobility, less participation in business networks, male dominance, inadequate participation in decision making, less access to finance and micro-financing institutions, and restriction on networking in the name of Islam.

It is concluded that entrepreneurial activity by women in Pakistan has a significant social and economic effect on their lives, their families, their communities, and their social environment as well as on the means of economic survival. Thus, it is important to develop this segment of the population if sustainable development of society is desired.

Suggestions:

The woman's role in Islamic society is misconceived and this disparity can be eliminated by differentiating between the Islamic teachings and regional culture which are often conceived as similar. This goal can be achieved by the joint venture of government and religious scholars by spreading teachings of Islam at grassroots levels in the society.

This study was comprised of participants who were running medium to large businesses as these women were easily accessible and were willing to participate in the discussions. Moreover, they had an excellent knack of enterprises as they were success stories of their fields. It is suggested for future researchers to include the much marginalized women entrepreneurs with very small businesses and enterprises. Their issues and problems are unique and in some cases very severe.

³⁴ Mokry, Benjamin W. *Entrepreneurship and public policy*. Quorum Books, 1988.

³⁵ Swanson, D., and L. Webster. "Private sector manufacturing in the Czech and Slovak Republic: A survey of firms." *Washington, DC: The World Bank* (1992).

³⁶ Vesper, Karl H. *Entrepreneurship and national policy*. Vol. 3. Walter E. Heller International Corporation Institute for Small Business, 1983.