

Female Entrepreneurship and the Women Chamber of Commerce and Industry: Economic Emancipation and Clout for Pakistani Women



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ABSTRACT

*Socio-economics, culture, religious entrepreneurship and taboos have a massive impact on the societies in South Asia. Pakistan is a Muslim society that has lived side by side with the culture driven religion of the Indian society. There are numerous cultural overlaps though Muslim characteristic is an identity and practical way of life. In defining the entrepreneurial portrait of a Muslim female entrepreneur in Pakistan it has to be borne in mind that culture plays the dominant role as the hurdle. There is so much of complexity in the culture of South Asia that Amartiya Sen raises the question "How much of this can a foreigner with no more than a cursory knowledge of the factors involved – feel and respond to? --- and consequently warp the judgment". And furthermore Roomi (2005) contends women face deep rooted discriminating cultural and social factors that hamper their growth. Yet the empowerment of women in Pakistan has come about following the example of **Prophet Muhammad's (SAW) wife Khadija (RA)**. This contradiction in terms and this evolution among Muslim women is a subject of interest to researcher what inhibits the growth of female entrepreneurs in a Muslim society like Pakistan.*

The objective of this paper is to bring out for the benefit of the global community the nature of the environment and the impact of customs, traditions and culture and deterring factors of religious entrepreneurship. Existing literature on female entrepreneurship has been reviewed and especially the role of the Diana Project. But the constraint was owing to limited literature on female entrepreneurs

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of the Muslim of South Asia and Pakistan in particular qualitative methodology, in-depth interviews and case studies were adopted. The surveys recorded and transcribed the responses. The findings indicate that under the garb of religion, false philosophy is practiced. Women have discovered clout comes from having platform and hence the long down struggle to setup the Women Chamber of Commerce & Industry.

Conducting the paper has identified that there is not enough literature on this subject. Yet it is still surviving on the theoretical aspect of papers written on Western society by the Western researchers. Research must now look beyond the current limited and scope go for studying the various culturally linked factors and how to change the future growth of female entrepreneurship.

KEY WORDS: *female entrepreneurship, religious entrepreneurship, Diana project*

Introduction

The research paper aims to explore what environment prevails to prevent or foster female entrepreneurship in Pakistan. It explores the role played by some prominent female entrepreneurs that resulted in creation of a forum in the economic environment of Pakistan. The selected entrepreneurs all belong to a similar status except their leaders. It discusses some entrepreneurial leadership characteristics of the Pakistani female entrepreneurs. This paper attempts to analyze women's emancipation and 'economic emancipation' of women. The question arises how can you define the characteristic of a female entrepreneur and leadership characteristics without understanding the culture and the impact of culture on a society. In South Asia, culture is all pervasive. Therefore does this aspect of culture, impacts entrepreneurial characteristics and entrepreneurial leadership aspects.

Culture is the most dominant influence in this region. So strong is the impact of culture that any minor deviation from the set pattern of life can spell disaster. A lot of culture revolves around women in South Asia. The culture in this region may be said to be female driven. Cultural practices lay barriers on a woman's marriage, her inheritance, her education, her independence, her emancipation, her entrepreneurial inclinations. The classical 'caste system' practiced by the Hindus of South Asia is an extended form of culture. In the wake of the dominance of culture and 'caste

system', among the Hindus we have seen 'sati'², we have seen women married to the Holy Book³ among the Muslim and we have seen 'Karo Kari' (honor killing) prevailing in all the societies of this region. All these cultural practices show a complete hold on women by men, restricting their mobility inheritance, marriage and contact with males outside the families. These are customs that have come down for ages. Breaking these shackles would mean a heavy price to pay. Hence the paper lays the case of culture which is a barrier for the Muslims or other societies or the religions existing in the South Asian region. It has to be seen if some women have penetrated the culture barrier, if yes, then they are the proverbial 'Trojan Horse'. It should be understood that a significant influence of Hindu culture exists on the Muslims of this region and these practices hence are motivated culturally rather than religiously.

Cultural divide between the East and West is not easily understood. In this region under the garb of religion ill-fated customs are practiced and sometimes it becomes difficult to separate religious from cultural practices. Hence this paper has presented the events in a cultural format showing where these are different from religious facts. Therefore the paper begins with the assumption that not enough research exist on the cultural and religious dimensions of female entrepreneurship among Muslim countries. It is planned to review literature pertaining to female entrepreneurs of South Asia. Their activities as entrepreneur are bound by cultural factors and the struggle is being analyzed, to see what they may have achieved.

The cultural status of women in Pakistan has been summed up by Roomi thus:

"The status of women in Pakistan is not homogenous because of the interconnection of gender with other forms of exclusion in the society. There is considerable diversity in the status of women across classes (the socio-economic status of a woman's family), geographical regions, ethnic

¹ **Sati**: An Indian woman who burned herself on her husband's pyre: the custom of so doing is SATI Chamber's Twenty Century Dictionary, 1968, W & R Chambers Ltd. Edinburgh.

² **Marriage with the Holy Book**: a practice whereby Muslim women are made to swear by the Holy Book that they forsake marriage. In this way men are able to hold their sisters, women's share of inheritance. This is a custom among some societies not to share inheritance of their sisters with anyone and keeping it within in the hold of men, circumventing their religious requirement.

³ **Karo Kari**: Honor Killing

origin and the rural/urban divide due to uneven socioeconomic development and the impact of tribal, feudal, and capitalist social formations on women's lives....

(Roomi, 2007)

This observation touches almost all those multifarious aspect that have stood as barriers and shackles for women in this region. A close examination of the culture of this region gives the realization that the entire culture revolves around the women of this region and these are almost 1.5 billion people. And among them Muslim community is bigger than the entire population of USA. The size alone commands the need for research of the women's claim to entrepreneurship.

Research Questions and Problem Statement:

The objective of this paper is to bring out the nature of the environment and the impact of customs, tradition, culture and religious entrepreneurship on the female entrepreneurs in Pakistan. And the study is driven by the research question.

1. Given the cultural overcast, what entrepreneurial traits or characteristics or competencies can be indentified among the Pakistan female entrepreneurs, causes for gaining recognition and clout and specially what entrepreneurial leadership characteristics are depicted through the case studies, that brought about the Women Chamber of Commerce and Industry in Pakistan?

Hence we will be looking into the cultural context, the religious context, the characteristics of the female entrepreneurs in Pakistan and through in-depth interviews and case studies of the main players building momentum through their leadership of the women in Pakistan.

Literature Review

For the purpose of this paper we will study literatures that have bearing upon the objectives to look at culture, religion, female entrepreneurs and clout. Culture and environment, massively influence entrepreneurship phenomenon, though there are many dimensions of influences on women entrepreneurs. As reported by Global Entrepreneurship Monitor (GEM 2007) that even the most enabling environment for entrepreneurship, USA, indicates that the male entrepreneurial activities surpasses female

entrepreneurial activity almost two to one. Kauffman Centre for Entrepreneurial Leadership compiled a report on obstacles facing women entrepreneurs and identified human, social and financial capital as major constraints (Guerrero, 2008). The Diana Project was and is the major push for research on female entrepreneurship. It brings in the Western societies female entrepreneurship out of the domain, of minority or marginalized society's entrepreneurship. It is considered an extra ordinary and high impact research. Prior to this female entrepreneurship was an under-researched field (Holmquist & Carter 2008). However irrespective of culture & environment, women are found to be less active as entrepreneurs (Minitti 2005). (Then men)

Female Entrepreneurship Development Theories have therefore emerged primarily from research carried out in developed countries with specific social norms and values regarding women's participation in economic activities. The initiative to setup the Diana Project itself is an example of the way women in the West think and act to create an enabling environment for themselves. There is a dearth of studies conducted in different social contexts especially in Islamic societies. But what compound the issue is the cultural aspects of some societies. Women have not been seen to-gather together a rally for a cause as has been done in the West. It is unheard of as no literature exists.

Female entrepreneurship research domain grew in phases though a pioneering study as early as 1976 by Schwartz notes that women were motivated by need to achieve or economic necessity and desire to be independent. These motivating factors have prevailed in the West. But it was in the real sense in 1990s that female entrepreneurship became well established. The development in this domain is literature driven and a constant search for novel topics. But all of this does not apply to the South Asian women development (Holmquist & Carter 2008). These researchers have also stated that women generally are found to run smaller business compared to men as entrepreneurs. This disparity and imbalance is generally an accepted norm. Contemporary existing disparities that are universal on a global perspective are that a typical female entrepreneur is more educated than her male counterpart, but her professional experience often falls short and is usually outside the traditional business sector (Gurrero, 2008). It was also found that they seldom founded their business in sectors that had to do with their educational qualifications and it was observed that they had high need for achievement, were highly educated, had someone in the family as

entrepreneur, have a strong support system from her spouse or family but having limited network of resources (Brush, Greene et al., 2001) showing distinctive behavioral differences from male. “Glass ceiling” was one factor that drove most women to entrepreneurship. They are known to be steadfast to their business and customer satisfaction as compared to their male counterpart and these are the general characteristics of female entrepreneurs universally. This paradox is universal across all societies.

Iris Aaltio, Paula Kyro, and Elisabeth Sundin (2009) make this observation quoting Mills “The feminist researcher may be better served avoiding a search for cues that support a notion of progress over a period of three years progress, instead examining events to see what they tell us ...” Thus change is more important than progress. I concur with this observation because the experience of researching the women entrepreneurs in Pakistan, this researcher, also faced similar experience. Hence the evidence gathered was empirical and through in-depth interviews by repeated visits. The examination of events over a sufficient length of time (5 years) revealed the change in status rather than the progress overtime. The events typically went back and forth but the ultimate development was the establishment of a platform (PWCCI) for the women entrepreneurs. As to the progressivity of the women entrepreneur it was minimal. Shehla the popularly chosen leader of these women entrepreneurs felt that there was still very low involvement of the members and a general apathy. The author of the paper suggests that Women Entrepreneurship be studied from multiple angles and especially one of them could be Self-Efficacy and Leadership. Information on the struggle for Women Chamber of Commerce & Industry is available on www.reformsnetwork.org/women

The Female Entrepreneurship Landscape across South Asia:

Beginning from the perspective across the border in the neighborhood of Pakistan in India and Bangladesh the cultural tradition and situation has a number of similarities though there is a significant difference at the level of culture tradition and development. In “A reflection of the Indian Women in Entrepreneurial World” Kollen & Parikh (2005) trace the history of economic emancipation of the Indian female entrepreneurs from the era of the fifties to the 21st century. The women of the fifties would give up their education to support their families at the expense of their aspirations if there was no income generating males. There were also those who were landed with the family business in their lap in the event of loss of the male family member. The paper calls them ‘extremely courageous women’. In the sixties

the educated females had started taking small steps to start their small enterprises. Whereas the women of the seventies were new radical women. They were those who had completed their education and were in the field to take professional assignments. They opened the new frontiers for women entrepreneurs. But they showed clear cut evidence of wanting homes, marriage and children as well as occupation, who accepted the restrictions of their parents and grandparents but expected their husbands to give them understanding for their choice of occupation. By the eighties the women entrepreneurs of India were educated in highly sophisticated technologies and professional education. So many preferred degrees in engineering, medical field and bioengineering. But the choices of business were typically clinics, nursing, boutiques, garments, beauty parlors, schools and the like. Yet the society was hostile and environment was male dominant. The Nineties was a qualitative different era for women. They had two decades of role models and hence these become more assertive entrepreneurs. They had now acquired economic independence, high self esteem and could deal with situations single handedly. Whereas the 21st century's first decade is an era of telecom, IT and financial institutions. Many pioneered in these new ventures and the opportunities were alike for men and women and a melting pot for professionally trained and enterprising women.

The real change visible in the 21st century was somewhat different as the focus shifted to the elite class of women. Women have become aware of their existence, their rights and their work situation. However, women of the middle class are not too eager to alter role in fear of social backlash and this was reflected in other part of the region such as Pakistan. The progress is more visible among upper class families in urban India. "*Society designs and defines roles for women*", where as each country has its cultural, social, religions and political back ground, it in turn develops for the society its economic thrust through industrialization resulting in new occupational roles for women. A parallel change in Pakistan is also visible as we see the emergence of the Women Chamber of Commerce lead by a couple of elite women in the Pakistan society. One can draw a parallel with the status of the women and in particular the female entrepreneurs in Pakistan though at a lower degree. The authors go on to say that despite the dilemma of being an entrepreneur the women maneuvered into this position out of a desire to be independent and do something meaningful and to have their own identity instead of remaining "*closeted behind their husband's name plate*". They also found that they were less concerned with making money and often choose entrepreneurship as result of career dissatisfaction. Indian female

entrepreneurs were either house wives or fresh graduates with no experience. Generally ran traditional business like garments, beauty care and fashion designing which grow usually from hobby to serious business. The famous Indian examples of a successful female's entrepreneur are of Herbal Queen Lady Shehnaz Hussain who began from her kitchen and ended with an herbal empire and a chain of beauty parlors. And Sarabai, Mrinalimi set up dancing schools and later Malika expanded the 'Darpana Institute' as a household name in dancing (Kollen & Parikh 2005).

Sujal Kumar Maiti (2008) has given a profile of Bengali urban educated women entrepreneurs in Kolkata India. The paper focused on the women who were engaged in home delivery catering services in Salt Lake area Kolkata, West Bengal India. The paper has concluded that educated Bengali women are not shy to engage in the business ventures. They are ready to take risk for their economic freedom. They are quick to adopt to this business as a source of income and source of pleasure to utilize their leisure after having given adequate time for bringing up their children and taking care of their families. The average age of these women was above 40 years. All 40 surveyed happen to be married and were above graduation qualification, and rarely did they have more than five years of professional experiences. But their education and independence to pursue a business gives them a status of being elite. This again explains the similarity of women entrepreneurs across the border in Pakistan. Afreen Haq and Abdul Moyeen (2008) have also drawn similar conclusion about Bangladesh women entrepreneurs. Bangladesh has witnessed a growing group of well educated urban based women who have shown potential for starting their own business as an economic option. This growing phenomenon has not been noticed much in developing countries but developed countries have witnessed a surge of literature and research on this subject of urban educated elite business women. This phenomenon has been referred to as "*the quietest revolution of our times*" by Afreen Haq and Abdul Moyeen (2009) with respect to Bangladesh. Such women have demonstrated that the key elementary factors that have brought about this phenomena are good formal education, work experience, socio economic status, networking, and type of business. In the past the main focus on research on women entrepreneurship has been on rural poor or urban poor. However it was observed that women have smaller network restricting their access to business support services. They are also handicapped by being unable to access business associations and government agencies. (Haq, Moyeen, 2008). This creates an awareness of the need and significant importance of women chamber of commerce.

Female Entrepreneurship Environment in Pakistan:

To understand the Pakistani environment and to study the women entrepreneurs and their efforts, the findings of USAID survey gives a fairly good idea. Nabeel Goheer and Susan Penksa (2007), have made some observation about women in the Pakistan economic context? We quote the relevant text as the USAID report also signifies the socio-cultural context for studying female:

“It is imperative to understand the unique socio-cultural context of Pakistan before planning to “engender” economic growth. A characteristic feature of Pakistani society is its family orientation and an inside/outside (private/public) dichotomy of gender relations.

As can be observed almost all research have been able to touch and feel the sensitivity of the family orientation in the environment and the mobility aspect of the women. Roomi (2009) has also described this phenomenon.

Even while considering ‘engendered’ economic growth report recommends to understand socio-cultural context of Pakistan. Which varies from place to place even within a Province based on variation in language and ethnicity of the society?

The intensity of this social feature may vary from urban to rural areas and from one province to the other but its flavor can be seen almost everywhere in Pakistani society.

The male members of the family are supposed to take care of the productive or more precisely, the remunerative aspect of public life while women work in private, “inside” their homes. They bear and rear children, maintain social relationships with the extended family and friends perform household work. The gendered division of work effectively prohibits women from participating productively (and remuneratively) in the economic growth of Pakistan.

The report goes on to emphasize the gendered division that prohibits women from economic activity outside the home. The concern ranges from security to reputation.

Another important feature of Pakistani society is a cultural restriction on the mobility of women. This restriction is due to concerns for the safety and security of women who venture outside the home and fear that the family will lose “reputation” or “honor” due to illicit relationships in

which females might become involved (either through consent or by force). Secondly, and related to the former problem, is the social stigma attached to women working outside the home.

Cultural restriction on mobility has safety, security, honor and stigma concerns but there are indication of change.

A number of factors are altering these social norms but the pace of change still is incremental. Two potent forces of change are the spread of secular education for women and men and increasing economic pressures. Pakistani women - especially those from the middle class - are now emerging and participating in the productive sphere of life both as employees and as entrepreneurs but their ratio of participation, as compared to men, are still very small."

An incremental change is visible in the social norms but huge majority still labors under these cultural norms. Breaking away from these traditions are considered radical and courageous.

Another survey has brought out some converging observation examining recent development of women entrepreneurship in Asian developing countries. Tulus Tambunan (2008) has taken account of the entrepreneurship enabling environment among women entrepreneurs in South Asia. Some studies have shown that successful women entrepreneurs generally belong to rather well to-do families and live in nuclear family rather than extended families as it gives them freedom from social & cultural restrictions. As a part of the profile it was observed that female entrepreneurs are generally found in sole proprietorship, they also have a higher closure rate. But the motivation behind female entrepreneurship comes from the desire for economic emancipation because entrepreneurship 'implies being in control of one's life and activities'. The factors identified in this paper that hinder & growth are psychological, social, cultural, religious, economic and educational factors depicting lower status of women in Pakistani society. The under estimation of women's economic contribution is confounded by factors that emerge from factors such as tribal, feudal culture and cultural practices in the name of religion; inadequate public transport and the notion of 'Pardah' & 'Izzat' as also pointed out by Roomi (2008).

Culture: An all Pervasive Impact on Female Entrepreneurs:
Explaining the impact of Culture

Generally there are two meanings of culture; in the narrow sense civilization (Art Science and Education). In the broad anthropological sense

"A collective programming of the human mind". The Western society lives in the individualism mode but the Eastern society of South Asia lives the collectivism mode. People belong to in-group are supposed to be looked after by in-group. It is dangerous to be kicked out of your in-group. Loss of face has to be avoided. Face saving is important.

For the purpose of this paper and its objective a deeper look at the environment and culture of the region needs to be taken. This region has been the cradle of a typical culture for all the nations residing herein. Opinions are pre-determined by groups. Everyone has to fulfill obligation to and society and in-group. Otherwise face shame and penalties are severe.

Amartya Sen (2005) explains through the works of Satyajit Ray that the environment consists of indigenous 'factors such as habits of speech and behavior, deep seated social practices past traditions, present influences and "so on"'. He asks *"How much of this can a foreigner with no more than a cursory knowledge of the factors involved – feel and respond to?"* and goes on further to say *"which can only puzzle and perturb – and consequently warp the judgment of – the uninitiated foreigner"*. In effect both these notable tinkers and keen participants of this society feel that the tendency to assume that there cannot be such big difference in the culture of the region with that of the Western society would be a fallacy.

Sen quotes a Singaporean Foreign Minister at a Human Right Conference in Vienna 1993, which further elaborates the Asian perspective of culture as opposed to Western perspective thus *"universal recognition of the ideal of human rights can be harmful if universalism is used to deny or mask the reality of diversity"*.

In the *"Argumentative Indian"* Amartya Sen (2005) the winner of the Nobel Prize in Economic defining this region says *"Cultural conservatism and separatism that has tended to grip India from time to time"* has left an indelible mark and each society is an Island on its own. He also establishes Rabindarnath Tagore's pride in Indian culture by saying that *"India's culture is not as fragile and in need of 'protection' from Western influence"*. Such is the impact of culture in this region. It is strengthened by the lack of education in this entire region, and Pakistan or Bangladesh have not escaped the strong impact of culture. Each has its own flavor and doses of religious edicts by the 'religious entrepreneurs'. And to use Amartya's quote *"Important as history is, reasoning has to go beyond the past"* where then do we go from the influence of culture? Of course he is advocating opening up of culture of South Asia to the world. How do we deal with culture with

such pervasive influence? And in speaking of Indian culture one takes it to a great extent to include the Pakistani Culture where of course there is also the expansion of religious sectarianism – and fueled by ‘religious entrepreneurship’ for vested interest. Even when it is not religious motivation, the garb of religion is quick to invoke severe punishment.

Herry Kissinger (2011) in his book “*On China*” explains the stark difference in the Eastern (Asian) Cultural thinking and Western Cultural thinking by giving an example. The Chinese philosopher Confucius was unlike Machiavelli. The Confucian philosopher is concerned with the cultivation of **social harmony** not with the accumulation of power and using power. Rather it was incumbent as a spiritual task to recreate proper order and recovery of forgotten principles of self-revelation (p.14). Harmony is the drawing force in the Asian culture. Furthermore Sun Tzu (Art of War) proclaims that not every problem has a solution and too much emphasis on total mastery over specific events upset **universal harmony**. Harmony has to be maintained. In contrast the Western traditions prefer decisive clash.

The Significance of Association and Chamber of Commerce in Building Clout for Women Entrepreneurs: The need for External Support System.

In a paper “*Women Entrepreneurs in the Global Economy*” Susanne E. Jalbert (2000) has examined how women entrepreneurs affect economy, why women start businesses, how women’s business associations promote entrepreneurs, and to what extent women contributed to international trade. She has also emphasized economic clout that women have built up and quotes Irene Natividad, Chairperson US National Commission on Working Women at the 15th Global Summit of Women “*Global Markets and women are not often used in the same sentence, but increasingly statistic show that women have economic clout – most visibly as entrepreneurs and most powerfully as consumers*”. She finds that women bring commitment and integrity because they care about economic empowerment. But according to her finding women entrepreneurs are dependent upon professional and personal support that is found in business associations. The paper goes on to say that women entrepreneurs look for role models and mentors that help them to carve out paths to follow. Citing Susan Caminiti the paper says that conventional mentoring role of women has changed. Women by nature are given to offering advise based upon years of experience they have gained. Mentors usually see mentoring as a responsibility. It’s a payoff for the gains

of their life. Therefore members of associations, consultants, and trainers are all acting as role models. This finding supports the findings of our paper and the role played by **Shella** with the role models discussed in Jalbert's paper and the Chamber of Commerce has taken on the role of association. The economic empowerment of women, the clout, comes from being together on a platform that provides the support services discussed above. This platform is the associations or the Chamber of Commerce. Talking of support systems from within the family and society Rajani & Sardar (2008) state that enterprises started by women are influenced by the interest and influence of the relatives and family. Two contrasting cases have been analyzed in their paper. Once again the research within this region reveals that similar problems and difficulties are faced by female which revolve around culture, and tradition and way of life.

The external support system is of great significance in such environment. This does therefore brings out the significance of associations. Business women's associations in Malawi, Nepal, Brazil, Canada, Ireland, Mexico and UK all have provided psychological advocacy required to start small businesses. They create growth oriented atmosphere and vision for their members through wide spectrum of activities such as networking and political and economic empowerment of women. In many societies women's ability in accessing mainstream organizations is limited. By establishing and joining a Chamber of Commerce, one can demonstrate economic clout and force larger organizations and government to pay attention to their cause. Associations also provide a system of bonding because they share same problems & issues and the bond of being a business woman **overrides the cultural differences**. The paper most powerfully establishes the significance of Associations or the Chambers of Commerce as a platform. In other words Chambers of Commerce or associations provide a formidable clout to women and gives them economic emancipation. (Jalbert 2000)

The realization of the acquiring clout by being together in the Chamber of Commerce has played a significant role to overcome cultural barriers. We will see this in some of the interviews of Pakistan female entrepreneurs.

The conceptual understanding of female entrepreneurs, of their role in the family and then in the society weighs heavily on the women in Pakistan. The number of female entrepreneurs has increased. Hence there is a need for research that covers the area of female entrepreneurs and their efforts in a

male dominant society like Pakistan. But the phenomenon is much the same in other societies as well as we see from the observation of Brush and Matlay

“... Despite the tremendous growth in the number of women-owned enterprises and their increasing aggregate impact on society and the economy, there are few studies researching women business owners in general”

(Brush, 1992)

The observation made much later on by Matlay (2005) still paints a similar tone. But also refers to the difficulty in theory building aspect in female entrepreneurship.

*“The dramatic rise in female entrepreneurship in contemporary Europe cannot be realistically or adequately investigated, **let alone explained or theorized**, as a new and isolated phenomenon. It is our contention that theory building in this as well as other aspects of entrepreneurship should be conceptualized in the wider body of knowledge. -----”*.

(Matlay, 2005)

Despite a growing enthusiasm among researchers, there has been a greater failure to build adequate theory around the concept of female entrepreneurs in Islamic societies. This vacuum is more pronounced in a wider socio-economic context because women business has a growing contribution to the economy. The challenge here is to understand what motivates female entrepreneurs in society as traditionally patriarchal and difficult for woman as Pakistan. The best we could make of this was from the series of interviews that were conducted on the 30 female entrepreneurs and we are in the process of analyzing and discussing their views. Not all have been reported but they all belong to a similar status in society and similar educational background. Except for their leadership which happens to be highly qualified and educated abroad also.

Female entrepreneurs in Pakistan are realizing their status and position in society. They have also improved their conditions in society to some extent. Roomi (2009) goes on to present the role of women entrepreneurs in a Muslim country like Pakistan.

“Two factors especially influence women’s occupational roles: the cultural norm of pardah (veil) and the notion of Izzat (honor) (Roomi and Parrott, 2008: 2). Pardah has significance as an instrument of sexual segregation and seclusion based on spatial boundaries, (Roomi, 2008) In the strict sense these are inclined to be socially and culturally oriented. The definition has to be more precise to demarcate the social & cultural from the religious requirements. ‘Izzat’ is the notion that women are repositories of a family’s honor, and that their chastity and good reputation, being highly valued, must be guarded.” (Shaheed, 1990) He further goes on to state “There is considerable diversity in the status of women across classes (the socio-economic status of a woman’s family), geographical regions, ethnic origin and the rural/urban divide due to uneven socioeconomic development and the impact of tribal, and feudal, social formations on women’s lives” (Roomi & Harrison 2008: 2).

While he has also hastened to support the conditions of openness for women in Pakistan by saying they are able to cross the barriers and participate in economic activities. But in his conclusion he has confirmed *“that socio-cultural variables play an important role in the growth of women owned enterprises in Pakistan.”* This statement establishes once again the inter connectivity of culture and business venturing of female entrepreneurs. In the true Islamic sense, religion has not forbidden business to women. A lot of confusion prevails with regards to social norms and cultural practices and religious biddings.

This doubt is put to rest as he says in his Practical Recommendations about the role of women in the Islamic context by quoting the Quran and Sunnah/ Hadith⁵ (sayings of the Holy Prophet Muhammad S.A.W.W.)

“The most important point to mention is that there is nothing in the Qur’an or in the Hadith which prevents women from working outside the home. In fact the Qur’an extols the leadership of Bilqis, the Queen of Sheba for her capacity to fulfill the requirements of the office, for her political skills, the purity of her faith and her independent judgement (Al Naml, 27:23-44). If a woman is qualified and the one best suited to fulfill a task, there is no Qur’anic injunction that prohibits her from any undertaking because of her sex. The hadith literature is replete with women leaders, jurists and scholars, and women who participated fully in public life. There

⁵ **Sunnah/Hadith:** Saying of the Holy Prophet Muhammad (SAWW) recorded by Scholars, Jurist and Scribes and later on compiled as parallel interpretation of the Quran based upon Prophet Muhammad (SAWW) sayings

is another hadith which states that 9/10 of our sustenance comes from business. For those who are able and are competent, Islamic society should encourage them to become entrepreneurs or get involved with other types of business activities.” (Roomi, 2009)

He concludes by indicating that women face deep-rooted discriminating cultural and social factors that hamper their growth. Only few receive encouragement from family members, who have spatial mobility, private transport, tend to grow. The paper also highlights educational qualification, good HR policies. The paper comes up with original identification of socio-cultural variables affecting growth of female owned enterprises in Islamic countries.

The empowerment of the women in Pakistan has been the result of the precedent and the Role Model of Prophet Muhammad’s (SAW) wife Khadija (RA). Women in Business are no new phenomena in the Muslim society but the traditions in Pakistan have prevented the development. Despite its significance, recognized worldwide, not much work has been done to study the growth of women entrepreneurs in a Muslim society. in a more, homogenous society it becomes all the more necessary to study the growth of females in business so as to establish closer linkages among the Western society and the Muslim society. Dove Seidman the Author of “How” says “*When the world is bound together this tightly, everyone’s values and behavior matter more than ever ... we have gone from connected to interconnected to ethically interdependent*” all the more reason to research the female entrepreneurs of Pakistan because they are growing into a force and are going global as well. The Muslim of India, Pakistan and Bangladeshi are roughly estimated to be a little over 500 million and all representing the cultural complexity of South Asia.

In Pakistan, many women are able to cross these barriers and this is the new trend observed by Roomi, 2008 & 2009. One of the strength of Pakistan Female Entrepreneur has been their social capital. They are able to actively participate in economic activities. It has been found that women in Pakistan are receiving moral support from immediate family members. A correct interpretation of the perceptions of Islamic values have played a role in allowing spatial mobility, access to transport, and interaction with male members at school, college, university and office level, has helped them grow confident and to venture in business (Roomi: 2009). This correct interpretation of Islam has come about because of wide range of translating the Islamic literature to English and Urdu which is a Pakistani language.

Previously the Quran & Hadith was only read in Arabic without understanding what it meant. Today it is read bilingually and not through a teacher but by most students in their language. It has corrected many perceptions.

Research Methodology

This study took a case study approach as a tool of gathering data & information, and has a Qualitative methodology, and now spreads over a period of 05 years. We outline the preliminary results of 30 illustrative case studies from Pakistan out of which 10 have been reported in this paper. The selected entrepreneurs has a similar status in society and similar educational background except the few leaders such as Shela who have been educated abroad and belongs to a upper class of society. they already experienced nearly 3-5 years experience before discovering the advantage of getting together on a common platform for collective benefit. Case study approach has been adopted as it provides in-depth knowledge regarding the phenomenon being studied such as the understanding of the culture, the sentiments and to understand personal self-reflection captured through the story telling. In this research paper female entrepreneurs were interviewed repeatedly over a spread of time and reported the 'voices' of the female entrepreneur participants; It presents a valuable opportunity for understanding their learning experiences (Guerrero, 2008). These case studies helped to uncover commonalities with female entrepreneurs of this region and the learning experiences shared by female entrepreneurs(Rae, 2005)Further this research methodology may determine the underlying factors responsible for their progress and success in getting 'clout' and recognition. Case studies are narrated incidences of life experiences. They have focused on two variable: one the problems faced in getting started and two the building of the platform in the shape of the Women Chamber of Commerce & Industry. Some case studies carry critical life events but all along these are emotive narrations recorded by the author and later transcribed by the author. The interviews were recorded as they were narrated in a story format. The story format has acted as historical background with a multiple of case studies to support the understanding of the prevailing environment. The main case study is that of Dr. Shehla Akram the entrepreneurial leader of this movement which has been embedded with smaller case studies. However the theoretical framework has

also been embedded with these case studies. The survey took place in the same period that the women were struggle to establish the Chamber of Commerce hence the women were overwhelmed by their efforts and were inclined to bring in the emergence of the Chamber of Commerce. No doubt it was something new happening and they knew it so common ground was the Women Chamber of Commerce & Industry. The author has spent five or six month with the WCCI. Given that the participants reflected on the learning experiences, they considered it central to development of entrepreneurial leadership. Further findings may contribute to the further development of a conducive environment for women entrepreneurs. The interviews generally look one hour at the premises of each entrepreneur. But the interviews and discussion with Shela Akram extend over months intermittently. This was followed by the formulation of a theoretical framework which formed a structure for the study. A set of research questions to be used in interviews was later constructed. The case studies thereby support the theory and create evidence of sentiments, the emotions the experiences and the behavior pattern of a whole social environment surrounding the emergence of these entrepreneurs. Those case studies that were not included have been screened for further research papers.

Research sample and Instrument:

Snow-ball sampling was used in this research as sampling strategy. This happened because of numerous repeat visits by the Author to the office of the Women Chamber of Commerce & Industry. Most of the female entrepreneurs were contacted and introduced at the WCI office. However, respondents were also selected on the basis of researcher's personal judgment through quota sampling on the basis that they could provide information required for research. Documentary sources official and unofficial documents were also utilized for validating information gathered from interview. Points of convergent and divergent have also been recorded.

Case Studies

There were two parties claiming ownership for the women's struggle and challenge for the Women's Chamber of Commerce and Industry (WCCI). The platform was divided into two zones and Shehla was made PWCCI president for Islamabad and Punjab and NWFP cities. (Northern Pakistan). The other claimant to ownership of the women's chamber was a Karachi-based woman entrepreneur named Salma Ahmad, who was given

responsibility for SWCCI offices in Sindh and Balochistan (Province of Pakistan comprising Southern Pakistan).

Shehla said, *"We felt there was a need for such a chamber because the existing institutions of this kind do not pay enough attention to women. We feel that one of the most effective methods of promoting women entrepreneurship is to empower them; this requires an institution solely devoted to this cause". "For many months I have argued with government officials and private organization about the ownership of the WCCI and finally, I have won even if its been divided into two territories"*.

The aspect of dedication and desistance and willingness to take the mantle of leadership is the hallmark in her personality. Here leadership acumen was high and show knew there would be a price to pay.

One of the steps taken by PWCCI which brought immediate acceptance was the conference organized as *"National Beautician Conference"* in the September of 2005. This event turned out to be a resounding success and it somehow gave great confidence to women entrepreneurs. It laid the foundation for women to recognize their own strength that came through networking and through being united on one platform. It propelled them into a higher economic status. As Lahore has a large number of small and micro beauticians they took pride in their profession and felt encouraged to carry on their business. Some found support from their family for their business because this business pertained to women. It was a female oriented business area. It received less hurdles from family and society though a decade ago this profession and this business was looked down upon.

Uzma Beauty Clinic and Institute - *Living with extended family & petty bureaucrat.*

Uzma belongs to a modest middle class background. Her story began when her husband supported her dream to setup a beauty parlor; The Uzma Beauty Clinic. Though they pioneered the venture at a time when there was an absolute vacuum in the market, 1984, she faced numerous threats some real and some perceived. She could not stabilize her business as she was constantly firefighting. Her relatives at one time turned their back on her family and her children suffered humiliation within relatives. *"The family plays a very important role in a traditional Pakistani woman's life. Face saving is essential within the family. Your profession or your activities can damage the reputation of the entire extended family from uncle and aunts to in-laws of the family members. You cannot cut yourself off from your family*

to do your business. Women are not generally seen as bread earners or businesswomen in this culture” explained Uzma, as she remembered how she had to deal diplomatically with her father-in-law to continue with her profession.

“Today I find that our society has turned more ‘grey’ and she explained this by saying “To establish my business I have had to work 18 hours a day. Today I can say that my networking and my membership of PWCCI has been a great support. However, the journey was never easy. My real problem has been dealing with these petty bureaucrats that come from various government agencies. It is not easy to deal with these Mettlesome officers from Electricity department, or from Municipality or from the Police, or from the Tax department. They come threateningly and spreading fear among my girls working for me. At that moment it appears as if someone has pulled the rug from under your feet”.

She narrated incidents of how she continuously wastes time in firefighting and depriving herself from quality work. She feels she could do much more if the environment was more conducive. *“Our system has evolved as a culture of unfriendly environment. Everyone perceives that women entrepreneurs can be harassed and made to give illegal gratification to avoid further disturbance. Its this ‘grey’ culture, immature attitude, towards your own society that is depriving our society the fruits of growth and development. I think we, the members of PWCCI can now contribute towards improvement and empowerment of women for a better tomorrow”.*

Uzma has identified all the areas that were mentioned in various literature review. Here emphasis on face saving and her experience of the petty officers is a reminder of the way the environment existed. But her positivity is reflected in her statement that ‘our society has turned more grey’ meaning that there was a slight change in the environment. The shows exceptional emotional intelligence and resoluteness to continue.

Another event that gave boost to the Women Entrepreneurs was the public display by the Government that they supported the struggle of women entrepreneurs. The then Prime Minister Mr. Shaukat Aziz awarded a shield to Shehla, President PWCCI, on September 14, 2005, in recognition of her accomplishment and performance of promoting the Chamber of Commerce for Women. It was an acknowledgement for the struggle for this Forum. Until this time it was not recognized officially or legally as the Women Chamber of Commerce and Industry, though even this was not a legal recognition, yet it gave them enough clout to be heard.

‘Re-Grow’: Herbal Hair Oil

Taking Care of Members: Counseling and Mentoring by the Chamber of Commerce Leadership of the WCI was a responsible and understanding role by Shela as an indication.

The events that led Rukhsana Zafar to become an Entrepreneur is yet another story. She had a master's degree in zoology, and had invented herbal hair oil that she named as 'Re-grow'. She wanted to sell it. However, her husband was a businessman and was doing quite well so he did not allow his wife to pursue it. So she came to Shehla and said "I have invented this product and I want to sell it in the market and you have to take care of my husband, I have a lot of faith in you".

"This meant that I would schedule a counseling session with her husband and giving him confidence and assurance of his wife's capabilities, which he should empower and take pride in".

Shehla was thinking of the past on providing this account said; "She was one of the first who came to me when my chamber was announced, she brought with her a very old and shabby looking pamphlet which I think she might have made when she was in school or college. She also brought with her a very old packaging. I didn't know how old it was, but all I can say is that it was years and years old. One good thing by now her children were grown up. Now she is very successful and is traveling with us everywhere we go. It was all done with a bit of counseling". One of the thing she felt that this incident taught her was to become a counselor to the families of her members. It had become essential in her capacity as a leader of these women to give counseling. She felt she was strongly positioning herself for counseling not just the women but also their husbands.

Once again she depicts an educated entrepreneur having conviction in her idea and going about it with an approach to achieve it. Shela once again displayed a high sense of emotional intelligence and adopted the role of a mentor and leader and not shirking any responsibility in her role as a leader.

Social, Cultural and Traditional Taboos: Women's Role in Business:

The social, cultural, and traditional taboos on women allow men to carve legitimacy for themselves in public affairs, as well as in the sphere of production and related economic activity. Women are not acceptable, seen as running businesses. Tradition and convention and culture have never allowed it. This culture and traditional taboo even prevented women from obtaining education.

As Shehla said “The main issues were ownership of property, lack of control over capital land and business. That if a woman wants to do any business her husband or her father would not give her property (to be used as collateral). They will give it only to the son, but not to her. This puts her at a disadvantage with her banker, who advances only against collateral”. There is also inherent lack of encouragement from male family members. The absences of networking mechanism and patriarchal social norms have prevented women from running businesses. The situation was more grave, serious and to great extent dangerous for rural women. There were no role model of rural women who rose up against the traditions and taboos till then. It was inconceivable that a woman would have the guts to defy the norms of society and become an entrepreneur or a social entrepreneur.

Mukhtara Mai – the rural scenario

It was probably the worst of times or best of times for women.

One could see that an environment was developing that supported the rights and recognition of women. It was in June 2002 that a woman, Mukhtara Mai was raped by the landlord family of Meerwala near Jatoi in the remote corner of Rural Punjab. She was the victim of one of Pakistan’s more ‘politics of rape’ a infamous crime against women. She shocked the traditional mindset by approaching the Government and the Police for help against ‘politics of rape’ in Pakistan. This incident also received international attention. “*After she was brutally assaulted the illiterate Pakistani was supposed to restore her family honor by killing herself. Instead, Mukhtara Mai chose to live, to fight for justice and to find a better life for women like her. She became the symbol of women’s right*”. “I want to remain a symbol of oppressed women until someone shoot me” she says. The Government rose to the occasion and supported her and provided her legal support. (Reader Digest JAN 2008). Ultimately, it was the financial support from the Government of Musharraf and donors from Canada and Norway that helped her in setting up the Mukhtara Mai Model Girls School and Mukhtara Mai Women’s Crises Relief Centre, home for women hit by crises. Today its educating 650 girls who would have faced a dismal future and it employs 50 providing shelter to women exploited. She remains today a source of inspiration, relentless to pressure to withdraw case against the perpetrators of that horrific crime. (Express Tribune July 25, 2010)

The case study of Mukhtara Mai depicts – the change and empowerment of women at this period in time. What is important is that these little incidents add to the change of the whole picture. It’s the progress

which is more relevant for such a movement and change follows. The point in this case is that women as social entrepreneurs or as entrepreneurs are noticeable.

The logical outcome of a gender biased environment was the low status and weak bargaining position of women. That indicated the disadvantaged position of women who try to start or run a business in Pakistan. However as we have seen in Islam women in business are not frowned upon. The greatest example Muslims can quote is that of the Prophet Muhammad's (S.A.W.W) Wife Khadija (RA) who is a glowing role model of a business women of the Muslim world. (Roomi 2007)

Characteristics of Women Entrepreneurs in Pakistan and Impact of PWCCI:

According to a survey report, (prior to the emergence of WCCI), 'Women Entrepreneurs in Pakistan' (Nabeel Goheer) ILO Islamabad 2003, eighty percent of the women in business were between the age 20-49 years. They were generally found to have only one or two children (65%). It was also found that a woman entrepreneur usually belongs to family living away from extended family with husband and unmarried children. That helped them to keep out of the social cultural influence. Similarly their literacy rate was above national average, and had obtained professional training. Barriers, some real, some perceived and some self-imposed, confront women entrepreneurs. In the area of export marketing, obstacles include limited international business experience, inadequate business education and a lack of access to international networks. A similar observation was made by Roomi (2008). His sample consisted of 265 and of these 54% managed micro enterprise, 36% managed small enterprises and 10% medium enterprises. Roomi found 82% engaged in traditional sectors of textile, apparel, education, food, beauty, and health sector. It is here he noted deep rooted social cultural values segregating female entrepreneurs they were serving female customers. Small investment and they usually began with pilot project at home. Usually in their sector male, female interaction was almost nonexistent.

Whereas Gehori also observed most women headed businesses operated from home, and financial matters were taken care of by male family members. Women entrepreneurs were seen in subordinate roles; with low levels of education and technical skills; low exposure to business; lacking role models; lacking peer support and business associations; and, low income and poor investment capacity. About sixty percent of women

entrepreneurs in Pakistan have opted for traditional business such as parlors, bakeries, boutiques. However, the largest numbers were in the garments and handicrafts businesses.

Other than these, societal, cultural norms and forces of patriarchy and a systemic subordination of women by men also impeded women in business. Other challenges faced by women in particular are; financing, globalization of social and economic environments, marketing, and management. Economies such as Pakistan's economy can pose difficult hurdles such as banking, legal contracts, political contracts, customs tariffs, and impediments by petty bureaucrats who daily invent new mechanism for the simplest procedures. However Roomi (2008) states that literacy rate plays important role in creating awareness of their rights. 82% of his samples were high school graduate, 53% had bachelors and 15% post graduate. Roomi (2008) states that women have been denied the right to education despite Islam having made it compulsory for men & women to peruse education. He also draws attention to the rights given to own property, inheritance, business, to keep her madden name and to hold political office. Based on these facts verified from Hadiths and the Quran, the dichotomy is that religious entrepreneurism is misleading the general public and wrongly denying the female entrepreneurs of their position in the economy.

Yet the major problem seen was the lack of confidence of women entrepreneurs and extreme shyness to approach organizations for support. In the opinion of Shehla, they also did not have the capability to present their case or proposal hence they were unconvincing to the bankers or the financiers.

This survey (ILO 2003) also recorded some experiences of Women Entrepreneurs: These mini cases reflect a spectrum of experience over a long time span. It is a fairly good description of the environment confronted by the women entrepreneurs.

Nikki's Beauty Saloon

Mrs. Ayesha had lost her husband at a very young age. They had four daughters and a son and three of whom were minors and two were as yet teen-agers. 'Nothing is more devastating then to have your world shattered while you are still young. In a country like Pakistan, women take the backseat and are taken care off by their husbands. It takes time to get your

bearings and I found myself fumbling with my husband's business - an auto car sale agency *"Soon I realized I must do some business to survive but it was not my cup of tea to run a car agency. Therefore, I soon negotiated a sale of my husbands business and went into the beautician business"*.

What had raised her confidence in the business of beauty saloon was her friends who admired her makeup skills. Occasionally she would do the makeup of some brides getting married in her family and among friends. She had a natural talent for it and now she was being appreciated by her friends and peers. It was at that moment in time when she was convinced that beauty saloon was the kind of business she wants to be in.

As a matter of fact the business of beauty saloons had come of age. PWCCI had given it a big boost by organizing a conference on the subject. The concept in Pakistan of beauty saloon was initially introduced by Chinese Parlors. All weddings require bridal makeup and the Chinese beauty parlors performed this service. Another source of business were the professional working women who had no time to take care of themselves. Hence beauty saloons were becoming responsible for grooming women. Technology too had played a vital role. (Based on the interviews conducted by Maira Taqi and Kinza Malik)

This case depicts scenario when women inherent business when they loose the male member of the family. But it also depicts the enterprising side of the female entrepreneur.

Anjum Rafi the owner of 'Qashang Boutique' and 'Heritage School System' is a Masters in Textiles. Though she successfully came out of her teething problem, still faced numerous problems. She quickly learnt that to be a member of a chamber or association was really beneficial for her in a male dominated society. Hence, first she joined Lahore Chamber of Commerce and Industry and later the Pakistan Association of Women Entrepreneurs. It was a great boost to her to join the PWCCI. She felt that this had empowered her to think in terms of international business and to participate in fashion shows abroad. But most of all, this gave her status among the Business Community.

On the other hand, *Bushra Iqbal* who had been running one of the first beauty clinics *Bushra Iqbal Beauty Clinic* in Lahore after qualifying from Hannereuth says that *"The worst of all was dealing with orthodox government officials"*. At that time, there was no support or sympathy for a woman entrepreneur.

Farah Yousaf of *Comeily Collection*, a garment unit, reflected questions she confronted, “*Doing business is the responsibility of men. Why are you doing it?*” For a long time the absence of a support system hampered her growth as with every woman entrepreneur. It was essential for her to join the Women Entrepreneur Society of Pakistan and the Lahore Chamber of Commerce in 1998 and eventually the Punjab Women Chamber of Commerce and Industry.

Robina Jamil not only confronted the humiliation of the male dominated business environment but also the derogatory attitude of the relatives. On the other hand nobody was willing to do business with her because she was a woman. All the whole-sellers would not respond to business deals handled by her and would insist on doing business with the male.

These mini cases are reference points that lay the ground to establish the theory of female entrepreneurship in Pakistan environment. The multidimensional social factors that hinder women entrepreneurship and despite the cultural taboos these women have emerged as a force and have gained acceptance. There may be the need to study deeper to profile the emerging picture of Pakistan female entrepreneurs.

What choices did women have? They have always led a dominated life without an outlet. The options were limited. With that kind of background, it was not possible to conceive a Women Chamber of Commerce and Industry. As a matter of fact there are only a handful of examples of WCCI existing in the world though progress has been made in Asia and Africa. But Pakistan is a society of paradoxes where a women's exclusive bank existed (First Women's Bank). It is a society where all over the country there are many schools, colleges and universities segregated and exclusive only to women, besides co-education institutions. It is a society with tradition of a woman being its Prime Minister twice. It proves that the women have a conviction of purpose and cause to pursue. Yet the paradox is that women are really very weak in this culture. The other paradox is that where as women are striving for economic emancipation, they never desired emancipation from their family. There is no place for a single woman; she must have her family standing in the back ground. Her husband or her children have to be in her picture. Their strength comes from the association with the family. (And *Muktara Mai* is one example of a woman finding her way back in her society among her own people). Legitimacy came from the strong association with the immediate family so a new norm of society has

emerged. PWCCI was the new platform of culture and emancipation from dependence but not from family. Culturally Pakistan is an emerging culture, a society which has influences of different cultures of societies, specially those that were in the subcontinent like Hindu society, the Turkish and Iranian culture.

It was Shehla's persistence and conviction that the women need a full-fledged chamber. She used every source in her reach to propagate a separate chamber for women. But it was on 'bridge championship' organized by the family in memory of her father that she had got a chance to meet the President of Pakistan and talk about promulgating an ordinance for a women's chamber. She finally approaches President Musharraf at the Bridge Championship and the President eventually agreed to promulgate a new Ordinance to support the establishment of Women Chamber of Commerce and Industry.

Eventually after long struggle by the Women in Karachi and Lahore a final recognition of the women's right to do business was established in the Pakistan 2006 Ordinance called the Trade Organization Ordinance (2006). It allowed more representative associations including the women to have their own Chamber of Commerce and Industry. The women are now able to form their own associations without male sponsorship. Hence women such as *Shehla* in Lahore and *Salma* in Karachi moved for achieving legal registration of their respective Chambers. But it was not as easy as it seemed.

Conclusion

Women entrepreneurship in Pakistan is in a transitory phase. The emerging role models in the 21st century have given a lot of weight to women entrepreneurs. Each woman is a case uniquely responsible to bring about a change. The case studies are not in isolation from the theory but support them. They are the "voices" of the Forum the PWCCI. They are the evidence of the sentiments, the emotions the experiences and the behavior pattern of a whole social environment surrounding the emergence of these female entrepreneurs. On the other hand they also reflect the grit and perseverance of Dr. Shehla and the challenges she accepted as a leader of the women entrepreneurs.

The leadership style of women entrepreneurs in Pakistan has been the same as in other regions. The consultative style has been the hallmark of

their leadership traits. Shehla herself showed flexibility and accommodation to the prevailing circumstances, yet stood her ground relentlessly to achieve her goals. Culturally neutral concepts such as the theory of leadership have been equally applicable in this environment. What could not be considered suitable was the entrepreneurial intention or motivation of other regions such as European or American or Russian. Each region has its own unique characteristics and traits. The conclusion that one can draw from the comparison of different cultural background and different societies is that theories developed so far in the western societies do not apply to Pakistani environment as there is not sufficient evidence and research knowledge of the women in business.

It was observed that the experiential learning developed the entrepreneurial competencies of the women and in turn increased the confidence and level of entrepreneurial leadership capabilities among all the women entrepreneurs. Yet the most basic principal of management was the most sought after training by the members of the newly formed PWCCI.

It was also observed that the female entrepreneurs are more educated than her male counterpart as seen in the western societies. But her professional experience often falls outside of traditional business sector e.g. an engineer may set up garment business or a boutique or bakery.

Women by nature are inclined to go for mentorship or coaching and it has been amply demonstrated that the success of the establishing the PWCCI was because of the coaching & mentoring role of Shehla and their team. Women entrepreneurs look for role models and mentors that help them carve out paths to follow. However the impact of experience and training has been observed as a factor for building leadership self-efficacy among the female entrepreneurs similar to western societies. Such theories are culturally neutral. Mentoring and coaching is a payoff for the gains of their life.

None of the barriers that stood in the way of these aspiring pioneering women entrepreneurs were religious or Islamic ideology based. These were socially and culturally oriented and represented the norms of the society. (A society that still preserved certain customs and traditions and norms). Some were deeply rooted for centuries and had taken this form and appeared to be religious edicts.

It has also been established that economic emancipation was not emancipation from men dominance or against family bond. It was economic freedom and more an expression of capability, an expression of an art form,

an expression of skill and ability and competence to do what one had chosen to do. In fact it was an expression of equality given by Islam as stated by Quran and Hadith. Women entrepreneurship is not alien to Islam. The 'Izzat' and 'pardah' was the defensive mechanism provided to women and it, protected her if she knew how to allow it to be implemented. Religious entrepreneurship imposed its own version of Islam on women entrepreneurs; it was under the guise of religion that this concept was being used to prevent women from spatial mobility. But the awareness and education has made women realize their status and position in society.

The social cultural and traditional taboos on women allow men to carve legitimacy for themselves on women. It was this exploitation by men that led the women to set up a common forum to claim equal rights that were theirs by virtue of Islam. Once the platform was legally established and officially recognized, it brought more opportunity and clout to assert their economic and legal rights. As time passed these members realize their growing strength and the value of the association or the platform of Women Chamber of Commerce and Industry. They have opened the gateway for women in other parts of this country.

Family and spouses played a very strong supportive role as in the case of their western female entrepreneurs, acting as advisors and legitimizing the entrepreneurial ventures in the society. However successful women entrepreneurs were found to be living outside the domain of extended family allowing the parental controls but expecting husbands to give understanding and support.

We also conclude that the economic empowerment of women, the clout, comes from being together on a platform that provides the support services and to be able to raise their voice and that was the Chamber of Commerce & Industry. It infact provides a formidable clout to women and gives their economic emancipation.

Though the serious work on female entrepreneurship and now there is a range of it available, there is always reference to the influences of culture on women but it has not brought out the strong South Asian impact that exists among the female entrepreneurs of Pakistan; Roomi has time and again emphasized the freedom to do business in Islam and has given the role-model in Islam for the Muslim women but has not focused on the various crucial cultural barriers which are the real hindrance and precipitators of sufferings by the women in pursuit of economic independence. In this respect much work remains researchers could well

bridge this gap by undertaking step by step cultural taboos, geographical regions, ethnic origin, rural and urban divided, tribal & feudal bearing on culture and influence women in Pakistan. There is vast scope for such serious research, which will evolve into a situation of change as has the correct knowledge of Islam done to the current leaders and female entrepreneurs in Pakistan. This would have an impact on all other neighboring countries of South Asia.

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Žensko preduzetništvo i Ženska komora privrede i industrije: ekonomska emancipacija i njen uticaj na žene Pakistana

A P S T R A K T

Društvena ekonomija, kultura, i religiozno preduzetništvo i tabui imaju jak uticaj na društva južne Azije. Pakistan je muslimansko društvo koje egzistira uz religiju vođenu kuturom indijskog društva. Postoji jako puno kulturnih preklapanja muslimanskih karakteristika identiteta i praktičnog načina života. Prilikom definisanja preduzetničkog profila muslimanskih žena preduzetnica u Pakistanu mora se imati na umu da je kultura tu dominantna prepreka. Previše je kompleksna

kultura južne Azije da Amartiya Sen postavlja pitanje: “Koliki deo ovoga jedan stranac koji poseduje opšte znanje faktora koji su uključeni može da to oseti i na to da odgovori? – I koliko to može da mu iskrivi sud.” Zatim Roomi (2005) govori da se žene suočavaju sa kulturom u kojoj je diskriminacija duboko ukorenjena i društvenim faktorima koji onemogućavaju njihov razvoj. Ali osnaženje žena u Pakistanu prati primer žene **Proroka Muhameda Kadije**. Ova kontradikcija u terminima i ova evolucija među muslimanskim ženama je predmet interesovanja istraživača koje inhibira razvoj žena preduzetnika u muslimanskom društvu kao što je Pakistan.

Cilj ovog rada jeste da ukaže na korist globalne zajednice, prirode okruženja i uticaja običaja, tradicija i kultura i određivanja faktora religijskog preduzetništva. Pregledana je postojeća literature o ženskom preduzetništvu i posebno uloga projekta Diana. Ali prepreke postoje zbog ograničenosti literature koja se bavi ženskim preduzetništvom muslimana južne Azije i Pakistana posebno je korišćena kvalitativna metodologija, detaljni intervjui i studije slučaja. Razmatrani su upitnici i korišćeni odgovori. Pronalasci pokazuju da pod uticajem religije, praktikuje se pogrešna filozofija. Žene su otkrile da se treba uložiti napore i stoga postoji duga borba za uspostavljanje Ženske komore za privredu i industriju.

Prilikom pisanja rada utvrđeno je da ne postoji dovoljno literature o ovoj temi. Već da je ona prisutna kao teorijski aspect radova napisanih o zapadnoj kulturi od strane zapadnih istraživača. Istraživanje mora da ima u vidu trenutna ograničenja prilikom proučavanja raznih kulturološki povezanih faktora i načina kako se može uticati na budući rast ženskog preduzetništva.

KLJUČNE REČI: žensko preduzetništvo, religiozni pristup preduzetništvu, Diana projekat

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