

## **Entrepreneurial Ecosystem and Violence against Women: Are Women's Property Rights a Panacea or an Overhyped Placebo?**

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### **Abstract**

Property rights are complex and multifaceted economic attributes with myriads of socio-economic and political ramifications. In Pakistan, in the majority of cases, the rights to the protection of property are denied to women on many pretexts. Using Gender Equality Measures of International Property Rights Index, this paper contests the role and barriers of sound property rights, and the creation of an entrepreneurial ecosystem for women. It also discusses the role of protection of women's property rights in the purview of elimination of violence against women. Research data is collected through semi-structured interviews and focus group discussions. The interview context such as interview time, days, and occasions, were taken into consideration. The interviews were audio-recorded with individual and group feedback arrangements. Data were analyzed using content analyses and thematic analyses. The study shows that financial credit and access, and social activism significantly contribute to sound women's property rights which are the main source of wealth. Red-tapism in public offices, organizational gender insensitivity, and men's unwelcoming attitudes were found to be the major constraints in women's entrepreneurial initiatives. Wealth sources such as dowry, wedlock money, and inheritance, helped women to raise money for their enterprises; besides, knowledge economy could hugely benefit women if their intellectual property is also appropriately protected. The study concludes that sound property rights would reduce violence against women and provide a favorable entrepreneurial ecosystem. The study provides practical implications along with future research directions.

**Keywords:** Entrepreneurial ecosystem, Women's rights, Violence against Women, Property Rights, Financial inclusion

Historically, women are mainly discriminated for their gender, regardless of culture, race, region, religion, and nationality. Lockard (2011) argues that the majority of contemporary societies are latently or manifestly patriarchal while men dominate in social, religious, political, and economic fields sidelining women to domestic or weaker roles (Multi-Douglas, 2007). Women's sufferings range from abuse, molestation, rape, malnutrition, domestic violence, slavery, restriction on free movement, and poverty (Eze, 2013; Gannon & Alleyne, 2013; Ullman & Brecklin, 2003). In Pakistan and many parts of South Asia, honor killing is a common practice and a socially embedded patriarchal norm (Gairola, 2002; Hadi, 2017; Koenig & Foo, 1992; Moghadam, 2007), whereby the perpetrators are frequently found getting informal sympathies from law enforcement agencies. Violence and deprivations come in many forms for women such as social disconnection, debarment on the selection of profession, restrictions on freedom in reproductive health decision-making within a family, and a lesser role in entrepreneurship and wealth creation activities.

Violence limits women's contributions to the socio-economic sphere and aggravates their physical, emotional, and social conditions (Eisenstat & Bancroft 1999). Such vulnerabilities tend to increase in the absence of their access to and/or formal claim to land and property, and women's representation in government or other formal sectors (GoV, 2009). The Convention on the Elimination of all forms of Discrimination Against Women (CEDAW) demands gender roles parity in all spheres of life, including land governance and property rights as a state responsibility. Women empowerment improves their livelihood and decreases violence, and encompasses legal, economic,

social, psychic, and political domains (Saigol, 2011; Ullah, 2016). The Planning Commission of Pakistan (2005) suggests education, and mainly the power of decision-making, authority, control on their own-self, and access to resources and property to be important for women's wellbeing. IPRI (2018) report recommends that women should enjoy all forms of ownership including freedom of speech, and right of freedom of movement. National and international obligations require such rights to be a part of human rights. For instance, the UN's Universal Declaration of Human Rights (UDHR) 1948 and the constitution of Pakistan demand that women must avail all such rights. Certain studies debunk the claim that protection of property rights plays a role in women empowerment, for instance, Guerin *et al.* (2013). In spite of much research on women empowerment, there is still some delusion in the role of property rights in the lives of women (Gana, 1996; Letza *et al.*, 2004; Mahat, 2003; Roy & Tisdell, 2002; Werlin, 1999).

Women in Pakistan in the main have been socially deprived of their rights, especially property, which is also reported in different national and international reports. For example, the International Property Rights Index 2019 reports on Pakistan's poor performance especially women's property rights that ranked the country at 122 out of 129 nations. Besides, the Global Gender Gap Index 2020 Report published by the World Economic Forum ranked Pakistan 151/153 in the world (surpassing only Iraq and Yemen). The scorecard places Pakistan 150<sup>th</sup> in economic opportunity, 143<sup>rd</sup> in educational attainment, 149<sup>th</sup> in health and survival and 93<sup>rd</sup> in political empowerment. The scorecard showed that Pakistan slipped from 112 in 2006 to 151 position in 2019. Another report published by the United National Development Program's Human Development Index placed Pakistan at 152 out of 189 countries. Similarly, the Gender Inequality Index placed Pakistan at 136 out of 162 countries in the 2018 report. Gender Parity Index published by UNESCO assigned 0.75 score which indicates acute gender disparity in Pakistan. The female literacy ratio in Pakistan 2018 is also at dismal, at 52% against 72% for the male population. Besides, there is a low presence of women in entrepreneurial activities in the country. In order to explore the issue, this study investigated the impact of protection of property rights on women empowerment, reduction in violence against women, and contribution towards a favorable entrepreneurial ecosystem. This study is in response to the call by different writers for research to bridge the gap on the role of property rights in a strong socially embedded patriarchal milieu (Amaral, 2017; Bhatla *et al.*, 2016; Gana, 1996; Guerin *et al.* 2013; Hilliard *et al.* 2016; Letza *et al.*, 2004; Mahat, 2003; Roy & Tisdell, 2002; Sherwin, 2007; Werlin, 1999).

## Literature Review

### Women's Property Rights

Property rights entitle people, companies, charities, trusts, governments, and communities to own assets, which they receive lawfully from others or create through their own efforts and hard work.

Women's ownership status significantly contributes to their socioeconomic wellbeing and influences their capacity for the usage of basic financial services and startup intentions through mortgage and bank lending. Property rights are imperative for financial inclusion, and the capacity of financial services is linked with poverty alleviation and women's social status. Studies suggest that in patriarchal societies such as Pakistan, women's basic property rights are not enough; rather it depends more on marital status and inheritance regimes. Although, women enjoy some usufruct rights with men's prior consent (Zwarteveen & Meinzen-Dick, 2001), in countries with much gender differences in education, income, ability to work, inheritance rights, women could hardly benefit from financial services including credits, savings, bank accounts, etc. (Demirguc-Kunt *et al.*, 2013).

Women's weak landownership status significantly incapacitates women's usage of basic financial services and startup intentions. In addition, the prevailing social and cultural barriers badly affect utility of women's ownership. Studies show unmarried women's bank lending is low, while the married women's credit approval rate is higher than unmarried. These results indicate the rationale behind a low growth rate of women-owned firms (Mijid, 2017), which leads to inefficiencies in resource utilization and management (Agarwal, 1994; Quisumbing *et al.*, 1995). In such a situation, women usually receive credit at a higher interest rate than men for entrepreneurial activities (Muravyev *et al.*, 2009).

Historically, women's rights movements are heavily linked to ownership rights. In the early nineteenth century in the US, married women were not allowed to own property and enter into a contract, or appear in a court without husband's consent (Lemke, 2016). In its aftermath, the legal reforms in the US, UK, and its other territories suspended 'coverture' i.e. *women under the*

*cover or wing's protection of husband*. This resulted in a spike of over 40% ownership of women in the mid of 20<sup>th</sup> century and a rise in the tide of feminism. Kieran *et al.* (2015) found that women's strong property rights help in *gender-specific* poverty alleviation and equitable growth (also see Oldfield *et al.* 2019) and are essential to enter into contracts and startup initiatives (Deere *et al.*, 2013). In spite of evidence in favor of ownership rights, the significance of social norms are undeniable (Ghosh & Vinod, 2017), for instance, in a Nigerian study, income status, cultural norms/traditions, unemployment, and structural inequalities were found influential in women's decision to own homes (Adegoke *et al.*, 2016). Hirayama and Zuharar, (2008) contradict that women generally earn social status and economic well-being after owning property; in their view, this principle could hardly coexist in the prevailing cultural context of Japan.

Moreover, unlike the common perception that Islam favors inequitable and violent treatment of women in society, El-safty (2004) negates this claim with the view that Islam favors just treatment of women although they do not enjoy their rights in practice as enshrined in Islam; mostly the social and cultural factors violate these rights. Gender inequality doesn't refer only to private property but the discriminatory treatment also extends to common property (Zwarteveen & Meinzen-Dick, 2001). A longitudinal study of 4928 new firms in the US using the Kauffman Firm Survey reveals the difference between female and male-owned enterprises' success, which shows that stronger property rights help in the success of male-led enterprises. The determining factors of such differentiation is financial inclusion that Balasubramanian *et al.*, (2019) consider to be the primary key to poverty alleviation, income generation, and sustainable economic growth (Swamy, 2014; World Bank, 2018).

### **Violence against Women**

Violence against women is common all over the world, though varying from country to country in terms of incidence and severity (Lockard, 2011; Semahegn & Mengistie, 2015). World Health Organization defines violence as "the intentional use of physical force or power, threatened or actual, against oneself, another person, or against a group or community, that either results in or has a high likelihood of resulting in injury, accommodated death, psychological harm, mal-development, or deprivation" (Krug *et al.*, 2002). Mainstream societal norms tend to dictate physical violence between intimate partners as a family matter (Patterson 2004; Zurayk *et al.* 1997). This indicates family as the primary institution allowing violent behavior against women. Such behavior acts like a chain reaction, where females abuse children and male children abuse female children (Al-Badayneh & AbuHejleh 2005). The dominant patriarchy protects men's rights which exacerbate women's rights in Pakistan, therefore making violence a socially accepted norm. Acceptance of violence is not only restricted to men because in many societies, women also accept and justify violence against women perpetrated by men (Al-Badayneh, 2012; Ammar, 2000, Al-Nsour *et al.*, 2009; Diop-Sidibe *et al.* 2006; Maziak & Asfar 2003).

In the majority of cases, domestic violence is mainly targeted towards women, for instance, in a US study in 2007, nearly half of all female murder cases were due to domestic violence, while in males the ratio was only 5%. A similar trend is followed globally (Catalano *et al.* 2009; Semahegn & Mengistie, 2015; Sen & Bolsoy, 2017). In low-income and developing countries, poor education, weak social support, and low or unpaid work, or lack of property were found the major contributing factors towards violence (Cooper-White, 2011). From the feminist perspective, men get violent when they feel that their power is being challenged (Cooper-White, 2011; Levinson 1989). The reasons for such violence are many, for instance, in Pakistan, women's marriage and domestic violence are mutually linked; besides, early marriages also hinder educational and other occupational opportunities affecting women's earning capacity (Nasrullah *et al.*, 2014).

Similar studies indicate that over one-third of women are globally exposed to violence (Semahegn & Mengistie, 2015; Sen & Bolsoy, 2017). Generally, it is considered that education helps in a woman's social and economic empowerment. Contrarily, Koenig *et al.* (2003) show that among Togolese (in Africa) education negatively affects women, as the study indicates a woman with seven to ten grade education were beaten 1.5 times more than an illiterate, and women with 11<sup>th</sup> grade education faced violence 7.6 times from the intimate partner. Moore (2008) explains the rationale behind the male behavior that educated women tend to be more assertive, threatening traditional patriarchy and demanding economic freedom. While, Uzun and Uzunboylu (2015) show that in Turkey, lower educational levels risk women to violence. Only one out of five women with higher education is exposed to violence, while one out of every two women with lesser education is exposed to violence. In such cases, government programs, legal arrangements, media, NGOs, and academics, can play their role in the prevention of domestic violence (Sen & Bolsoy, 2017).

In the Indian sub-continent, the marital status significantly contributes to women's ownership, for instance, the dowry is blamed as a cause of women's unequal social treatment and results in the world's highest girls' infanticide in India (Bunting, 2011; Vickery & Teijlingen, 2017). Hence, in sex-selective abortion, each year around 23 million girls go missing in the world (Casella, 2019). As such, in a society of women without inheritance rights, dowry proves to be the single source of women's economic protection, enhances women's status in the marital household, and a likely protective shield in domestic violence (Makino, 2019). Therefore, a legal ban on dowry without an active property rights institution might not benefit women in the long run, and only with functional inheritance rights, dowry can be treated as an unnecessary custom or practice.

**Entrepreneurial Ecosystem**

*Entrepreneurial ecosystem* has become a regular metaphor to represent the wider context of an enterprise. The term has been defined as “a set of interconnected entrepreneurial actors, organizations, institutions and entrepreneurial processes, which formally and informally coalesce to connect, mediate and govern the performance within the local entrepreneurial environment, involving a dynamic and systemic nature, within a supportive environment” (Shwetter *et al.*, 2019). It is commonly noted that female-led enterprises face complex socio-economic environmental constraints. ILO (2003) indicates gender-related impediments of entrepreneurship to mainly include property rights which could be placed as collateral for bank credits—a key determinant of women's business activity. Organizations evolve through a symbiotic relationship with the existing institutions and their incentive structure (Dixit, 2004). Barzel (1997) states that strong property rights support an individual's ability to consume goods or services directly or indirectly through exchange. In many countries, such restrictions on ownership rights, free transferability of assets, and women's contract rights are gender-specific (Jütting *et al.* 2008). In the developed world, freedom to engage in entrepreneurial activities, and most importantly, a protected institution of property rights, are considered for-granted, while the situation is different in the developing economies. Even, the rights to hold, use, and transfer property are not equal among genders in these countries. Such denial comes through law, customs, or as a patriarchal norm. Literature suggests that unequal access to property rights is a major limiting factor in a low growth of business and an unfavorable business environment (Cunningham *et al.*, 2019; Fuentelsaz *et al.*, 2015; Elert *et al.*, 2019; Mujahid *et al.*, 2019). Many laws protect women's property rights but the main hurdle is their implementation and resistance from the deeply-entrenched socio-culture norms.

The current study assesses two main issues. Firstly, it evaluates the state of women's property rights. Second, it questions how far the proposition stands that protection of property rights reduces violence and creates a favorable entrepreneurial ecosystem for women (Figure 1).

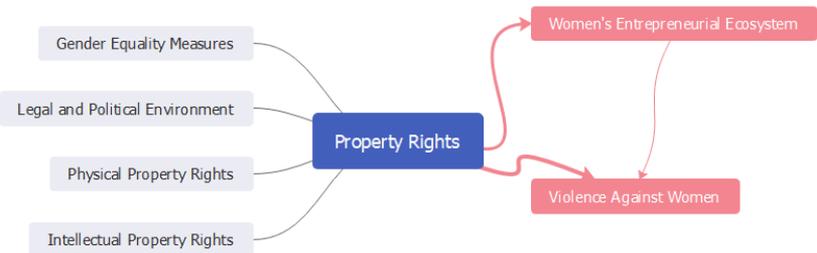


Figure 1. Conceptual Research Model

Figure 1 explains the relationship of International Property Rights Index components and its impact on violence against women and entrepreneurial ecosystem. Figure 2 shows the proposed logical connection between the above-mentioned variables.

**Methodological Approach**

**Research Design**

A qualitative approach is adopted for this study, as it allows us to explore multiple contextual realities. Research questions in qualitative research tend to refine and evolve with the progress of study. This research is based on explicating and triangulating feminist perspectives; a perplexing issue for many, which is called moving from margins to the center, a demarcation between the “turf” and the “path” or the dominant knowledge which lies outside the margin in women's lived experiences. Postmodernism and deconstructionism could serve as a theoretical

paradigm to build a methodology to research on “differences” and to stress upon the empowerment of the oppressed. Here, a feminist standpoint epistemology also questions the method’s responsiveness to the issues of “differences.” The perspective is cautious of the methodology of the recreation of hegemonic knowledge of the past. Ritchie and Spencer’s (1994) Framework approach with Miles and Huberman (1994) flow model were used for data analysis. The framework analysis approach suits research with a specific question. The major concern of the analysis is to describe and interpret the circumstances in a particular setting (Ritchie & Spencer, 1994). The analysis phase of this study passes through sifting, charting, and sorting by ‘familiarization, identifying thematic framework, indexing, charting, mapping, and interpretation’. Miles and Huberman (1994) suggest three inter-linked sub processes analytical framework which include data reduction, data display, and drawing conclusion and verification phases. The concept mapping approach is applied to logically link the different themes.

Research warrants reliability as suggested by Adler and Adler (1994). Through the interview process, initial questions should simply be followed by more investigative questions to get in-depth information according to the personality of the interviewees. For much reliable and valid data, the interview process should be kept the same for all interviewees. Savenye and Robinson (1996) suggest that research quality could be ensured through “prolonged engagement, persistent observation, triangulation, referential adequacy, peer debriefing, member checking, reflexive journal, thick description, purposive sampling, and audit trail” (p.1064). Qualitative approaches are diverse and complex with subtle differences, whilst thematic analysis is the foundational method for qualitative analysis (Braun & Clarke, 2008), and rather than a specific method it serves as a tool used across each approach (Boyatzis, 1998). Thematic analysis provides a rich, detailed and complex set of information. Interview process includes an interview schedule, selection of samples, and deciding on the sample size.

In our study, the interview schedule was not decided in advance. Standardized open-ended interviews were worded carefully and sequenced contextually. Sample selection was made through snowball non-probability technique and with the accumulation of contextual knowledge the sample becomes more progressive and relevant. Focus group studies were also conducted to refine data, which also helped in identification of appropriate samples. Semi-structured interview protocol is adopted for data collection which provides flexibility to researchers to get closer to the reality. This approach helped us to get in-depth knowledge and simultaneously triangulated with the contrasting questions, and the process also added density or thickness to the data. It was achieved by using thick data description and a free use of verbatim quotations (Fetterman, 1989). During the data collection process surroundings and natural environments were taken into account, and further direct and related questions were based on these.

#### **Participants and Site Description**

The study conducted 81 semi-structured interviews (63 female, and 18 male participants) and 15 focus group discussions in districts Peshawar and Charsadda of the Khyber Pakhtunkhwa province in Pakistan. Majority of the respondents were female, including female lawyers, activists, bankers, government officers, health professionals, and female litigants etc. The purpose of including majority females as respondent, was to assess a broader understanding of women’ issues, relevant to domestic violence, property rights, and their entrepreneurial initiatives. Sample was selected through a non-probability snowball method (Heckathorn, 2002; Salganik & Heckathorn, 2004). Patton (2002) suggests that the sample emerges as the research progresses in qualitative research. Hence, as a reference point, the lead researcher contacted a group of ‘gate keepers’ and discussed with them the objectives of this research and shared the preliminary interview contents, as they helped in the identification of potential respondents. With the accumulation of contextual knowledge, the sample became more useful and relevant. An open-ended standardized questionnaire was also developed before approaching the target participants. The content of the interview questions was related to the enforcement of contracts in the Pakistan judicial system, access to credit from banks, property rights and inheritance, female enterprises, education, domestic violence and personal safety.

The identified group was assured with their data confidentiality. All interviews were voice recorded in Urdu and Pashto languages and then transcribed to English for uniformity and theme coding. The duration of each interview was between 30-40 minutes excluding preliminary introduction to research questions, and a briefing. Field notes were taken during the interview. Patterns were identified and interlinked among different concepts evolved in the preliminary process. A recursive process identified different themes until these themes attained saturation.

Information was shared with the participants and confirmed to ensure that sound information had been added to results.

The following hypothesis guided this research:

- i. Strong property rights are important for a meaningful entrepreneurial ecosystem;
- ii. Women face domestic violence mainly due to their economic disempowerment; and that
- iii. Strong property rights help in reduction of domestic violence.

Questions in the semi-structured interviews were developed on the format of International Property Index components, which has already been explained in Figure 1.

The following format for semi-structured questions was used in data collection.

1. The judiciary system dispensing justice to the people, do you have faith in it?
2. Do you think contracts are enforceable in Pakistan and you have confidence in these?
3. Do you think the banks offer credit to the general public without any gender discrimination?
4. Do you think only a good business plan without collateral is enough to get bank credit or women are put to a disadvantage?
5. What are the obstacles for women's economic empowerment, especially for initiating an independent business?
6. How do you think can women's safe property rights be ensured?
7. Do you think that property rights, including financial assets, are poorly defined and not protected by law?
8. Scope of the concept of (women's) inheritance.
9. Scope of women's access to inheritance.
10. Scope of women's inheritance role in social security and entrepreneurship.
11. Scope of women's access to essential nutrition and healthcare facilities.
12. Scope of women's access and opportunity to an adequate education.
13. Scope of women's personal safety from domestic violence.
14. Scope of women's access to basic livelihood needs such as food, sanitation, water, etc.
15. Scope of women's personal safety and security outside homes.

Table 1 provides details of the age group of the respondents.

Table 1. *Age Group*

| Age group | 12-16 | 16-22 | 22-30 | 30-40 | 40-60 | Total |
|-----------|-------|-------|-------|-------|-------|-------|
|           | 2     | 8     | 32    | 24    | 15    | 81    |

The sample education detail of respondents is given in Table 2.

Table 2. *Sample by Education*

|        | No Education | Middle | Matric | Graduate | Postgraduate | Total |
|--------|--------------|--------|--------|----------|--------------|-------|
| Sample | 8            | 10     | 18     | 30       | 15           | 81    |

Table 3 provides details of the sample features.

Table 3. *Sample by Features*

| S. No.   | Sample size | Detail of the sample is given below               |
|----------|-------------|---|
| Sample 1 | 12          | Health care professionals (7 females and 5 males) |

|                         |    |  |
|-------------------------|----|--|
| Sample 2                | 12 | Female in shelter homes facing family disputes/violence  |
| Sample 3                | 8  | Women legislators  |
| Sample 4                | 5  | Women rights and human rights activists  |
| Sample 5                | 6  | Financial sector professionals (3 females and 3 males)   |
| Sample 6                | 8  | Female litigants   |
| Sample 7                | 10 | senior housewives (50+ years) 2; police women 2; female lawyers 2; female judges 2; university female students 2 |
| Sample 8                | 10 | Business women   |
| Sample 9                | 10 | Male prayer leaders (masjid <i>moulvis</i> ) 2; male government officers 2; male businessmen 2; male teachers 2  |
| Total number of samples | 81 |  |

### Findings

The study collected data from semi-structured interviews and focus group discussions, as well as available relevant secondary data sources. The data flow from these sources was quite rich. The study excluded the information and participants that were incidentally related to property rights or entrepreneurship but were not relevant to the research context. The study explored the relationship of protection of property rights, entrepreneurial ecosystem, and domestic violence.

Results revealed that access to land and credit are important determinants of women's economic wellbeing. Findings also suggest that protection of property rights is a triggering point of women empowerment with certain prerequisites to advance the process, such as access to information, social activism, and access to finance, organizational support, and technology. The absence of these factors may result in violence against women and strengthen misogyny. Strong property rights ensure easier access to finance, while the presence of economic rights is important for the protection of women's social rights and creation of a highly favorable entrepreneurial ecosystem for women. The study found different women's wealth sources; for instance inheritance, *mahar* (wedlock money). A respondent narrated that:

*“Mahar and property are major safety for a woman, mostly men manipulate it and refuse to fulfil their due obligations; the women must have full control on the wealth received in the form of mahar, which is unfortunately non-existent in this society, while other forms of property rights are a far cry.”*

The study also revealed a complex bureaucratic structure, males' attitude, and red-tapism of land registration responsible for weaker land possession and inheritance problems besides access to finance. Women need money to hire lawyers, pay registration fees, and other expenditures in case of an untoward situation. Respondents suggested that land transfer (mutation) should be auto-regulated i.e. legally the land transfer to the heirs through state regulation.

Three factors that emerged relevant to women economic empowerment were:

- i) Women's roles in politics,
- iii) Women's self-earnings, and
- iii) Women's ownership rights which are controlled by male and restrict women's freedom of movement that resultantly aggravate women's political and social freedom.

There are certain initiatives in different parts of the world to empower women including Pakistan to allocate reserved seats in legislative bodies, local government, and also public sector employment opportunities; although respondents suggest that such reforms are just numerical and only eyewash rather than a genuine empowerment process. There must be a shift from merely a quantitative increase of representation to a real role in decision-making. Although, a few suggested that sometimes quantitative change is important as it creates earning opportunities and strengthens women's property rights and also more jobs in government departments.

The study identifies a few issues related to women ownership rights as below in Table 4 below.

**Table 4. Factors Linked with Women's Property Rights**

| No | Categories                                 | Description   | Counts |
|----|--|---|--------|
| 1  | Non-implementation of law and legal rights | A sound legal process supports protection of women's property rights.   | 45     |
| 2  | Inheritance/property rights                | Inheritance is a source of wealth which could be used as collateral in banks to raise funds for business.                                   | 38     |
| 3  | Social status                              | Property rights earn social status for women.   | 47     |
| 4  | Free movement                              | Freedom of movement is an essential component for a female entrepreneur   | 62     |
| 5  | Decision-making                            | Decision-making is a leadership role and part of social empowerment   | 41     |
| 6  | Earning women                              | Earning women is a threat to traditional patriarchy. An earning woman can enhance her economic, social, and political roles in the society. | 56     |
| 7  | Political Role                             | Political roles could be achieved with a genuine and sound social and economic background.  | 38     |
| 8  | Organizational sensitization               | Without organizational sensitivity women's property rights couldn't be protected.   | 35     |
| 9  | Domestic violence                          | Lack of social and economic status make domestic violence a feature of daily life.  | 67     |
| 10 | Women Court cases                          | Court cases need finances for paying lawyer's fees, in such cases access to finance is essential.   | 43     |
| 11 | Polygamy                                   | Polygamy greatly affects women's life both physically and psychologically.  | 42     |
| 12 | Social activism                            | Social activism is important for creating awareness of women's rights and an important public policy agenda.                                | 34     |

The sources of wealth and property for women were found in houses, jewelry, wedlock money, land, rent, and salary. To the question about respondents views for property such as jewelry and gold, the study revealed that the most fungible property have strong emotional value for women and also carry a socioeconomic significance for the owner, and a symbol of social status.

There is a popular impression that women are poor decision-makers. This issue was raised by several respondents at many occasions. A respondent reacted to this question as:

*“Women have less exposure to information which is generally accessible to men; they are restricted to homes and can’t move outside. Such restrictions blocked access to essential information. This lack of knowledge turned into bad decisions. Hence women could make better decisions, if they have access to information and knowledge, how could one expect a higher social status for women if they lack such privilege which is available to men.”*

Access to finance helps women to meet their routine expenses, for instance, feeding babies, clothing, education, and provides capital to start a business. Mostly, women litigants face financial problems. There is a difference in access to finance and protection of property rights as mentioned by a respondent:

*“How can one expect women to get their rights through courts without finances? If courts could help women to get their due rights, but for lawyers’ fees and daily expenditure women need some financial support. Even women could start a business if they have enough funds. Therefore, women must have the facility to access finance or any alternative. Without financial resources how could women claim their basic rights through litigation?”*

It indicates how property rights ensure access to finance, and in broader perspectives as part of human rights, mandated by religion and a right under constitution while access to finance is mainly an institutional arrangement and can be or can’t be legally enforceable.

The impersonal or neutrality of technology minimizes gender discrimination. NADRA’s (National Identity Card issuing authority in Pakistan) computer software system does not discriminate gender; for instance, technology lessens the chances of deliberate tampering of documents or issuance of fake documentation as the system permits minimum human actions.

Most respondents viewed social activism as important to promote gender balance in society and demanded a continuous debate on such issues. One interviewee mentioned that she had arranged various meetings between opinion leaders and females living in her village; the community members demanded more engagement and community leaders expressed their views in front of the villagers. At the end of sessions, she said, some participants changed their points-of-view regarding certain social taboos and a consensus was built based on the discussions on women’s roles. The organizers and respondents said that social activism at the community level will help in a cultural change and reduction in violence against women. Availability of information is an essential component, and in its presence women become much aware of their career and other opportunities. Access to information can be in many forms such as education, public spaces, participation in community gatherings, and use of ICT.

Organizations in Pakistan require restructuring to make them more gender-sensitive. A woman participant’s view on organization follows:

*“Most of the time, when I visit banks, the government, or some public utility offices, I wait in long queues for my turn, and it takes me a lot of time and energy to do my job among men. Another problem a woman faces is traveling in public transport. Apparently, the government claims that they are providing equal opportunities to women but it is not enough. Organizations should be sensitized, traditionally organization structures and policies are made by males for males; now it should be reoriented and sensitized towards women.”*

Respondents praised the role of the government citizens’ record center, the NADRA, which ensures women’s identity in the family trees of NADRA record and helps women to protect their inheritance rights. Much could be done in this regard, for instance, organizational resetting can help in securing women’s property rights through appointing a woman ‘*patwari*’ (an operational-level staff who maintains land records) for land administration in the district who could ensure the smooth transfer of inheritance to females at the times of distribution of inherited resources in the family, as a respondent mentioned.

*“Government knows that women have issues in getting their due rights of inherited land transfer, therefore, government should support women. If government is serious about it, then they should appoint dedicated officials responsible for taking care of women’s property related issues, for instance, a woman ‘patwari’ should be in each district only working for this purpose.”*

The following actors emerged to take certain actions and ensure women’s desired status—economically and socially. Table 5 shows the desired roles of different agencies in women empowerment.

Table 5. *Agencies’ Desired Actions to Reduce Domestic Violence*

| Categories                          | Description of the category of desired actions  | Counts |
|-------------------------------------|---|--------|
| Government role                     | Showing commitment for women empowerment  | 61     |
| Society role                        | Showing tolerance for women empowerment efforts   | 45     |
| Court role                          | Sensitization of courts to women issues   | 34     |
| Organization roles                  | Sensitizing organization to change for women facilitation   | 31     |
| Non-Governmental Organization roles | Social activism and projecting women issues at all forums   | 37     |
| Activists role                      | Activating and sensitizing different organizations about women issues   | 34     |
| Women legislators role              | Policy-making and monitoring of implementation of laws  | 36     |
| Religious scholars role             | Promoting tolerance and respect for human beings as assigned in religion, irrespective of gender and worldly status | 42     |

The study identifies the role of the *Shariah* law, and relation of property rights and entrepreneurial activities of empowered women as important dimensions of property rights.

#### **Property Rights and Shariah Law**

There is a general acceptance of religious laws in Pakistan which mandate women’s inheritance and strengthen their control on property rights. Hence, the *Shariah* law could serve as a critical and effective deterrence against the patriarchal norms. A participant opined about Islamic view on property rights as below:

*“Islam offers women a due share in inherited land and property and there should be no objection from the common folk in such rights. But the case is otherwise. Government should at least ensure that women receive their inheritance in compliance with these religious laws.”*

Men, although admit the significance of Islamic inheritance laws but the practice of these laws is very rare to offer the due rights in the inherited property to women. In Pakistan, generally people respect religious laws, but sometimes these laws are in confrontation with official laws and conventions or practice of local customs.

#### **Property Rights and Violence against Women**

Pakistani society has a diverse range of linguistic and ethnic identities that is marred by feudal and tribal norms amidst a patriarchal culture disfavoring the women. Many participants indicated that property rights would help women to create a better space for themselves in the society. One of the respondents indicated that economically empowered women would serve as role models in the society. A woman gains confidence from her house and the patriarchal culture could be dealt only when women play their roles in economic spheres. They show that hyper-masculinity results in oppressive societal practices, which many times result in violence against women. Respondents show that traditional clichés and prejudiced social orientation invoke violence which is an accepted norm. Such norms culminate in murders and physical violence, a participant responded as:

*“Most of the problems women faced due to the lack of an appropriate mechanism to get access and implementation of property rights. In every part of the country, women are discriminated against in one form or another. A sound property rights system would help women to get legally their due rights and live a decent life.”*

The government keeps inherited property records through the revenue department; therefore, its implementation with state support would make women free from any such discrimination. The GEM (Gender Empowerment Measure) index of the UN shows three basic components of women empowerment: “economic participation and decision-making power, political participation; and power and control on economic resources.” (p. no. and year)

### **Property Rights and Entrepreneurial Ecosystem**

Entrepreneurship is the basic function of wealth creation, and the owner must have full rights to enjoy benefits of its earned capital. In general the principle is valid for everyone, but it is different in the case of women in a patriarchal society. The respondents described few prerequisites for strong ownership, among which family support was primary. There was a split on the question of female ownership. For instance, one respondent said that mostly females do their businesses with the permission of male family heads; therefore, males somehow deserved a share in female earning and ownership. A participant said that her business is possible because the family created a social space (of free movement and spending). Majority of the participants were of the view that there is no doubt that property rights lead to a happier life, but in such a conservative society, strong property rights is only a dream. A participant remarked about her entrepreneurial activities as follows:

*“The moment the idea flashed in my mind about my own business, it comes with the pleasure of ownership which strengthens my resolve to engage in such activities. But the main problem is finances. There could be many financial sources, although I own it but I have no control over those sources, for instance, the inherited property of my family.”*

When participants were asked about control on their resources and property, they provided different explanations. For instance, one said that strong property rights are the first requirement of venture creation. One of the participants said that every woman’s entrepreneurial activity carries the question of control on property, and suggested that knowledge economy could resolve such problems but again there is a question of how could a woman work and freely move with or without family permission. A female lawyer who owns a law firm said that her property is her “legal professional experience” as she gained the goodwill created through her legal practice in the last eight years. She added:

*“My wealth and property are my goodwill and experience which are inseparable from me. It gives me power with each passing day and also I gain social status. The law profession is unique in the sense that I can raise my voice for my rights due to access to the legal forums and beneficial for others as well. For me, the most important thing is the freedom to earn and I can work independently without any support.”*

### **Discussion**

In this study, we make an attempt to explore the role and mutual relationship of protection of women’s property rights, formation of entrepreneurial ecosystem, and violence against women. The study identified strong property rights as the first step toward gender equality. Gender equality facilitates female entrepreneurs’ access to economic resources and finance. Villa (2017) estimates women to own less than 20 percent of land and other forms of property throughout the world, which is the main hindrance in their entrepreneurial endeavors. Results of this study also suggest that knowledge economy and service industry could help women to get a stronger hold on their wealth, particularly intellectual property. This finding conforms to Meunier *et al.*, (2017) in attributing the gender gap to the disparities and inequalities in access to institutions, use of property, access to courts and legal support, and women’s protection from domestic and social violence.

Second, women, with an effective role in the knowledge economy, have many opportunities to earn. For instance, Montanari (2018) argues that countries with highly protected copyrights pay higher to female artists and actresses. Montanari shows that protection of IP rights is so significant that article 27 of the Universal Declaration of Human Rights of 1948 states “everyone has the right to the protection of the moral and material interests resulting from any scientific, literary, or artistic production of which he is the author.” Montanari cited Elena Panaritis, the author of *Prosperity Unbound*, that women are civically involved in their community politics, and become innovation leaders, and market players once their ownership rights are secured improving their involvement by 53%. Countries with stronger IP rights are ranked among the countries with strong gender equality. The participants also supported the same and said that IP-based products and services provide a better return than other traditional businesses. Strong intellectual property rights advance an enabling environment for innovative ideas and creativity. Intellectual property rights-

intensive firms occupy 38% GDP and 45.5 million jobs in the US and are generally high paying. Montanari shows that workers in IP intensive sectors earn 46% more than other sectors. The findings of Montanari support the claims in our research that stronger ownership would result in prosperity and better living. In the nutshell, entrepreneurial activities are the main propeller of the empowerment process which leads to a broader role for women in politics and decision-making.

Third, this study shows that political empowerment provides autonomy to women to use their voting rights, contest in elections, identify and prioritize their needs and actions (Ibrahim, 2012). Women in Pakistan face hurdles at two levels i.e. domestic and societal. Domestic is the resistance at home due to their incapacity and economic dependence on male members, while at societal level corruption, manipulation, and gender-based discrimination discourage women to become an active and healthy member of society. Therefore, the balance in economic activities is essential to counterbalance their social roles. Such empowerment broadens men's perspective to accept women as main societal actors and sometimes bread-earners. To conclude, before economic independence, any effort to politically empower women is futile.

The study also debunks few reflections regarding women's political role in society. There is over thirty percent numerical representation of women in Pakistani legislative bodies from the last one-and-half decades but the respondents revealed that still no real qualitative improvement has been noted in their livelihood which refers to two main problems. First is economic dependence, and second is societal non-acceptance of women's role as an actor in the political decisions. It indicates that women's economic opportunities for productive activities are the main source of social and political rights. This study differs from Mahmood's (2004) findings which argue that political roles ensure economic rights. As politics is an expensive enterprise in South Asia, freewill and exercise of voting rights mainly rest on women's economic independence. Therefore, the easiest mode of wealth for women is access to their inheritance rights. Although in a majority of countries, women have legal access to inheritance, they lack the power to control and use it. Generally, in the case of inheritance, women mostly surrender their rights to the nearest male relative. Narayan (2017) argues that women's political empowerment invigorates the whole society on the basis of their rights and not on merely means-to-end basis. Although constitutional protection of women's rights legally exists in South Asia and also in Pakistan, the main hurdle is the societal structure which is responsible for women's undue subordination to men (Mahmood, 2004).

Additionally, this study identifies certain supportive activities; for instance, how an access to economic resources and implementation of inheritance laws would strengthen women's social and political roles besides creating a favorable environment for women-led enterprises. Mahmood (2004) mentions that a gender-sensitive legal system along media campaign and higher women's literacy could bring cultural change and its nonexistence would provoke violence against women. Similarly, Narayan (2017) identifies three particular interconnected categories in Indian society deterring women empowerment; socio-monetary and societal structure, and religious argumentation. This study shows that absence of financial resources decreases women's leadership role inside the family, business and community. The main hurdles found in women's political participation include a stereotypical image, heavy domestic burden, living in -patriarchy, and weak access to their property and wealth creating activities. Narayan also supports these findings. However, the vast gender gap is evident in the poor developmental indicators in emerging countries (Omvedt, 2005).

Also, Khan (2011) notes that in Pashtun society misinterpreted folk wisdom and patriarchal cultural values are a few hurdles in the political empowerment of women. His study shows that 84.4% of the sample agrees that Pashtun social structure doesn't support political empowerment. The same study also shows that majority of respondents agree that women's economic dependence on men as the main reason behind women's distance from power and authority which further aggravate violence against women. Similarly, Karl (2001) identifies low education, lack of access to information, and less socialization as the main contributing factors towards women's low or non-participation in politics, which this study also identifies as critical factors towards the empowerment process. Kingdon (2014) demands rational policies for gender equality in politics. Omar (2011) claims that for the socio-economic, political development, and social security, women's political empowerment is a precondition. Although, the political empowerment as suggested by Omar differs from our study findings, as this study shows that a real and genuine political empowerment would never be realized until women are economically and socially empowered. The presence of inheritance laws both in legal and religious spheres also support it.

Roza (2010) also indicates reservation on the prevailing trend of numerical representation of women in legislative bodies, as political parties are least interested in women's genuine political roles.

Our study identifies certain stereotypes which strengthen women's lesser economic role, for instance, in the case of Karl (2001), cultural stereotyping is the main obstacle in women's participation in politics, business, and according to Ibrahim (2012), only fit for domestic work. Although, patriarchy is a deep-rooted phenomenon in Pakistan (UNRISD, 2005), Aslam (2002) points to how women's under-representation in politics is due to the 'masculine hold' over economic resources and business activities. It is likely that all social and formal institutions are viewed as 'masculine' and a reinforcement of patriarchy (Basu, 2005). Therefore, technology and organizational sensitization could help reduce hyper-masculinity. This is why in some parts of Pakistan, especially in Pashtun society, women still face restrictions to cast votes and assert their roles which are usually due to the unavailability of educational facilities, social norms, poverty, and perception against female education (Aziz & Abdullah, 2012). In this regard, our study shows that patriarchal norms contribute to women's inability to access wealth or wealth-generating activities or resources whereby women's property rights could help induce a positive change. In such a social setup, mostly men dominate lead roles in social, political, economic, and religious spheres (Malti-Douglas, 2007). Aalberg and Jenssen (2007) explain that traditionally men are depicted as more gifted and prudent and male politicians are expected to be more brainy, dependable, popular, and convincing. Our study also identifies women's inability to decide and lead to be a reason to make them in-charge of property. Conversely, Popkin (1994) believes that women are commonly viewed as more orthodox and traditional than men. In fact, voters use such known and pre-determined beliefs to support a particular gender. Rural areas in Pakistan, especially PATA and former FATA are more traditional than the urban centers, therefore, they assign more powers to men in the social hierarchy (Noreen & Musarrat 2013). This discrimination in Pashtun society hurts women's status and creates little space for women's economic freedom (Ali *et al*, 2010), which further reinforces male dominance (Basu, 2005).

Our study findings specify economic empowerment to result in reduced violence after having access to sources of wealth, such as land and inheritance, contributing to self-recognition and self-esteem. It conforms to the definition of Sahay (1998) as to how "empowerment is an active, multi-dimensional process which enables women to realize their full identity and powers in all spheres of life". Naz *et al.*, (2012) also point out to discriminatory social structure and cultural-ideological influence on women's status and social role. Although, a protection of property rights acts as a precursor of women empowerment and results in reduction of violence against them, this study shows that strong property rights play a significant role in women's economic empowerment, reduction of violence, and a favorable entrepreneurial ecosystem for women.

### **Conclusions**

This study indicates that there are certain supporting actions that expedite gender empowerment process and create a favorable entrepreneurial ecosystem, and also help in reduction of violence against women. Access to land and credit are major determinants of an entrepreneurial ecosystem. Besides, financial resources are also important for an enterprise, the main sources of finance for women could be wedlock money, house ownership, jewelry, land, rent, salary, and household skills, etc. At the state level, red-tapism in land administration and complex bureaucratic structure were found responsible for weaker property rights. A sound property rights system ensures women's access to finance. Such funding could help women to pay lawyer fees and registration fees, start business, and meet other expenditures. The study identifies state policies as less pro-women, an efficient and auto-transfer of inherited 'property title' to women must be state's responsibility. Besides, Pakistan as a conservative and religious society, the Islamic *Shariah* laws related to property inheritance of women could play a pivotal role in reinforcing regulatory controls in favor of women's ownership.

Hereupon, three important factors can be identified in the policy process, first, women's role in politics, second, women's self-earning, and third, women's ownership rights. Patriarchal norms empower men to control these three factors and restrict women's access to women's freedom in movement, and political and social freedom. A challenge to these factors can result in violence against women. There have been government efforts to provide women with a share in political representation in legislative bodies, which contributed to little effectiveness. Women legislators usually have little genuine political power as they reach assemblies through reserved seats which are again dependent on the number of seats occupied by male members.

Wealth creation brings prosperity to the society, which is achievable only through entrepreneurial activities. For any entrepreneurial activity, presence of strong property rights is a first step. There is ample evidence that shows property rights improve women's social status and leads to a higher level of political empowerment. Therefore, protection of legal rights ensures strong property rights, which in turn, may help raise funds for any entrepreneurial activity.

### **Practical Implications**

This research has tried to examine the dual role of women's property rights, first in creation of an entrepreneurial ecosystem and second, in terms of violence against women. In Pakistan, women ownership and their share in inheritance are mostly denied by their own family members; hence their role in wealth creation activities is minimal. Government and non-governmental organizations spend huge money to promote an equitable environment for women rights, especially for their education. In spite of government's control, many violent incidents continue to take place against women. This study suggests that protection of property rights is the only means through which a healthy process could be initiated for women to become a part of the wealth creation process vis-à-vis increase in social status and reduction of violence against them. This study can help legislators and policy-makers in resources allocation how to ensure protection of women's property rights. It also offers practical advice for legislators and policy-makers on regulating inheritance rights and wedlock money or property which are mostly refused by the male family members. Currently, an increase in violence against women in the Indian sub-continent (mainly in Pakistan and India) has been noted, and it is the right time for the government and state actors to focus on this issue. For instance, there were recommendations from women participants of this study that the government should appoint dedicated female *patwaris* or revenue officials with a sole mandate to ensure smooth transfer of inherited property to women. Besides, there were also recommendations that the government should take responsibility for automatic inheritance transfer to the female members in a family. The study found that participants who were female lawyers and service providers recommended businesses related to knowledge economy and intellectual property. According to them, physical property is separable from the owner and therefore risks the ownership of women, and even could evoke violence against them. But intellectual property-related products are growing worldwide and could offer an opportunity to be a part of the market. Therefore, women's engagement in law profession, medicine, software development, scientific research, product development, engineering, and architecture etc. would empower them to get benefits from it. This study also suggests the policy-makers to focus their efforts and resources on creating opportunities for women in the knowledge economy. For instance, offering more opportunities to women in software development, law, science, and medical professions. It can also guide on ensuring protection of women's property rights to ultimately help them raise money for their entrepreneurial initiatives and create opportunities to become a part of wealth creation in society. Importantly, in the long run, these initiatives would help in the elimination of violence against women.

### **Limitations and Future Research**

This study has been conducted to assess the impact of property rights on creation of entrepreneurial ecosystem and its impact on violence against women. It can be extended with the inclusion of a broader sample to discover and confirm the results in other cultural settings. There is a need to probe further into how property rights could be strengthened in diverse economic and legal situations. Besides, this research has focused only on women, whereby the same approach could also be followed to assess other marginalized communities such as transgender, special people, and other vulnerable and minority population sub-groups.

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