

# The paradox of Islamic perception on the entrepreneurial intentions of female Muslims in Pakistan

Paradox of  
Islamic  
perception

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## Abstract

**Purpose** – This paper aims to examine female entrepreneurship perceptions at the nexus of understandings of Muslim behaviour in Pakistan, the “formula” of Shapero for considering entrepreneurial intentions and the viewpoints of young Pakistani women.

**Design/methodology/approach** – Data collected from 555 women between 18 and 30 years of age, undertaking tertiary-level business studies in Pakistan constitute the sample of the study, and structural equation modelling was used to test the hypotheses.

**Findings** – This study finds that the respondents’ perceptions of Islam positively impact the formula at the feasibility component, whilst also inverting the desirability component, therefore, resulting in a “does not equal” outcome for intentions.

**Originality/value** – To the best of the authors’ knowledge, this work is one of the first to empirically examine the role of Islamic perception in shaping entrepreneurial intentions through the individual components of desirability, feasibility and propensity to act. It puts forth contextual deliberations for a meaningful heterodoxy in light of female entrepreneurship in an Islamic country.

**Keywords** Islam, Entrepreneurial intentions, Perception, Pakistan, Female, Entrepreneurship

**Paper type** Research paper

## Introduction

Despite a stereotyped reputation for patriarchy, Pakistan scores at 50% on Hofstede’s masculinity dimension and 55% on power distance (Hofstede Insights). This is less surprising when combined with the other Hofstede dimensions for the country, which reflect its Muslim



**JEL classification** – M10, M13, M19

society, with 14% for individualism (i.e. Pakistan is “collective”), 70% for uncertainty avoidance (i.e. Pakistani cultures like to avoid risks) and 50% for long term orientation.

While Hofstede is used here as an illustrator, there are issues with this measure being applied to Muslim populations – such as the understanding and attribution of both uncertainty avoidance and long-term orientation – both explainable through Islamic teaching, but which give different understandings to the observations. Despite an (imagined) equivalence in the literature that the Islamic concept of *qadr* (predestination) is understood the same way as fatalism (and equated to a high uncertainty avoidance score in Hofstede’s measure), [Sulaiman and Willett \(2003\)](#) argue that low uncertainty avoidance is a natural position for a Muslim and so supports the positive perception of business in general and entrepreneurship in particular ([Alerhan et al., 2015](#)). Similarly, long-term orientation which, from an Islamic perspective, looks beyond this life and into the infinite future.

There is a growing consensus on the importance of examining the role of religion within entrepreneurship research ([Block et al., 2020](#); [Busenitz and Lichtenstein, 2019](#); [Smith et al., 2019](#); [Smith et al., 2021](#)) and, in this study, we look at the perception of Islam and its impact on entrepreneurial intentions amongst female Muslims in Pakistan. Islam, and its teachings, are an umbrella under which there is scope for variations depending on language, food, geography and climate. However, the majority of teaching is shared amongst the 1.8 billion Muslims worldwide, and given that religion, in all its heterodoxy, has a psychological impact on individual decision-making ([Astrachan et al., 2020](#)) and economic behaviour ([Di Pietro and Masciarelli, 2022](#)) it is seen to have implications for entrepreneurial activity ([Henley, 2017](#)). Considering this literature, examining how entrepreneurship is understood by young women is key.

Female entrepreneurship remains an important source of economic growth in developing countries, stimulating growth by creating new economic opportunities, decreasing the gender gap and reducing poverty ([Brush et al., 2009](#)) – all areas highlighted within the 17 UN Strategic Development Goals. Despite the wealth of literature on entrepreneurial intentions in understanding the entrepreneurial process ([Krueger et al., 2000](#)), there is a crucial need for contextual understanding of its antecedents ([Liñán and Chen, 2009](#)); in our view, the impact of religion on shaping these intentions. Consequently, using the influential work of [Shapero \(1975; 1984; Shapero and Sokol, 1982\)](#), this study examines the interaction effects of an Islamic perception on entrepreneurship and the antecedents (desirability, feasibility, propensity to act) of entrepreneurial intentions in developing entrepreneurial intentions of young Pakistani women.

### Islam as an “umbrella” in entrepreneurship

The neglected “religious perspective on entrepreneurship is distinct, as it commonly entails specific and detailed narratives and practices, a defined scriptural source and a distinct meta-physical objective” ([Gümüşay, 2015](#), p. 199). With more than 1.8 billion adherents to Islam (roughly 24% of the world population ([Pew Research Centre, 2017](#))), it is surprising that the contribution Islam must have on adherents has been subsumed in the hegemony, rather than pursued as a meaningful heterodoxy in and around entrepreneurial decision-making for Muslims ([Essers and Benschop, 2009](#); [Giacomin et al., 2023](#)).

Islam is well-known as a comprehensive religion, primarily relying on three sources for guidance – the Muslim Holy Book, The *Qur’an*; the authenticated reports of the behaviour of the Prophet of Islam, Muhammad – the Sunnah; and the recorded narratives of his positions and actions during his life – the Hadith. Although often (mis)represented in hegemonic literature as a monolith ([Elmessiri, 1997](#)), this two-dimensional religion (vertical requirements = person to Allah; horizontal requirements = person to person) therefore varies in practice and understanding. [Sander \(1997\)](#) argues that enculturation as a Muslim impacts people profoundly, whether they are particularly adherent or not. His study, involving Muslims in Sweden, reflected this without the

host/majority culture being Muslim – therefore, complete immersion in a Muslim culture must have a significant impact. In this way the umbrella concept is particularly relevant.

For Muslim women, Islam is often represented in the English language literature as a series of restrictions. In fact, Islamic teaching treats both genders the same way in almost every case – being a good Muslim is the main goal, and that is achieved the same way for both men and women (Ng *et al.*, 2022). There is no normative male model in Islamic teaching (Boulanouar, 2006), which is an important point in the consideration of “Islamic feminism” literature and its critique. The idea that Muslim women are weak and subservient can be traced in studies of literature over the course of several hundred years. Kahf (1999) provides a very informative timeline of the change in the perception of Muslim women from Amazonian Warrior Queens and people to be feared to the constantly sad, oppressed and weak figures we see more commonly depicted in media, in her work. This narrative on Muslim women, and Muslims in general, can be evidenced in much historical writing in business literature as well (see Bryce, 2007; Bryce *et al.*, 2013). Similarly, the fact that Muslim women are not required to use any money they make or inherit to support their family (Briegel and Zivkovic, 2008), unless they choose to do so as a charity, means that women considering either work or entrepreneurship have a different perspective on the endeavour than may be the case in other contexts.

The study of Pakistan is important. The country represents a trident nexus for a study on Muslim women and entrepreneurship, consisting, as it does, of a population of 97% Muslim, almost 49% female, and with an emphasis/necessity for entrepreneurial economic development. Women are regarded as an important developmental resource in Pakistan, with women making up just 25% of the workforce and having 30% literacy. As such, the economic hope rests primarily with young, educated women who have several obvious advantages over their uneducated sisters. As outlined later in the paper, entrepreneurship as an occupation is viewed differently in Islam where there is no “shame” around earning money, trading or being “in business”. In fact, businesses are acknowledged as serving the community by providing necessary good and services and offering employment to others (Sadeq, 1991).

Although reliable statistical data and good quality research studies are scarce in the English language canon at least, earlier studies have suggested Pakistani women are comfortable with risks and are motivated to overcome hurdles to reach their business goals (Zeb and Ihsan, 2020). Similarly, the barriers they face due to the patriarchal societal structure combined with the literacy issues are difficult to surmount but can be mitigated with personal motivation, family support, social networking and access/use of technology (Abbas *et al.*, 2016). Khan *et al.* (2021) reiterate that courage is a key component for these women to be successful in overcoming the socio-cultural obstacles they face. However, as Roomi *et al.* (2018) state, “[. . .] any improvement in Pakistan’s regulatory or cognitive factors – however significant they may be – will have little or no impact on women’s entrepreneurial endeavours” (p174). The successes must come from the individual women, themselves.

As “a theological turn may serve to uncover unique motivational processes” Smith *et al.* (2021, p. 4) our empirical insights uncover the dynamics of how an Islamic perception of entrepreneurialism plays a part in forming entrepreneurial intentions within a Muslim majority country. Our findings address and open further avenues to recent calls on uncovering non-western entrepreneurship (Eze *et al.*, 2021; Ng *et al.*, 2022), moving beyond countries having a predominant Christian tradition (Judge and Douglas, 2013) and hegemonic viewpoints (Wood *et al.*, 2021) to appreciating the “legitimacy of the emerging behaviours we observe in the rest (which diverge from the assumed norm)” Muñoz and Kimmitt (2018, p. 100).

## Theoretical background and hypotheses development

### *Perceived desirability, Islamic perception and entrepreneurial intentions*

Desirability is a perceived valence and attractiveness of opportunity. This perceived desirability of starting a new venture relies heavily on one's individual value system, especially if it puts a strong emphasis on enterprising behaviour (Shapiro and Sokol, 1982). Furthermore, attitudes towards enterprising behaviour influence an individual's desire to execute those behaviours (Schlaegel and Koenig, 2014). This highlights the importance of understanding the Islamic value system and attitudes towards entrepreneurial behaviour. As such, a value system rooted in Islamic religion, especially as Islam has such a comprehensive doctrine, must be pivotal.

Islam explicitly encourages entrepreneurship by saying "when prayer is over, disperse in the world and search for the bounty of Allah" (Al Quran Al Kareem, 2023: 62:10). The idea of "search" implies pondering and exploration of the unknown to uncover new opportunities. This dynamic resolve of search necessitates and develops an innovative mindset and tolerance towards risk taking supporting a view of consistently pushing for expanding boundaries. Islam puts forth entrepreneurship as a preferred career choice and inspires active engagement towards entrepreneurial endeavours. Nu'aym Ibn Abd Al-Rahman's narrated that the Prophet Muhammad (peace be upon him (PBUH)) said "Nine-Tenths of the sustenance (*rizq*) is derived from trade (business ventures)".

An Islamic view of entrepreneurship involves both a spiritual and an economic dimension and approves entrepreneurial behaviour if it conforms to the ethical and moral code of conduct laid out in the religion. Islam regards entrepreneurship as "fardh kifayah" (a community obligation) for Muslims, whereby all business activity is "Ibadah" (worship) and a means of getting closer to the creator (Allah) by strengthening one's "Iman" (faith) through adherence of their religious duties. This adherence includes a larger altruistic component of helping others through job creation as well as lowering the dependence of unemployed on the state and providing good and services needed by the community (Sadeq, 1991).

Islam encourages entrepreneurship by explaining it as a means of being grateful to Allah in this world and reaping rewards in the hereafter. In this way, both culturally and religiously the pursuit of business is supported, and corporate social responsibility and societal concerns are also considered within Islam's moral economy (Katsiolouides and Brodtkorb, 2007; Mellahi and Rettab, 2019).

The Holy *Quran* and Prophet Muhammad (PBUH) clearly value entrepreneurship and praise ethical entrepreneurial behaviour; "[...] But Allah hath permitted trade and forbidden usury (*riba*) [...]" (*Quran* 2:275). A narration of the Prophet Muhammad (PBUH) says, "A faithful and trustworthy businessperson will be resurrected on the Day of Judgement with the prophets, the truthful, and the martyrs" Imam Hafiz Abu Eisa At-Tirmidhi (2007, Hadith1209, p. 29). As perceived desirability is the personal appeal of initiating a business, an Islamic perception of entrepreneurship is likely to interact positively with perceived desirability in shaping entrepreneurial intentions. Based on the above we hypothesise as follows:

- H1. Islamic perception on entrepreneurship will strengthen the relationship between perceived desirability and entrepreneurial intentions.

### *Perceived feasibility, Islamic perception and entrepreneurial intentions*

The level of belief one has in their personal capability to start a business is often described as perceived feasibility (Krueger, 1993). Existence of role models aids in the development of one's assessment of perceived feasibility towards starting a business. Khadija Bint Khuwaylid was a successful entrepreneur and an initial role model for Muslim women, who later became the wife of the Messenger of Islam, Prophet Muhammad (PBUH). These two

prominent citizens exhibited and extolled the virtues of hard work, honesty and character for all Muslims (Lings, 2006). In Islamic teaching there is no negative connotation regarding business or trade or making money this way. The *Quran* clearly states that women can earn money, own property and share inheritance (Al Quran Al Kareem, 4: 32–33.) The normative within Islam with respect to Muslim women and their autonomy over money is extensively outlined in Briegel and Zivkovic (2008).

Perceived feasibility relates to beliefs in self-efficacy, a notion which is associated to behavioural control (Krueger and Brazeal, 1994). Mair and Noboa (2006) assert that an individual's perception of their skill to execute the behaviours required to start an enterprise (self-efficacy beliefs) influences perceived feasibility. From an Islamic perspective "belief" termed as Iman (faith) is synonymous with self-efficacy (Jaafar *et al.*, 2016) and is instrumental for successful task completion. An Islamic perspective argues that belief in the ability to complete a particular task hinge on recognising the promise of Allah in the verse of Al-Baqarah, 2: 286 which means: "Allah does not charge a soul except [with that within] its capacity" (Al Quran Al Kareem). The above verse clearly indicates that Allah will not overburden an individual. This belief instils a deep sense of conviction that all tasks can be completed and any impediments on the way are surmountable because one's ability is always proportional to the level of challenge being faced (Al-Maraghiy, 2001). This conviction creates a cyclical reinforcement of belief in one's ability to persist against odds and fortifies the confidence in one's ability to stay committed, willing to take risks and likely to be more tolerant of failure. Therefore, such an enhanced outlook of behavioural control is likely to strengthen the perception of feasibility towards starting a business.

An Islamic perspective on entrepreneurship is that one believes in their abilities first and executes tasks with full commitment and persistence. Following this trust must be placed in Allah (Al-Qardawi, 2000), as stated in the *Quran* Surah Al-'Imran, 3:169: "Then when you have decided (after the meeting, to make something) put thy trust in Allah [ . . . ]". It is important to understand that here the emphasis is on self-ability and diligence, and then putting trust in Allah to complete the cycle. A hadith stated in Imam Hafiz Abu Eisa At-Tirmidhi (2007, Hadith 2517) explained this as follows: "Prophet (PBUH) asked a friend (Allah bless on him) to tie the camel to a tree before placing trust (*tawakkal*) in leaving the animal." This explicit recognition and endorsement of approaching the tasks based on one's abilities and competence highlights the positive impact on self-efficacious behaviours in light of Islamic perception on entrepreneurship. Based on the above we hypothesise as follows:

*H2.* Islamic perception on entrepreneurship will strengthen the relationship between perceived feasibility and entrepreneurial intentions.

#### *Propensity to act, Islamic perception and entrepreneurial intentions*

Propensity to act measures the effect of personality characteristics that form entrepreneurial intentions and the resulting determination of engaging in self-employment. In other words, the study of entrepreneurial intentions requires an explicit understanding of the disposition to make decisions (Moghavvemi *et al.*, 2012). In Islam, the notion of risk is closely associated with *rizq* (sustenance), whereby *rizq* is ultimately provided by Allah. This implies that the individual is expected to embody *tawakkul* (trust in Allah), which not only outsources risk in one way but also facilitates risk-taking in terms of acting, because there is a belief in a divine promise. As Islam prohibits interest at a financial level, it makes risk taking obligatory, as no investment should be immunised against loss. Consequently, an Islamic perspective strongly encourages individual action with the conviction that Allah is the ultimate sustainer and will give "barakah" (blessing) to one's ethical and moral actions. It is seen that religious individuals are likely to respond better to risky and uncertain scenarios



characteristic of an entrepreneurial journey (Giacomin *et al.*, 2023), as religion enables “rationality that guides business actions and outcomes [...] a reasoning through which actions and their consequences are predicated on certain beliefs, aims and ideas” (Kavas *et al.*, 2020: 697). Despite an (imagined) equivalence in the literature that the Islamic concept of *qadr* (predestination) is understood the same way as fatalism (and equated to a high uncertainty avoidance score in Hofstede’s measure), Sulaiman and Willett (2003) argue that low uncertainty avoidance is a natural position for a Muslim, and further supports the positive perception of business in general and entrepreneurship in particular (Alserhan *et al.*, 2015).

Islam provides an overt stance on the essence of being action-oriented and self-employed. The Prophet Muhammad (PBUH) is reported (narrated by Bukhari) to have said “It is better for anyone of you to take a rope and cut the wood (from the forest) and carry it over his back and sell it (as a means of earning a living) rather than to ask a person for something, and that person may give him or not.” (Khan, 2009). This highlights the importance of taking initiative and actively pursuing entrepreneurial opportunities, in addition to being self-reliant and resilient when facing challenges. Accordingly, an Islamic view of entrepreneurship aims to provide holistic satisfaction of material and spiritual actions to nurture the ultimate well-being of individuals.

In combination, the teaching that people must first do the work, then put their trust in Allah, the belief that Allah will not give you a burden more than you can bear; using the many models of entrepreneurial business in the lengthy Islamic history (in particular, in our case, of Muslim women); the evaluation of risk and propensity to act entrepreneurially are clearly supported in Islamic teaching. Based on the above, we hypothesise as follows:

- H3. Islamic perception on entrepreneurship will strengthen the relationship between propensity to act and entrepreneurial intentions.

#### *Data and methodology*

The population of this study comprises of final year female Muslim students at business schools in Pakistan. Data was collected using a top-down methodology consistent with cultural norms. One of the authors approached final year students through their head of the department and teachers. The questionnaire was circulated in the final year students’ classes through convenient sampling. A total of 1,120 surveys were distributed among the final-year business graduates of 28 institutes across the country. Initially, 602 surveys were returned, however, after screening for incomplete responses, 555 usable surveys (a response rate of 49.5%) constituted the final sample for data analysis. An expected response rate in behavioural research usually ranges from 10% to 80%, with the majority of response rates being around 44% (Wu, Zhao and Fils-Aime, 2022). The average response rate is 39% (Rutherford *et al.*, 2017). The response rate in this study is also consistent with similar entrepreneurial studies conducted in Pakistan (Khan, 2020; Khan *et al.*, 2021).

*Variables.* All scales were measured on a five-point Likert scale where 1 = strongly disagree and 5 = strongly agree. Entrepreneurial intentions is used as a dependent variable comprising of six items scale developed by Liñán and Chen (2009) [ $\alpha = 0.84$ ]. Independent variables include perceived feasibility with a five-item scale from Krueger (1993) [ $\alpha = 0.80$ ], perceived desirability with a three-item scale from Krueger (1993) [ $\alpha = 0.78$ ], propensity to act with ten items from Burger and Cooper (1979) [ $\alpha = 0.88$ ] and Islamic perception towards entrepreneurship on nine items from Kayed and Hassan (2011) [ $\alpha = 0.89$ ]. University status (public/private) and respondents’ employment experience were used as controls.

*Statistical analysis and results.* Partial least square structural equation modelling was used to test the hypotheses. Table 1 shows the sample characteristics. Table 2 summarises the mean, standard deviation and correlation.

**Table 1.**  
Sample  
characteristics

Attributes	Values	Frequency	%
Age in years	18	3	0.5
	19	31	5.6
	20	92	16.6
	21	172	31
	22	137	24.7
	23	67	12.1
	24	24	4.3
	25	18	3.2
	26	10	1.8
Experience	Yes	131	23.6
	No	424	76.4
University status	Public sector university	404	72.8
	Private sector university	151	27.2

Source: Compiled by the authors

**Table 2.**  
Mean, standard  
deviation and  
correlational analysis

Variables	Mean	SD	1	2	3	4	5	6	7
1. Exp	1.76	0.43	–						
2. U_S	1.27	0.45	0.006	–					
3. PF	3.46	1.14	0.032	0.066	–				
4. PD	3.58	1.01	–0.003	–0.059	0.309**	–			
5. PTA	3.54	1.05	0.054	–0.107*	0.428**	0.388**	–		
6. IP	3.67	1.09	–0.035	–0.143**	0.214**	0.248**	0.524**	–	
7. EI	3.62	1.06	–0.017	–0.038	0.443**	0.466**	0.583**	0.557**	–

Source: Compiled by the authors

The measurement model is evaluated by assessment of inter-item reliability through outer loadings ( $\geq 0.70$ ). Average variance extracted ( $AVE \geq 0.50$ ) is used to ensure convergent validity (Hair, Ringle and Sarstedt, 2011). Table 3 details the reliability of the constructs is ensured with composite reliability (Hair et al., 2017). Discriminant validity is ensured by using heterotrait–monotrait (HTMT) ratio.

Table 4 shows that all HTMT values are below the required ceiling of 0.90. Bootstrapping procedure with 5,000 subsamples was used to test the structural model (Hair et al., 2019). Table 5 presents the results of hypotheses.

The study found a positive moderating effect of Islamic perception on the link between perceived feasibility and entrepreneurial intentions (Figure 1). Moreover, many recent studies have been undertaken on the influence of religion on entrepreneurial intentions and perceived feasibility across countries, reporting a positive association between religion and entrepreneurial intentions. (Abdullahi et al., 2017; Asare-Kyire et al., 2016; Wibowo, 2017). Sulung et al. (2020) demonstrate a clear link between perceived feasibility and entrepreneurial intentions. However, John et al. (2022) take the analysis a step further by examining the potential moderating role of religion in this relationship. They propose that both extrinsic religiosity (external aspects of religious beliefs and practices) and intrinsic religiosity (internal beliefs and personal devotional practices) can positively amplify the

Variable	Indicators	EI	CR	AVE	t-value		
Perceived desirability	I would love doing it	0.807	0.848	0.65	42.48		
	How tense would you be? (R)	0.799			41.42		
	How enthusiastic would you be?	0.813			40.82		
Perceived feasibility	How hard do you think it would be? (R)	0.783	0.873	0.632	37.53		
	How certain of success are you?	0.796			40.61		
	How overworked would you be? (R)	0.794			39.42		
	How sure of yourself are you? (R)	0.806			44.71		
Propensity to act	I prefer a job where I have a lot of control over What I do and when I do it	0.701	0.909	0.501	33.31		
	I try to avoid situations where someone else tells me what to do	0.711			30.64		
	Others usually know what is best for me. (R)	0.689			31.52		
	I enjoy my own decisions	0.7			32.76		
	I consider myself to be generally more capable of handling situations than others are	0.714			32.43		
	I like to get a good idea of what a job is all about before I begin	0.697			31.14		
	When I see a problem, I prefer to do something about it rather than sit by and let it continue	0.698			31.79		
	I wish I could push many life's daily decisions off on someone else. (R)	0.726			36.23		
	I prefer to avoid situations where someone else has to tell me what it is I should be doing	0.72			35.60		
	There are many situations in which I prefer one choice rather than having to make a decision	0.722			33.54		
	Entrepreneurship is an effective means to spread words of The Almighty Allah	0.763			0.914	0.541	42.50
	Entrepreneurship is an ideal mechanism for expressing Thanks to The Almighty Allah	0.731					36.00
	Entrepreneurship is an economic activity to maximize profit and personal gain. (R)	0.758					40.35
	Entrepreneurship is a primary source of livelihood	0.751					36.70
	Muslim entrepreneurs optimize social benefits rather than maximize profit	0.695					29.65
The main objective of entrepreneurship is to promote the welfare of society	0.73	31.11					
Islamic entrepreneurship aims to advancing others' as well as one's own interests	0.719	31.66					
I strive to reach balance between my personal gain and the welfare of the society	0.73	34.55					
The balance between spiritual security and material gain is distinctive to Islamic entrepreneurship	0.736	34.71					
Entrepreneurial intention	I am ready to do anything to be an entrepreneur	0.752	0.885	0.562			34.02
	My professional goal is to become an entrepreneur	0.744					36.55
	I will make every effort to start and run my own firm	0.764					36.13
	I am determined to create a firm in the future	0.743					36.42
	I have very seriously thought of starting a firm	0.74					36.71
	I have the firm intention to start a firm someday	0.755			39.12		

**Table 3.**

Convergent validity  
full model ( $n = 555$ )

**Note:** (R) = refers to reverse coding  
**Source:** Compiled by the authors



Paradox of Islamic perception

impact of perceived feasibility on opportunity perception. In other words, strong religious beliefs can magnify the positive effect of believing a business is achievable, making an individual see even greater potential in entrepreneurial opportunities.

Islamic perception is seen to negatively moderate the relationship between PD and EI (Figure 2). This phenomenon can be partly explained by the information processing and

Variables	1	2	3	4	5
1. EI	–				
2. PD	0.756				
3. PF	0.655	0.505			
4. PTA	0.89	0.585	0.684		
5. IP	0.804	0.475	0.271	0.86	–

Note: Per HTMT<sup>90</sup> < 0.90

Source: Compiled by the authors

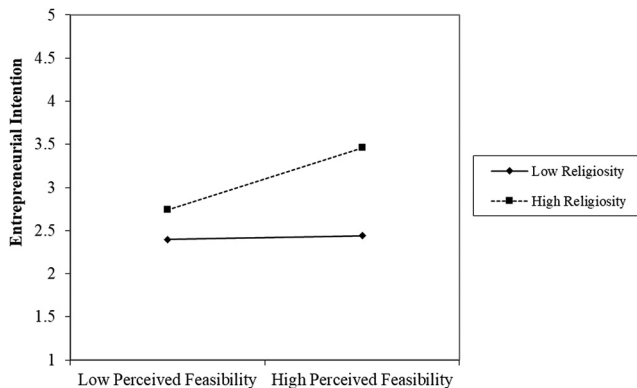
Table 4. HTMT criterion

Relationships	Effect	SE <sup>a</sup>	t	p	95% CI <sup>b</sup>	
					LL	UL
Exp → EI	0.022	0.05	0.44	0.659	–0.08	0.12
U_S → EI	0.164	0.05	3.27	0.001	0.06	0.26
PF → EI	0.192	0.04	5.03	0	0.12	0.27
PD → EI	0.134	0.03	4.32	0	0.07	0.19
PTA → EI	0.275	0.05	5.66	0	0.18	0.37
IP → EI	0.34	0.04	7.93	0	0.26	0.43
IP × PF → EI	0.17	0.04	3.91	0	0.09	0.25
IP × PD → EI	–0.18	0.03	5.37	0	–0.24	–0.11
IP × PTA → EI	0.037	0.04	1.02	0.307	–0.03	0.11

Notes: <sup>a</sup>Standard error; <sup>b</sup>confidence interval: confidence intervals are bias corrected based on 5,000 bootstrapped samples

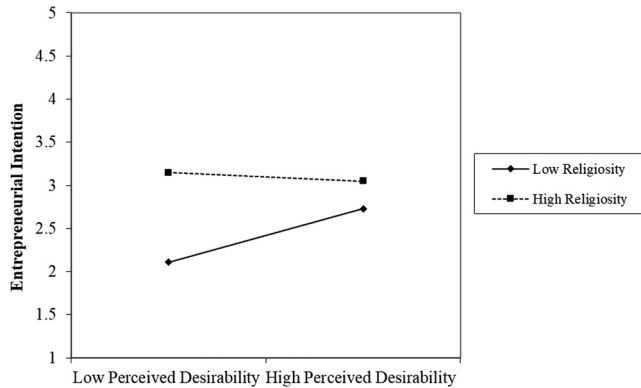
Source: Compiled by the authors

Table 5. Path assessment



Source: Compiled by the authors

Figure 1. Moderating role of IP on the relationship between PF and EI



Source: Compiled by the authors

**Figure 2.**  
Moderating role of IP  
on the relationship  
between PD and EI

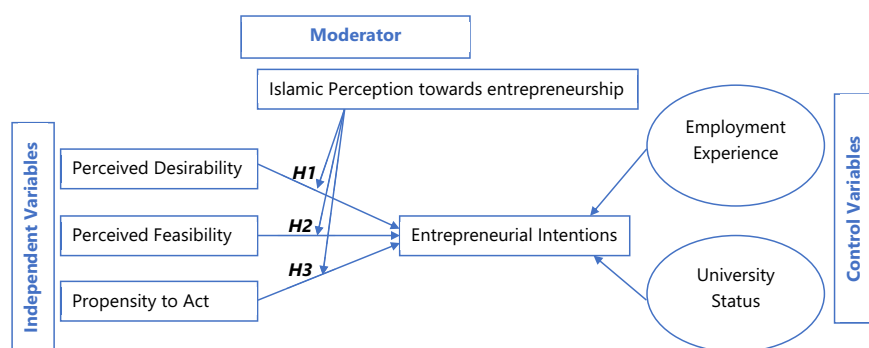
selection process, where individual values and beliefs influence the perceived desirability of an opportunity (Grégoire *et al.*, 2009; Norton and Moore, 2002). However, it is crucial to avoid generalisations and recognise the diversity within religious groups. Different interpretations and streams within a single faith can lead to varying perspectives on entrepreneurship. For instance, Giacomini *et al.* (2023) highlighted negative perceptions of entrepreneurship existing in certain religious communities, such as Islam. Interestingly, Dubard Barbosa and Smith (2023) found that religiosity enhances perceived opportunity desirability only when negative outcomes were framed noticeably (i.e. religion can act as a buffer against negativity, making even challenging ventures seem more desirable). Smith *et al.* (2019) argue that entrepreneurs often find opportunities more appealing only when they align their religious beliefs with the existing opportunities.

While some have suggested that religion directly influences an individual's propensity to act on entrepreneurial inclinations, research paints a more nuanced picture. Contrary to this notion, study suggest that Islamic perception itself does not necessarily act as a direct moderator of this relationship. Zelekha *et al.* (2014) suggest that religion itself does not necessarily promote or discourage entrepreneurial action, instead, it shapes the cultural values within a society, which in turn influence an individual's propensity to take action. Paiva *et al.* (2020) reported that religious beliefs did not hinder entrepreneurial behaviour of students. However, female entrepreneurship can be further improved when religious scholars highlight the importance of business ventures besides spirituality (Barro and McCleary, 2003). This will connect religious beliefs with the entrepreneurial action. However, Guiso *et al.* (2003) acknowledge the complexity of the role of religion on entrepreneurial action, calling for developing deeper contextual insights.

Figure 3 and Table 5 exhibit the relationships.

### Discussion and conclusion

Our findings bring forth several interesting implications. Business and trade are considered important and necessary functions within Islamic teaching and entrepreneurship – providing necessary goods and services to the community and creating jobs – is particularly well regarded. For Muslims, dealing with money or merchandise has no stigma or negative connotations. This position is backed up by the Global Entrepreneurship Monitor (GEM) data (2019), which shows the status of successful entrepreneurs is high (75%) and that



Source: Compiled by the authors

Figure 3.  
Model

entrepreneurship is seen as a good career choice (65%) in Pakistan. These combined sources reflect support for entrepreneurship in general as do cultural and societal norms.

In our findings, the expectation provided from the literature and its support within the Islamic teaching would be that entrepreneurship as a choice for young women – both as a viable alternative to employment and as a pathway to community respect and admiration – would be evaluated overwhelmingly positively. However, this was not the case. The accepted formulation for entrepreneurial intention of desirability + feasibility, when interacting with Islamic perception towards entrepreneurship, has resulted in desirability decreasing and feasibility increasing, which in turn impacts entrepreneurial intention.

The market for halal brands is expanding, taking with it a positive perception to a market not limited to Muslims, thanks to the quality of products, compliance with safety standards and consideration of environmental factors (Hassan and Sengupta, 2019; Wilkins *et al.*, 2019). To exploit these market opportunities, knowledge of Islamic teachings and also professional certifications for young women can help segment markets and derive sustainable business advantages (Islam, 2020; Islam *et al.*, 2023). Ambarwati and Sari (2023) reported that decisions of college students are highly influenced by experiential marketing, word of mouth and Islamic branding. Moreover, religious beliefs, values and cues are vitally important in creating a consciousness about business options, ethical spending, and positive behaviour towards various financial products which make businesses feasible (Adil, 2022; Waqas *et al.*, 2023). This process of change in Pakistan has already started at the ground level through embedding modern technology in the schools, teachers' training, customer-oriented curriculum, coordination among various institutions and leadership (Shaikh and Alam Kazmi, 2022).

The stated goals of the country, expressed in Pakistan's Vision 2025 and the reviewed literature on Islamic teaching would suggest wholehearted support of each part of the entrepreneurship "formula". However, the impact of local/on-the-ground filtering of these sources disrupts the support at a crucial step – Islamic understanding challenges "desirability", causing a reduction in the belief that entrepreneurship is looked-for by this sample and, therefore, negatively impacts entrepreneurial intention.

We attribute this to Islamic understanding by the respondents, owing to the view that commitment to Islam is consistently reported by Pakistanis (over other Muslims) as a priority above nationality (Hasan *et al.*, 2023). This would suggest that the response of the sample reflected their interest in conforming to their understanding of the norms within Islam. There are a number of reasons the perception causing an "Islamic" filter to decrease entrepreneurial intention for young women in Pakistan may be in place.

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Modern-day Pakistan became independent from Britain in 1947, and a republic in 1956. As such it is a nation only 76 years old, having been part of the British Raj since 1858 and so under an extended colonial domination by the UK – something it shares with many Muslim countries. Across the social sciences the many implications and impacts of such a long occupation by a foreign power – foreign in terms of language, culture and overall ways of living – have been well-researched. One common outcome of colonisation is a very low literacy rate. In Morocco, French colonisation reduced the literacy rate to just 11% (Wood, 2022) – an outcome which could impact interpretation of religious teachings. Today, literacy in Pakistan sits at around 58% (Macrotrends), with men at around 70% and women around 48% – younger women’s literacy rates are closer to the male average (World Bank).

An additional important implication is that religious education in Pakistan is predominantly delivered through men, in mosques and in homes, with very few female religious figures known – or accepted – in contemporary society. In combination with both colonisation by (Christian) Britain and a low literacy rate, Pakistan and many Muslim cultures have come to replicate the Christian understanding of the male and female roles and to ostensibly see men as the “Godhead” (the pathway to Heaven). In Islamic teaching, this pathway is “at the feet of mothers” – i.e. through your Mum (Imam Hafiz *et al.*, 2024: Hadith 3106: p. 27).

Subsequently, recent cultural norms may overshadow religious teachings leading to an understanding of Islam that keeps women inside the home, convinces her that her main priority is housework and that mixing with men is – in all cases – forbidden. As Pakistan is at the nexus of “development”, has an overwhelming Muslim majority population (around 95%), is taking extensive strides to universalise literacy and views (particularly youth) entrepreneurship as a key focus for the country’s future (Pakistan’s Vision 2025); taking steps to amend this perception would be beneficial in increasing the number of female entrepreneurs acting to improve the national economy.

The fact that desirability decreased when run through a local “Islamic” filter is a significant finding and reinforces the findings of Roomi *et al.* (2018) discussed earlier. The knock-on effect to otherwise strong feasibility – and the impact on propensity to act – is key here, meaning many potentially vibrant and life-changing opportunities are being lost. This finding adds to the calls and contributions in the literature to “reformulate” (Ng *et al.*, 2022) understandings of how entrepreneurship is perceived and performed outside of the western/individualistic contexts and over-represented across entrepreneurship research.

It also highlights how universalised understandings of both empowerment and feminism could be recalibrated to benefit and understand women in non-western contexts and to provide policy and material support to them in their entrepreneurial pursuits. There is a body of literature outlining the failures of hegemonic understandings of what feminism is and looks like (Zakaria, 2021), how aid is distributed and success of programmes understood (Hakim *et al.*, 2022) as well as how socialisation differs across the world (Ng *et al.*, 2022), which support much deeper reporting and indicates there is much room for contributions to literature across these areas.

In countries such as Pakistan, new research shows how impactful the local understanding of religion and religious obligation is and how it impacts all aspects of consumption and consumption considerations (Hasan *et al.*, 2023). The strong legacy of colonisation and the impacts of the reactions of the colonised are extensive and ingrained, often resulting in an oppressive patriarchy in many cases, even in contravention of the guiding religious principles (Boulanouar, 2015). While this study represents a first step into this focus on religion and religious perception as a key determining factor across entrepreneurial intentions, further research is essential to understand how best to address

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and reverse this perception for young Muslim females in Pakistan and, potentially, other young Muslims more widely.

### *Limitations and future research*

This study looked at a sample of young women to examine their entrepreneurial intentions, using the seminal Shapero framework which considers desirability and feasibility as precursors to entrepreneurial intention. In our study, we found potential antecedents to our findings were not borne out in the data collection and require further study to examine their impact. One of these is Islamic understanding – What do they understand about Islam and its position on business, entrepreneurship and women’s roles in the marketplace? Is there a generational issue at play? Is this impacted by formal education/literacy/access to information?

Future research could follow the advice of [Berger-Correa et al. \(2022\)](#) to examine these outcomes using a feminist lens – after understanding what feminism may look like in this context. An interesting outcome of such an approach may be that feminism, as widely understood, does not exist in the lives of these young women, yet something similar, or differently weighted, may – a possibility is the struggle for the rights of youth or of the rural against the urban. The dynamic, within the context, may be more universal than the narrow hegemonic perception of feminism, as it is generally understood.

An in-depth, qualitatively focused follow up study has the potential to make a significant contribution to the literature. Similarly, further mixed methods studies could help piece together the “puzzle” of entrepreneurial intention in this second most populous Muslim country in the world. Given the number of people involved, the viewpoint of this group of young people is important. For Pakistan to achieve its goals outlined in the vision statement, research into the perceived barriers to women’s entrepreneurship is valuable and timely, and more research into this demographic is necessary.

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**Further reading**

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