

ENTREPRENEURSHIP AMONG PAKISTANI WOMEN IN THE UNITED  
KINGDOM: EXPLORING OPPORTUNITIES AND CONSTRAINTS

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A thesis submitted to the University of Gloucestershire in accordance with the  
requirements of the degree of PhD in the Business School

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## **Declaration**

I declare that the work in this thesis was carried out in accordance with the regulations of the University of Gloucestershire and is original except where indicated by specific reference in the text. No part of the thesis has been submitted as part of any other academic award. The thesis has not been presented to any other education institution in the United Kingdom or overseas.

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Signed

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## **An analysis of Pakistani female entrepreneurs and their challenges in the UK**

### **Abstract**

The multi-dimensional research field of entrepreneurship has been studied extensively. However, the work on female and ethnic female entrepreneurs, particularly Pakistani Female Entrepreneurs (PFEs) in the UK, is underrepresented. The limited research that has been carried out previously has broadly covered the South Asian group, however, this amalgamation is not at all homogenous. Two of the reasons for this limited research on PFEs are cultural and language barriers.

This study was carried out in the context of institutional theory and investigated the impact of normative (cultural), regulative institutions and temporal dimensions on the entrepreneurial process. The research design, and my own status as an insider, allowed the breakdown of potential research barriers. I followed a qualitative research approach that included 15 un-structured interviews. Participants were selected from four cities (London, Birmingham, Bradford and Cardiff), creating a richer data set for analysis.

Results showed that normative institutions play a much greater role than regulative ones. The most salient factor within the normative institutions is the patriarchal values of Pakistani society. These values have both positive (in terms of support) and negative (creating gender boundaries) influence. The main gender barrier that PFEs constantly negotiate is that freedom is *given*, and time is *allowed* to them to develop their businesses. However, the *intensity* with which these factors impact vary with time and in relation to other life events.

The particular value of this study is in its theoretical contribution, through the application of institutional theory, in the field of ethnic entrepreneurship, with a particular focus on PFEs. This study also provides an awareness of difficulties and constant struggle that PFEs face in their entrepreneurial journey. However, the knowledge gained might be generalised to all working women who are career oriented in this cultural group. This knowledge will also contribute to creating improved social, cultural and economic policies by relevant bodies to empower these previously underrepresented women.

## **Dedication**

This thesis is dedicated to the memory of my beloved late husband, Dr. Tariq Saeed Khan, who constantly supported and encouraged me in my life and contributed to my academic and career achievements. Sadly, he did not live long enough to see the fruits of his efforts. This study journey would not have been possible without the love and support of my wonderful daughters.

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## **Chapter 1: Introduction**

### **1.0 Introduction**

The term 'entrepreneur' is often used interchangeably with 'entrepreneurship' but conceptually they are different. Entrepreneurship is a continuous process that recognises the need to change and the entrepreneur is the key person to initiate any such change. Thus, entrepreneurship is a set of activities performed by an entrepreneur (Thornton et al., 2011). Hence entrepreneurs and entrepreneurship are affected by individual and environmental factors in a complex and inter-relational manner. Entrepreneurship research - as an interdisciplinary endeavour, that blends the fields of sociology, economics, psychology, cultures, history, and politics - has evolved to become an important in the field of socio-economic advancement (Baker & Welter, 2018)

Additionally, over the last few decades there has been great political interest in promoting entrepreneurship in order to boost the economy. This has also led to growth in research on ethnic entrepreneurship, but the ethnicity of female entrepreneurs is rarely discussed in this literature (Levent et al., 2003; Smith-Hunter & Boyd, 2004; Benschop & Essers, 2007). Research shows that ethnic minority women, particularly of a South Asian background, were previously hidden from scholarly research on entrepreneurship (Jones et al., 2010; Dhaliwal 2000). Furthermore, I noticed that there was extremely limited research available on PFEs in the UK in particular. Even though there are over one million Pakistanis (~48% females) living in the UK who have been recognised as being hardworking and entrepreneurial in their outlook (Collins & Fakoussa, 2015). This study aims to enhance knowledge about ethnic female entrepreneurship, with specific focus on Pakistani Female Entrepreneurs (PFEs).

### **1.1 Aim of the Research**

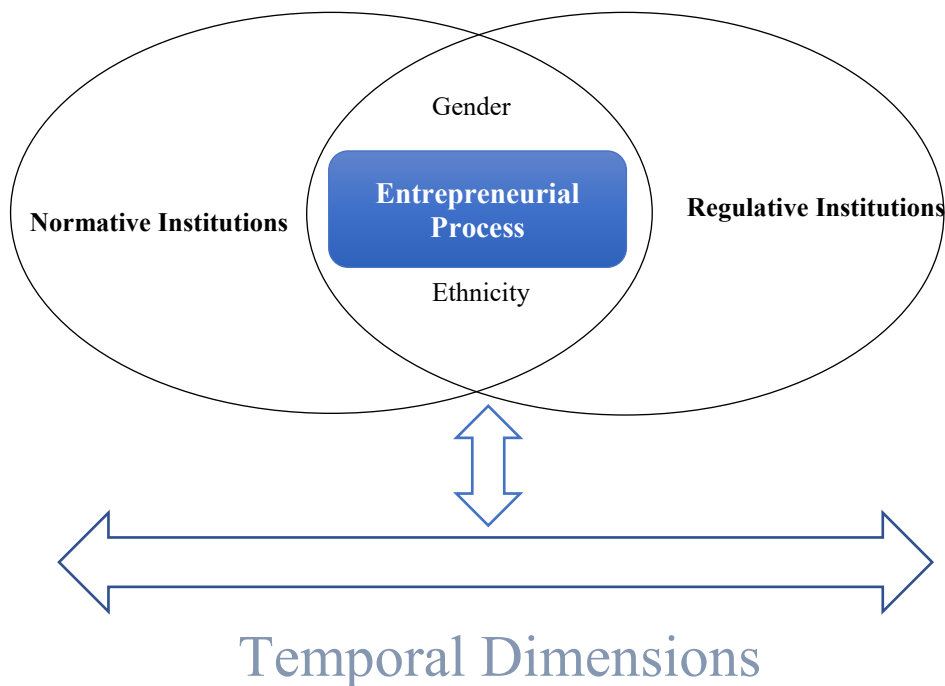
In this study I will explore the key factors, in the context of institutional theory, that may enhance or stifle the entrepreneurial process of Pakistani female entrepreneurs (PFEs) in the UK.

## 1.2 Research Objectives

- To contextualise the impact of the institutional environment in shaping ethnically and gender designated boundaries for PFEs in the UK.
- To identify opportunities and constraints within these boundaries for PFEs in the UK.
- To explore how PFEs respond to these opportunities and overcome constraints in their entrepreneurial process.

I have created the following study outline based on the aim and objectives of this research:

Figure 1. Outline of this study:



## 1.3 Importance and Originality of The Research

One of the reasons for studying this topic was to fulfil my own curiosity as a Pakistan female entrepreneur. When I was running my previous business (an international marketing and training consultancy company with offices in several countries), I used to travel regularly and attend business conferences and networking events. During this time, I noticed that there were hardly any other Pakistani Female Entrepreneurs from the UK attending these events. This developed a curiosity in me to find out why. Therefore, as soon as I got the opportunity to carry out in-depth research, I decided to explore the entrepreneurial

journey of PFEs in the UK. Thus, this study explores the opportunities and hindrance that PFEs face while going through their entrepreneurial experience, especially in the context of their environment.

To be an entrepreneur is to act on the opportunities that one identifies as worth pursuing (McMullen & Shepherd, 2006). From this definition and the literature discussed in Chapter 2, it is quite clear that action is crucial. If entrepreneurship requires action, then it would be correct to assume that creating a business venture is a process. An entrepreneur goes through a process of recognising, finding, developing and evaluating an opportunity by overcoming the forces that resist the creation of something new. This process takes place in a very dynamic environment which has multiple and complex factors. To explore PFEs' entrepreneurial experience in this dynamic environment, institutional theory will provide an original theoretical lens through which I will explore how these factors influence their entrepreneurial process and experience (Bruton et al., 2010; Scott, 2008). Thus, research primarily focuses on the institutional impact (normative and regulative environment) on the interrelationships of gender and ethnicity in the construal of entrepreneurship.

As previously mentioned, there is limited research about PFEs. The main reasons for the limited research are the cultural and language barriers that make access difficult and, in turn, lead to difficulty in building the trust needed for deeper investigation (Collins & Fakoussa, 2015). I created this trust by using an appropriate research design from an epistemological position, that then enabled me to recruit the necessary participants for this research. I spent considerable time engaging with my subjects to develop trust, as just being from the same ethnic background would not have given them the confidence to share sensitive information about their families. The trust I developed amongst the participants, although time consuming to generate, produced a richer and deeper data set. I then engaged with research participants by carrying out all the interviews, transcribing them, and then analysing the data. The interviewing, recording, sorting and analysis was undertaken manually, rather than using software. This helped me gain a deeper understanding of the data collected and thereafter aided interpretation, and thus assisted in the production of credible results.

Ethnic entrepreneurial research has highlighted that there is an environment of discrimination and disenfranchisement for ethnic female entrepreneurs (Al-Dajani & Marlow, 2013). This has led to a situation where previous studies have failed to sufficiently understand the role of PFEs. Hence this study will make an important and original contribution to the existing body of knowledge and broaden the scope of entrepreneurial research by using institutional theory. Thus, this study of intersection of gender and ethnicity will add to existing contextual research knowledge, but from the perspective of PFEs.

The context in which entrepreneurship takes place is receiving the attention of many scholars (Davidsson, 2003; Spedale & Watson, 2013; Watson, 2013; Welter, 2011; Zahra & Wright, 2011). Early studies related to entrepreneurship mainly focused on personal traits and dispositions of entrepreneurs as main factors to explaining entrepreneurial outcomes (Aldrich & Wiedenmayer, 1993; Gartner, 1988). These early studies also focused on the opportunities these entrepreneurs sought to exploit, the types of firms that they founded, and their structures (Eckhardt & Shane, 2003; Aldrich & Ruef, 2006).

In recent research the use of institutional theory in entrepreneurship has largely concentrated on explaining why change occurs in existing firms rather than on how institutions shape entrepreneurial activity (Holm, 1995; Maguire, Hardy, and Lawrence, 2004; Greenwood & Suddaby, 2006). In this research, I am focusing on how social norms, value systems, identities, beliefs, and explicit and implicit regulatory exigencies shape opportunities and affect whether or not individuals choose to engage in entrepreneurial activity. The past research on entrepreneurship has paid little attention to these aspects (Aldrich, 2012); hence, this will be an original contribution to existing research on entrepreneurship within the context of institutional theory.

The institutional context covers the influence of regulatory and normative factors upon the entrepreneurial process (Welter, 2011). The social context is the interaction and relationship of an individual with, for example, networks, families, households or friends. Furthermore, relationships and interactions have a dynamic and complex nature, which embraces the concept of time. It is important to mention here that these contexts are interlinked; for instance, the social context (networks,

family, friends and households) and institutional contexts (laws, regulations and norms) both have a temporal dimension.

The rationale behind this research is to strengthen and broaden research on Pakistani female entrepreneurship in the UK. The aim is to explore the key factors providing challenges and opportunities for Pakistani female entrepreneurs and to create a research-based knowledge that can be used to improve the opportunities for them to start and develop their own businesses and thus, allowing full utilisation of the nation's talent. This would, in the long term, increase employment and general growth in the UK economy.

## **Chapter 2: Literature Review**

### **2.0 Introduction**

It is important to review past and contemporary research relevant to the research topic. This helps to determine what is known on the research topic, how well this knowledge is established and where future research might best be directed. To enhance clarity, this review of entrepreneurship research literature is arranged in a number of sections and sub-sections. The review begins with a discussion of the broad entrepreneurship field and then progresses to consider multiple perspectives on entrepreneurship, and key theories. A critical analysis of relevant models and theories related to ethnic entrepreneurship is undertaken. Entrepreneurship is then discussed in the context of institutional theory, to explore the opportunities and challenges faced by PFEs. Important concepts such as time dimensions related to this study are explained in the concluding section.

### **2.1 The Concept of Entrepreneurship**

From a complex, and often poorly understood term, entrepreneurship has evolved to become a seemingly ubiquitous concept used in different fields (Hisrich et al., 2005; Bruyat & Julien, 2001; Steyaert & Katz, 2004). In addition to its historic place in business (Kaufmann & Dant, 1998), and in social and cultural fields (Flores & Gray, 1999), the concept of entrepreneurship can also be connected to most professions such as medicine (Loscalzo, 2007), accounting (Greenwood & Suddaby, 2006), banking (Black & Strahan, 2002), law (Lee et al., 2007), and education (Van Der Sluis et al., 2008). It can also be seen in the third sector organisations such as social or non-Governmental Organisations (NGOs) (Thompson, 2002; Auplat, 2006) and charities (Morris et al., 2001). Governments and politicians are equally referred to as entrepreneurs (Link & Link, 2009; Younkings, 2000). Governments' social and economic development policies are frequently advanced through entrepreneurial conduits. Economic growth is generally linked with entrepreneurial activities (Keister, 2000) through job creation. This makes entrepreneurship a broad and elusive concept. Hence it is defined differently by different people. To create some clarity, the concept of entrepreneurship is discussed from its historic place in business.



Different scholars have varying views: Schumpeter (1934) believed innovation, knowledge, creativity, and risk-taking ability gives motivation and contributes to the success of an entrepreneur by using these skills to carry out “creative destruction”. Schumpeter (1934), Wickham (2006) and Pajarinen et al., (2006) support the view that knowledge enhances innovative skills and that modern technology and business techniques are important business skills. According to Miller (1983), entrepreneurial behaviour involves a combination of innovation, risk-taking, and pro-activeness. Entrepreneurs have also been described by Barringer and Bluedorn (1999) as individuals who can explore their environment to identify and evaluate opportunities, which they can exploit for profit. An entrepreneur is defined by Butler (2006) as an individual capable of innovative thinking and who can transform an idea into a real business. Kuratko (2009) links passion and strength that entrepreneurs bring to change through creative ideas to provide solutions to societal issues; playing a vital role in any society. According to Down (2013), entrepreneurs may be differentiated as individual entrepreneurs (independent) and corporate entrepreneurs associated with a firm's management. The latter are also called "intrapreneurs”.

There are many paths to entrepreneurship: new concept/new business, existing concept/new business, and existing concept/existing business. An entrepreneur must find, evaluate, and develop an opportunity by overcoming the forces that resist the creation of something new. Thus, entrepreneurs require vision, passion, and commitment to lead others in the pursuit of that vision and this varies greatly by form of entrepreneurial activity (Hurst & Pugsley, 2011; Levine & Rubenstein, 2017). Entrepreneurial leadership is to use those skills associated with successful entrepreneurs (risk-taking, recognising change opportunities, tolerance to ambiguity, motivation, innovation, etc) to persuade people to achieve a common goal and to manage change within a dynamic environment for the benefit of the organisation and community. The term ‘entrepreneur’ is often used interchangeably with ‘entrepreneurship” but conceptually they are different. Entrepreneurship is a continuous process that recognises the need to change and entrepreneur is a key person to initiate any change. Thus, entrepreneurship is a set of activities performed by an entrepreneur. Hence entrepreneurs and entrepreneurship are affected by individual and environmental factors in a complex

and inter-relational manner, and this has led to different theories to understand entrepreneurship. Some of these theoretical approaches are discussed below.

Entrepreneurship involves the identification of opportunities together with leadership and risk-taking skills to create a successful business. Entrepreneurship according to Stevenson and Jarillo (1990) is acting on an opportunity without necessarily considering the resources available at the time. According to McMullen and Shepherd (2006; 132), "*To be an entrepreneur is to act on the possibility that one has identified an opportunity worth pursuing.*" These definitions have action as a common component of entrepreneurship. Thus, entrepreneurship is a commercial venture, a process that involves many stages.

The entrepreneurial process involves identification and evaluation of an opportunity, the development of a business plan, the determination of the required resources, and the management of the resulting enterprise. The business plan includes various aspects of the business including financial, marketing, and human resource planning. All these factors would require the entrepreneur to interact with both social and regulatory structures. Carter et al., (1996) and Kim et al., (2006) believe that entrepreneurs do use a wide range of processes to start their businesses. These occur over a period of time (Pettigrew, 1997). Some enterprising efforts take time to mature while other efforts are realised earlier (Baker et al., 2003). Thus, entrepreneurship is a process that involves a chain of events happening over time. The entrepreneurial process is discussed further in Section 2.5.

### **2.1.2 Entrepreneurship and Entrepreneurs – Research Issues**

The field of entrepreneurship is a multi-disciplinary research area due to its complexity and its wide-ranging nature. This complexity arises from the individual personality of the entrepreneur, entrepreneurial orientation (Covin & Lumpkin, 2011), and its formats (the so-called entrepreneurship phenomenon). Due to this complexity, there are several of differing definitions of entrepreneurship (Filion, 1998; Chell et al., 1991; Dana, 2006), some of which are contradictory. Entrepreneurship research has evolved and has become important in the field of socio-economic advancement through the interdisciplinary fields of sociology, economics, psychology, cultures, history, and politics (Baker & Welter, 2018)

In the most basic form, entrepreneurs create and grow enterprises, whilst entrepreneurship is the process that allows this to happen (Thornton et al., 2011). As summarised in the table below, researchers have previously described entrepreneurs in numerous ways (both from profit and social/cultural perspectives):

**Table 1: Researchers description of entrepreneurs**

<b>Author</b>	<b>Entrepreneur description</b>
Schumpeter (1949)	Innovative & creative character with economic motivation for profit
Knight (1961)	Profit induced taker of non-quantifiable risk
Barth (1967)	Social agent for change
Kirzner (1973)	Able to spot and exploit opportunities
Casson (2003)	Influencing environment by organising resources
Fillion (1998)	Coordinator, planner and chief agent of production
Weber (1905)	Manifestation of cultural values
McClelland (1961)	Expression of high need for achievement
Van Digik (1999)	Equated to management
Hagen (1962)	Means to acquire recognition for social marginality
Leighton (1988)	Equated environment, culture, social as important

Hence, it can be stated that entrepreneurship is viewed as a multi-dimensional concept for which the definition depends on that focus and predisposition of the researcher. The initial research emphasises the personal attributes of the entrepreneur (traits) whereas the latter emphasises economic value.

Entrepreneurship can be demarcated into various areas. Kaufman and Dant (1998) categorise modern definitions of entrepreneurship into three perspectives: of traits, process, and activities. Sharma and Chrisman (1999) posit that entrepreneurship can be demarcated into two categories: its characteristics (innovation, growth, and uniqueness) and its outcomes (e.g. wealth/value creation or economic value). Landstrom (2005) also asserts a threefold demarcation of entrepreneurship: individual entrepreneur, the market function aspect and the interaction of both (as an evolving process).

Furthermore, Hjorth, et al., (2015), state that recent research on entrepreneurship focuses not so much on what is inside entrepreneurs or how the environment can enable or constrain them in being entrepreneurial, but on how this process develops in interactions between entrepreneurs and their social and institutional environment. This perspective views entrepreneurship as a process (Rindova, et al., 2009), which makes it possible to explore the in-between to understand how these contexts enable and hinder entrepreneurial actions.

Thus, entrepreneurship is about creating new business ventures by identifying and exploiting opportunities (Carton et al., 1997). According to Kao and Stevenson (1984), "*Entrepreneurship is the attempt to create value through recognition of business opportunity, the management of risk-taking appropriate to the opportunity, and through the communicative and management skills to mobilise human, financial and material resources necessary to bring a project to fruition.*" Summarising entrepreneurship refers to the functions performed by an entrepreneur in establishing an enterprise and it is about human behaviour and human being in their ways of acting and thinking.

The discussions above lead to the three main questions of entrepreneurial research:

*What* is concerned with the outcomes of entrepreneurial actions (focusing on wealth/value creation - economic).

*Why* is concerned with individual entrepreneur and the social causes of action (entrepreneurs background, motivation and value systems) and

*How* is concerned with the characteristics of entrepreneurs and factors affecting the process of entrepreneurship.

The combination of these three questions makes the field of entrepreneurship research multi-dimensional and multi-disciplinary and can thus make the research problematic if investigated from a specific discipline. The addition of gender, ethnicity, and religion (as in this study's case) makes the research even more challenging but provides opportunity for advancing new knowledge. In order to understand this complex, multi-dimensional and multi-disciplinary process it will be useful to consider the different theoretical perspectives of entrepreneurship as discussed in the following sections.

### **2.1.3 Theories of Entrepreneurship**

As discussed earlier, the demarcation of research into content research (the 'what' and 'why') and process research (the 'how') can be useful when reviewed from the context of economic, psychological, and sociological aspects. The studying of different approaches can assist in a deep understanding of entrepreneurship and point to possible research opportunities in a new area. The following descriptions cover the major theories.

#### **2.1.3.1 Economic Theories**

The economic theories of the entrepreneur describe an entrepreneur as someone 'who *takes risk*, under *uncertainty* by being *alert* to the opportunities, which arise from the creative destruction, and earns economic *profit* by *coordinating the production systems innovatively*. Economic entrepreneurial theories from the 19<sup>th</sup> century introduced the idea of entrepreneurs as risk-takers. Past scholars, as cited in Burns, (2011), Say (1803), Mill (1848), and Menger (1871) believed entrepreneurs were economic actors who created products through the transformation of resources. These transformation processes gave added value to the output. The classical and neoclassical schools of thought focused on economic conditions and the opportunities they created. These theories state that economic development and entrepreneurship are mutually dependent, and entrepreneurs play a positive role in a country's economic growth (Fillion, 1998; Harper, 2003).

The key premise put forward is that the government economic policies can be a major motivation for entrepreneurial activity.

Schumpeter (1934) belongs to this category where it is stated that entrepreneurs are mainly innovators and thus catalysts for change. However, many authors disagree with this in that they argue that Schumpeter exaggerated the impact of the personality of entrepreneur, placed too much importance on innovation compared to risk-taking and focused too much on large scale entrepreneurs and he placed too much importance on male entrepreneurs to the point of exclusion of female entrepreneurs (Kaufman & Dant, 1999; Gross, 2005; Langlois, 2007; Witt, 2008). It is also argued that existing theories on entrepreneurs have been developed by men, for men and about men (Nielsen, 2000). It is important to mention that women entrepreneurs are a relatively new concept (Levin, 1993). The emergence of women entrepreneurs as a distinct group in the literature has become popular due to various factors including harsh economic imperatives, the change in social expectations, and the changing demographic of working women.

Resource-based theories focus on the way individuals utilise limited resources to leverage entrepreneurial benefits. Cason (2003) believes that entrepreneurship is "judgmental decision making" about the coordination of scarce resources under conditions of uncertainty. Entrepreneurs have a special ability to interpret information to make profitable decisions. They can work with limited capital resources and use resources such as social networks, information, and human resources and by applying their entrepreneurial leadership quality to create entrepreneurial opportunities as is the case with PFEs in this study.

Cason takes the ideas of Schumpeter (1934), Knight (1972) and Kirzner (1997) and combines them into his theory which according to Down (2013) "*allows us to predict under what circumstances, both personal and environmental, entrepreneurial resources will be in demand or what will enhance or stifle their supply*". Economic theories of entrepreneurship are also criticised for not recognising the dynamics of modern economy, the open nature of free market systems, the unique nature of entrepreneurs and the diverse contexts of entrepreneurial activity (Down, 2013). The problem with Casson's idea (like all economic models) is that it cannot really measure the 'pace of change in the

economy' perhaps too much is expected of individual entrepreneurs like Schumpeter's hero to create value. Moreover, the broader salience of the mobilisation of enterprise and entrepreneurial ideology in society and for individuals is lost in this 'economic analysis'. For this we need to turn to sociological and psychological explanation.

### **2.1.3.2 Sociological/anthropological Theories**

The sociological/anthropological theories focus on the social context. Scholars such as Reynolds (1991) suggest four such contexts: social network, a desire for a meaningful life, ethnic identification and social-political environment factors. Eckhardt & Shane, (2003) emphasise the importance of culture normative and societal values in the entrepreneurial process. These scholars examine how cultural forces such as social attitudes shape both the perception and behaviour of entrepreneurship. These theories state that entrepreneurship is a creation of culture and place the source of entrepreneurship in cultural factors and cultural minority groups as pioneers (Hoselitz, 1960; Mohanty, 2005; Peet & Hartwich, 2009). The theory argues entrepreneurs emerge from particular socio-economic backgrounds (examples cited are Chinese in South Africa, Indians in East Africa, and Chinese in Indonesia).

These theories focus on the social aspects from a society level perspective, describing the impact of social factors (positively or negatively) on the entrepreneurs. Sociologists have been researching widely on how social contexts impact entrepreneurial motivations (Palich & Bagby, 1995; Sarasvathy et al., 1998) personal values (Cochran, 1971); desire for independence/autonomy (Cooper et al., 1998; Djankov et al., 2006); and enhancing social networks (Burt, 2000). Hence, sociological theories on entrepreneurship can explain well the many levels of societal impacts on the individual entrepreneur's decision-making process (so-called cause and effect at a broad and macro-level). Several different theories within this overarching (sociological) theory can be considered such as family values, community norms, and religious beliefs. The chief proposition made is that entrepreneurship will grow according to specific social society norms: values, beliefs, customs, and barriers (e.g. literacy rate) that influence the individual entrepreneur's decision making (Reynolds, 1991; Landstrom, 2005), as is the case

with female entrepreneurs, especially ethnic females. However, due to strong entrepreneurial propensity they may overcome some of these boundaries.

### **2.1.3.3 Psychological Theories**

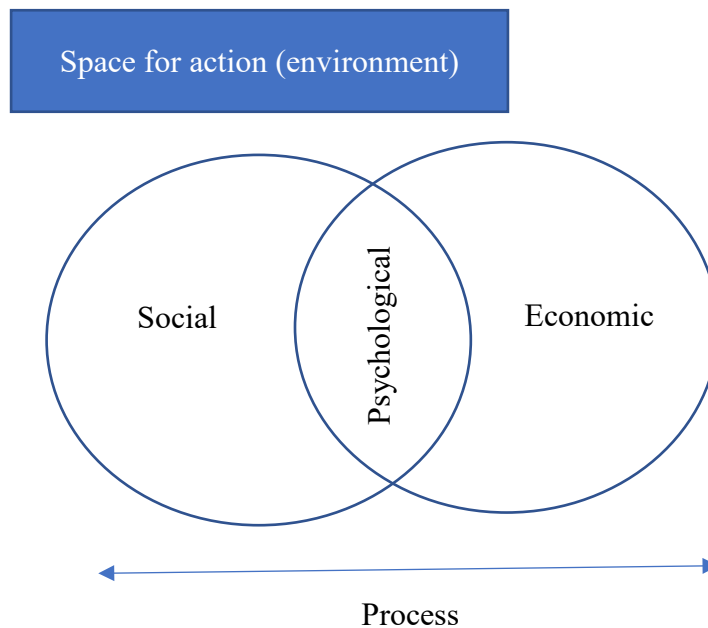
Psychological theories focus on emotional, psychological traits/behaviours and mental drive in an individual and thus their resourcefulness (McClelland, 1987). Entrepreneurs in this view possess a strong internal locus of control and they believe their actions can influence the external world (McClelland, 1961; Amit et al., 1993; Virtanen 1997). It suggests personality traits ranging from creativity and resilience to optimism drive entrepreneurial behaviour. In opportunity-based theory (DeTeinne & Chandler 2007), entrepreneurs find business opportunity in social, technological and cultural changes.

The psychological traits used to study entrepreneurs are vision, foresight, will to power/conquer, and human volition. The theory infers that these traits (behaviours) are developed in an individual's upbringing (key traits being a novel approach and decision making in conditions of uncertainty).

A limitation of these theories is they focus too much on the individual's personality rather than a response to a changing environment or industry (Johnson, 1990; Reynolds, 1991). However, it can be safely concluded that none of the above theories capture the entire picture. Entrepreneurship is interlinked with many overlapping concepts (as shown in Figure 2 below) and each plays an important part in the development of the entrepreneur; the economic, social environment and psychological aspects are interlinked in entrepreneurial process and the outcome (business venture) is also economic and social in nature. These theories will be useful in this research to unfold some of the complexities of PFE experiences in the UK. In the following section, various perspectives of entrepreneurship will be discussed.



Figure 2: PFEs Operating Environment:



## 2.2 Multiple perspectives of Entrepreneurship

This section will explore the perspectives of female and ethnic entrepreneurship.

### 2.2.1 Female Entrepreneurs in the UK

Verheul et al., (2006) have shown that the UK Economy benefits greatly from the participation of women entrepreneurs. They have shown that such activity leads to the creation of employment, economic growth, and economic diversity. There is the added benefit of female entrepreneurial activity in providing opportunities for self-fulfilment and self-expression (Eddleston & Powell, 2008). Running their own business is considered by some female entrepreneurs to be life-enhancing or a desire for independence (Volery, 2007; Kirkwood 2009; Jamali, 2009; Itani et al., 2011).

Despite the recognition of these benefits the entrepreneurial talent and potential of women remain largely untapped (Baughn et al., 2006). Although the number of businesswomen in the UK has increased over the past years (Bradley & Boles, 2003; Lim et al., 2013; Levent et al., 2003), the percentage remains dismally small. According to Carter and Shaw (2006), only 12.3% to 16.5% of the businesses are completely or mainly owned by women. The Department of Business Innovation and Skills (BIS) annual small business report (2008) puts the figure at 14% (the contemporary figure is around 15%).

These low figures reflect the general attitude of society in which there is a traditional division of labour based on gender and there is subordination of women both in the domestic situation and the workplace (Jones et al., 2010). Many researchers including Collins & Fakoussa (2015) believe that entrepreneurship can be encouraged in the female population not least through gender and social equality. According to them predominantly female entrepreneurs do not always have equal access to resources, and support in their entrepreneurial process and hence do not have an equal chance of a successful outcome (business venture). This is the environment within which female entrepreneurs operate in the UK. However, in addition to these challenges, ethnic female entrepreneurs have added challenges due to their ethnic and cultural backgrounds as discussed in the following sections.

### **2.2.2 Female Ethnic Entrepreneurs**

With the expected growth of the ethnic population over the next 25 years (DMG, 2005), there will be a significant increase in entrepreneurial activities from this group. Therefore, the role of entrepreneurs from ethnic minorities and their businesses to the host economy should not be ignored by researchers.

Different perspectives of ethnic minority entrepreneurs, such as their backgrounds (Evans, 1989; Chaganti & Greene, 2000; Halkias, et al., 2011); entrepreneurial motivations - push-pull theory (Basu, 1998; Clark & Drinkwater, 2000; Kirkwood, 2009); influences (Dale et al., 2002; Dyer & Ross, 2007; Brush et al. 2004); and entrepreneurial experiences (Baycan-Levent, et al., 2006; Levie, 2007) have concentrated the minds of academic researchers. As mentioned previously, sociological/anthropological theories that focus on social issues have been used by many scholars to explore the ethnic and gender domains of entrepreneurship. Scholars such as Reynolds (2003) suggest four such contexts, such as social network, a desire for a meaningful life, ethnic identification and social-political environment factors.

Eckhardt & Shane, (2003) emphasise the importance of culture and societal values in the entrepreneurial process. These scholars examine how cultural forces such as social attitudes shape both the perception and behaviour of entrepreneurship. The success of ethnic enterprises depends on a complex interaction between opportunity structure (market conditions, access to ownership, job market

conditions, legal and institutional framework) and group resources (resources shared by ethnic people of the same origin and social networks) (Waldinger et al., 1990, cited in Volery, 2007).

The external environment in the UK influences the entrepreneurial propensity of immigrants often undertaken to move up in society. However, according to Razin (2002) these external environmental factors affect different ethnic groups in diverse ways. Masure et al., (2004) report that ethnic groups have certain culturally related features including dedication to hard work, part of a close-knit ethnic community, economical living, risk-taking ability, strong social values, solidarity and loyalty, and natural entrepreneurial propensity. As discussed earlier we can see that most of these features mentioned in this cultural theory are a prerequisite of entrepreneurial behaviour. These aspects provide an ethnic resource, which encourages entrepreneurial behaviour (Fregetto, 2004).

These ethnic resources will be different in different groups, which is one of the reasons for the different rates of entrepreneurial activity (Waldinger et al., 1990a). Volery, (2007) explains that cultural aspects are particularly popular for explaining the propensity of Asian people, for example, to become self-employed. It is due to the values and norms shared by the South Asian community in Britain that they are attracted or pulled more towards the freedom of self-employment as a means of livelihood. It is primarily their religious (Islamic) values and virtues of self-reliance and self-sufficiency that are driving Pakistanis towards entrepreneurialism (Werbner, 1984, 1990, 1999).

Werbner's (1999) research proves similar views that Asians believe they gain social standing and self-respect through their business. However, other aspects such as employment alternatives, immigration policies, market conditions and availability of capital are also important. Brah (2011) says Asians were pushed into setting up their own business due to increasing unemployment and lack of job opportunities (Kirkwood, 2009; Sharafizad & Coetzer, 2016).

While many first-generation enterprises were established out of necessity, today the situation appears to be changing (Roomi & Parrott 2008). Although the 'push' effect is still a factor, businesses are increasingly established to take advantage of a market opportunity. This is a positive development. Young ethnic minorities are

starting businesses in high growth sectors such as IT, information and business services, and the creative industries, moving beyond the traditional service sectors such as catering, retail and transport (Ram & Jones, 2008).

### **2.2.3 Female Ethnic Entrepreneurs in the UK**

The crucial inputs of ethnic minority women in the development of businesses cannot be underestimated. According to the GEM report (2009), ethnic minority women in the UK have higher entrepreneurship rates than white women regardless of the disadvantages they face. However, it is only recently that ethnic minority women are being recognised as an important entrepreneurial group, with unique entrepreneurship styles and strategies (Dhaliwal, 2000). According to Marlow (1997), "*female entrepreneurship was not accepted as a critical element in the current debate until the mid-1990s*". Ethnic minority women (Jones et al., 2010) particularly of South Asian background (Dhaliwal, 2000) were excluded from scholarly commentary on entrepreneurship in the past. Thus, this study will be an important contribution to existing knowledge on ethnic females in general and PFEs specifically.

### **2.2.4 Pakistani Female Entrepreneurs in the UK**

There are currently over one million Pakistanis living in the UK making it the biggest concentration of Pakistanis outside Pakistan, (Collins & Fakoussa, 2015). Ever since their arrival in the UK, the Pakistanis have been recognised as being hard-working and entrepreneurial in their outlook (Volery, 2007). However, in recent years this image has been overshadowed by a wave of terrorist activities, some of which originate from Pakistan and Afghanistan (Roger, 2013). The entrepreneurial contribution this ethnic group makes has largely been ignored and no substantial studies have been undertaken in this area.

This is an important point to note despite that these minority entrepreneurs in Europe encounter exclusionary practices and obstacles: social discrimination, language barriers, limited access to funding, and support services as well as inadequate business, management, and marketing skills, they are contributing significantly through their entrepreneurial activities (Kamberidou & Fabry, 2012). Furthermore, females are a major proportion of this diaspora and play a very active

role in either supporting their family businesses or successfully running their own business ventures. These females have added challenges to face due to their gender, social, religious and cultural values and norms. In order to create a deeper understanding of PFEs, they need to be studied separately and not with other South Asian groups. Some of their strong cultural/religious beliefs and values are discussed below.

#### **2.2.4.1 Cultural/Religious Values**

Collins & Fakoussa (2015) showed that although Pakistani women are considered important family members and may sometimes actively support their family businesses, they often have no input into how the business is operated, developed or run. Their principal role is to keep the family together and to look after the needs of their children and husbands (Basu, 1998, 2004; Janjuha-Jivraj, 2003; Basu & Altinay, 2003). The authors also observed that Pakistani females put family needs before business ones. This could be because of their faith and religion (Islam). Within Pakistani diasporas they emphasise religious identity more than their ethnic identity. Ethnicity may be defined based on the country of origin, ethno-linguistic group and sometime with religious community (Hutchinson and Smith, 1996). People may have multiple ethnicities; e.g. PFEs can be Muslims and Punjabi or Kashmiri and Urdu or Pashto speaking at the same time. According to Williams, (1988) and Warner, (1993) religion continues to provide ethnic groups a social space for expressing ethnic differences as it remains important in their lives. However, ethnic groups differ in the ways they express and integrate religious and ethnic identities. According to Yang and Ebaugh (2001), *“some ethnic groups emphasise religious identity more than their ethnic whereas others stress ethnic identity and use the religious institution mostly as a means to preserve cultural tradition and ethnic boundaries”*.

Islam is an Abrahamic religion and people who follow Islam are called Muslims. They believe in the one God and that the Prophet Mohammad was the last prophet. There is a strong belief in “Tawakkul” meaning a person should do their best and rely on and have confidence in Allah (God) to deliver the outcome (Jabnoun, 2008). It is important to remember that the condition of this is that the person does his best towards achieving the goals and then they have Tawakkul. Thus, action to

achieve the goal is necessary in this. As can be seen Tawakkul influence the performance of entrepreneurs. According to Ahmad (2011), some of the entrepreneurial characteristics that could emerge from Tawakkul are confidence, and positivity.

Muslims follow the teachings of the Quran. The Quran gives equal rights to males and females; however, different sects and cultures within Islam interpreted their roles in society differently (as an example, the role of females in Saudi Arabia is significantly different from the role of females in Pakistan or Malaysia). Generally cultural norms and religious norms are used interchangeably in Pakistani society. Pakistani females belong to the distinct religious and cultural groups and adhere to their role boundaries even when they live in another country. Strong Pakistani cultural and religious values do not encourage females to go out of the home to earn income (Goheer et al., 2003). Culturally females are responsible for family “Izzat” (honour) and must adhere it through their good reputation and chastity (Shaheed, 1990).

A common view is that a female's role is to look after the family inside the house whereas it is the responsibility of men to provide for the family. But when we look at the life of the first wife of the prophet, Khadija, she was a very successful entrepreneur. It was through her business that she met with the Prophet. It is important to note here that the role of females is mainly influenced by their individual cultures, albeit it is interpreted as religious.

#### **2.2.4.2 Role of the family/household**

Families play a major role in decision making and are also a source of resources. However, resources available through the family are not fixed in terms of scale and availability. They can make them available when needed and withdraw if needed for some other purpose. Thus, for the entrepreneurial process, it is important to understand the role of the family/household plays in determining the provision and withdrawal of resources. Also, there is a diversity of sources of their financial resources including various business ownerships, investments in properties, and the use of family members as human resource (Carter et al., 2004). This diversification reduces their total dependency on the business, so that the female

entrepreneurs can “patchwork” incomes from a range of sources (Kibria, 1994; Mulholland, 1997; Carter et al., 2004). In addition, in some cases this diversification lessens the pressure on the business by providing other external sources of finance when required (Gentry & Hubbard, 2004).

In establishing a business, resources play a crucial part (Alsos et al., 2014); Firstly, resource provision and withdrawal is crucial in the process. It is not always the case that the business maintains the family, but it could be the other way around. For example, when family members earning wages or other sources spend money in the business during crises or expansion of the business. Secondly, family members within the household provide a clear platform for tangible resource (finance, workforce, facilities, equipment, and premises) and intangible resources (experience, networks, and reputation). Thirdly, flexibility in resource provision to tackle uncertainty and business risks in the development of a new venture. However, just relying on available resources can have a limiting effect on business growth and development (Alsos & Carter, 2006) and it can result in a lock-in situation and affect overall performance.

The above discussion shows that female entrepreneurs are influenced in their decisions by the norms of behaviour within their society and family. These are external factors that impact diverse ethnic groups differently. In the next section, such external factors are discussed in more detail within the context of institutional theory.

### **2.3 Entrepreneurship in the context of Institutional Theory**

Institutional theory involves aspects deeply related to social structure. It considers the processes by which structures including schemes, patterns, norms, rules, and routines become established as authoritative guidelines for social behaviour (Scott, 2008). Institutional theory, according to Lawrence and Suddaby, (2006) is a theoretical framework for analysing social (particularly organisational) phenomena that views the social world as significantly comprised of institutions.

In defining institutions, Scott (1995, 2001) states that there is "no single and universally agreed definition of an 'institution' in the institutional school of thought". Institutions are the more lasting elements of social life-giving strength to social

systems across time and space (Giddens, 1984). They are transmitted across generations, maintained and reproduced and undergo change over time (Zucker, 1977). Research, notably that of Baumol (1990), North (1990), Scott (1995), Wright et al., (2005), has emphasised the role of institutions (social, political and economic system) in channelling the entrepreneurial process. These institutions provide boundaries and define roles, empowering certain actions and behaviours providing predictability to social behaviour (Krasner, 1988; North, 1990; Scott, 1995). This institutional framework interacts with both individuals and organisations.

North (1990) introduced the concept of formal and informal institutions; formal institutions including political, economic and laws, while informal institutions refer to values, norms, and codes of conduct that are deeply embedded in the culture. Institutions enable or constrain entrepreneurship. Welter (2005) states formal institutions may be easily modified but changing informal institutions is a difficult and slow process due to their path dependency, cultural inheritance and specific historical experiences. This "*path-dependence can and will produce a wide variety of patterns of development, depending on the cultural heritage and specific historical experience of [each] country*" (North 1997, p. 17). That is why all ethnic entrepreneurs e.g. in the UK even though working within the same formal rules, will show hugely different performance because of different informal norms and implementation characteristics. Moreover, formal and informal institutions are mutually dependent.

Whereas, in describing the role of institutions in the development of entrepreneurial activity, one of the popular institutional frameworks of 'three pillars' was presented by Scott (1995, 2008), which states that institutions are comprised of regulative, cultural-cognitive (cognitive social system) and normative, institutions that, together with associated activities and resources, provide stability and meaning to social life. These institutions depend on different bases of compliance, employ varying mechanisms, evoke differing logics of action, use different indicators, and offer different bases for legitimacy. While each institution is distinct in nature, most institutional forms include various combinations of elements of all three institutions as opposed to only aspects from one single institution at work (Scott, 2008). The three institutions all contain both formal and informal aspects.



The regulative institutions (i.e. codified laws) are the visible aspect of the situation and the normative factors (i.e. conformity to what is considered appropriate) are the hidden. The regulative institution 'stresses rule-setting, monitoring and sanctioning activities, both formal and informal,' while the cultural-cognitive institution emphasises 'common schemas, frameworks, and other shared symbolic representations that guide behaviour' (Scott, 1995); these are the taken for granted ways of getting things done. They shape the filter/lens through which people view reality and give meaning to them as they interpret their world. Cultural cognition is where people interpreted information (evidence, data, and facts, etc.) differently from other groups which distinguish how one group's position is different from another. Finally, the normative institution brings into social life a prescriptive, evaluative and obligatory dimension, stressing behaviours appropriate to a situation. The normative element includes norms and values running through the institutions which are the foundation of its ethics, individuality or personality. These give ideas of correct ways to behave and perform. In my opinion there is not much difference in cultural cognition and normative institutions I am going to consider the two together as normative institutions.

### **2.3.1 Regulative Institutions**

Theorists valuing the regulative dimensions of institutions (e.g. Barnett & Carroll, 1995) are likely to view the entrepreneurial process as being fundamentally influenced by factors like market forces and regulative environmental aspects such as government policies and laws influencing business ventures. They generally focus on explicit regulatory processes such as law/rule making, monitoring, and constraining activities. They include political, economic and juridical rules and organisations. The regulative institutions are formal, encoded in law and conformity to rules. Regulatory processes under this conception include the ability to set rules, check conformity to those rules, and, if required control behaviour through reward or punishment – positive or negative reinforcement. These sanctioning processes may operate through informal methods (shaming and shunning actions) or they through very formalised (assigned to specialised actors such as the police and judiciary). It is worth mentioning here that the normative and cultural-cognitive factors can have a significant impact on whether laws and legislation have their intended effect.

Regulative factors include government policies such as tax, social security, labour market policies and financial resource policies, which may affect the entry and exit factors of a business venture. The business environment's regulative institutions would be normally the same for all entrepreneurs in the UK, however, their impact is different due to cognitive and normative factors. The research confirms that these elements of labour laws, business regulations, taxation, were similar in all the cases. However, in most of the cases, finance, taxation, business regulations were left to the male members of the household to deal with or this aspect was outsourced.

### **2.3.2 Cognitive Institution**

Cognitive theorists (e.g. Powell & DiMaggio 1991; Stubbart & Porac 1996; Fiol 2002) emphasise the impact of beliefs and interpretations of shared meanings when an individual goes through entrepreneurial process. To understand a behaviour, we must take into consideration both the situation or conditions, and the individual's own interpretation of the situation. Meanings emerge through interaction and are maintained and transformed as they are used to interpret future situations. This element of institution emphasises the crucial participation of the socially mediated composition of a common schema of meanings (Scott, 2004). In this conception, the more fixed and congealed forms of culture do not require an elevated level of maintenance through ritual reinforcement and symbolic elaboration such as social roles (Jepperson & Swidler 1994).

Cultural theorists give a different interpretation to social roles than normative theorists. They stress the power of templates for particular type of actors and script of action rather than mutually reinforcing obligations (Shank & Abelson 1977). Through collective understanding, particular actions are linked with specific actors and thus roles emerge, such as what is the role of a female as compared to a male in a society (Berger & Luckmann, 1967). Actors who align with the common template and script of action may feel connected and those who do not may face aggression. *"The affective dimension of this pillar is expressed in feelings from the positive effect of certitude and confidence on the one hand versus the negative feelings of confusion or disorientation on the other"* (Scott, 2008).

On the one hand, they may provide a broader cultural framework that impacts individual beliefs and on the other hand, these individual interpretations can work to reconfigure diverse belief systems. In ethnic female entrepreneurs' case they negotiate a double pathway as compared to white British counterparts. In this study I had to deal with all the added richer cultural factors/elements that were at interplay. The extent to which the cultural elements are embedded in routines and schema varies or in other words, their degree of institutionalisation varies (Scott, 2001). Cultural beliefs change and are often challenged, especially during social change and disorganisation (Swidler 1986; DiMaggio 1997; Martin 1992; 2002; Seo & Creed 2002). This institution focuses on the cultural reality of what is transpiring daily in the entrepreneurial journey. Scott, (2008, p.57) states, "*The cognitive dimensions of human existence: mediating between the external world of stimuli and the response of individual is a collection of internalised symbolic representations of the world*".

### **2.3.3 Normative Institution**

The normative institution is concerned with un-codified attitudes and beliefs embedded in a society providing *appropriateness* (Welter et al., 2003 and Scott, 1995). As and when normative values and expectations are accepted, they widely gain a *rule-like status* in the society (Covaleski & Dirsmith, 1988). Individuals internalise these values and conform to their boundaries. The normative systems consist of values which are the standards set to which behaviours can be compared and assessed e.g. goals and objectives to make a profit. From as far back as 1964, Blake & Davis (1964), state that normative systems also have norms that tell us how things should be done and designate appropriate ways to pursue those goals and objectives, for example rules to play the game, and the concept of fair practices in business. For female entrepreneurs, these normative elements may affect the level of appreciation of female entrepreneurs and their business ventures given by the society and how this influences their entrepreneurial process.

There are certain norms and values and codes of conduct that are applicable to all members collectively; others apply only to certain types of individuals or positions. Roles are created when norms and values apply to certain individuals or positions: conceptions of appropriate goals and activities for particular persons or social

positions. Roles can be formally constructed, or they can emerge informally over time through interaction, differentiated expectations or developed to guide behaviour (Blau & Scott 1962/2003). For example, in Pakistani social structure, men and women carry specific privileges and responsibilities and have different level of access to material resources. Normative systems not only impose constraints (through responsibilities, duties, mandates) on social behaviour, but they also empower and enable (through rights, privileges, licensing) social action.

We know that although the purpose of institutions is to provide stability and order, they themselves go through incremental and revolutionary change. Thus, institutions should not only be studied as a state of an existing social order but also as a process and should include both the processes of institutionalisation and deinstitutionalisation (Tolbert & Zucker, 1996). Researchers are increasingly focusing on how institutions undergo change and not just how institutions arise and are sustained. Much of the stimulus for change occurs through processes from within, including conflicts and dialogue between institutional elements. However, institutions can also be destabilised by exogenous factors, such as economic crises or war.

#### **2.3.4 Impact of institutions on entrepreneurial process**

It is reasonable to conclude as discussed above that Normative and Regulative institutions complement each other in interdependent ways within Scott's institutional framework with various factors taking prominence as time and circumstances change. The regulative and normative factors influence different ethnic groups in diverse ways (Fregetto, 2004). Furthermore, the gender-related studies of Aldrich and Cliff (2003) and Elam et al., (2010) suggest that entrepreneurs generally, and female entrepreneurs specifically, are dependent | on the context in which they are embedded (cultural, political or family).

Normative elements (Scott, 1995) or informal institutions (North, 1990) are non-codified factors, non-written rules that define acceptable roles for individuals in a social group, which affect their actions. In the entrepreneurial processes, these factors not only impact the desirability of entrepreneurship within an ethnic community but also indirectly may have an impact on access to resources. This research shows (as mentioned in a previous section) that traditional Pakistani

cultural values such as family provide a resource base for Pakistani female entrepreneurs, which gives them easy access to capital for start-up companies and a pool of labour of loyal family members.

The factors suggested by Scott (1995, 2008) in which institutions are embedded include culture, social structure, and routines. Cultures include, attitudes, values, boundaries and normative expectations, while social structures or the idea of 'social stratification' consists of the patterned expectations embedded in role systems. These carriers influence female entrepreneurs in their entrepreneurial process e.g. choice of business ventures (Baughn et al., 2006). Mitra and Rauf's, (2011) says that one of the possible reasons for a Pakistani female to opt for low growth business could be to maintain the business at a level where she can prove herself to be good mother, responsible wife and a modest daughter. Some societies (e.g. Pakistani society) still strongly associate the female role with family, children and household responsibilities (Achtenhagen & Welter, 2003; Welter et al., 2003; Woldie & Adersua, 2004). Even when they work the same number of hours as their male spouse, the household responsibilities including care for children, dependent parents or elderly relatives in the household fall on the female partner (Marlow, 2002; Greer & Greene, 2003). This makes it more difficult to maintain the balance between domestic and work roles (Gilbert, 1997). Thus, this complexity may encourage them to choose business ventures that provide the flexibility of the choice of working hours.

#### **2.3.4.1 Social Expectations**

Societal expectations, especially where the resources can be traced through the male line (patrilineage) and a female is living with or located near the husband's or father's group (patrilocality), restrict some activities for females and deem them inappropriate (Coltrane, 1992; Kantor, 2002; Welter et al., 2003; Emrich et al., 2004). Network relations are thought to constrain individuals, as well as provide opportunities for their activities.

Entrepreneurs are often described as aggressive, bold, and risk-takers. These characteristics are associated with masculinity in many societies including Pakistani society (Marlow, 2002; Ahl, 2003). This stereotyping of entrepreneurship

creates constraints for female entrepreneurs and may impact their interaction with business stakeholders including suppliers, investors and potential customers (Fagenson & Marcus, 1991; Ufuk & Özgen, 2001; Bird & Brush, 2002; Langowitz & Morgan, 2003).

#### **2.3.4.2 Social Hierarchies**

There is mixed evidence of strong discrimination against women entrepreneurs (Carter & Brush, 2004). However, females have faced disrespect and non-serious behaviour towards them for some time which is a hurdle in the entrepreneurial process (Bliss et al., 2003; Henry & Kennedy, 2003; Woldie & Adersua, 2004). If they are considered inferior to their male counterparts, this will impact their attitude and potential as an entrepreneur (Achtenhagen & Welter, 2003). These social hierarchies the phenomenon of patriarchy can be explained by using social dominance theory. Societies may maintain the form of group-based dominance hierarchies, in which at least one socially constructed group has more power than another, for example, where males are more powerful than females (patriarchy) and adults more powerful than children (Pratto et al., 2013).

Social categories such as gender and age, are created by institutions and are associated with power because of legal systems, whether written or pronounced by authority, put people in categories, for example, an individual before the law as a father, or a landowner (Kane, 2012). This also enforces individuals' opportunities and restrictions. Social dominance theory also suggests that individuals develop a mindset towards group-based dominance from their embeddedness in group-based dominance hierarchies, for example, patriarchy in their family (Lee et al., 2007) or racial discrimination within their societies (Van et al., 2005).

#### **2.3.4.3 Family/Household & Female Entrepreneurs**

Families or the household has both positive and negative influences on female entrepreneurs. According to Alsos et al., (2014), entrepreneurship researchers have rarely discussed the role of the household in business decisions. However, sociology and anthropology have provided in-depth knowledge and insight into the nature of household dynamics. This is considered as an important platform for

tangible and intangible resources, plus its role in recognising opportunities to new and existing businesses.

The research shows that families have a major influence on entrepreneurial decisions. Family opinions and strategies are given equal importance in business strategies and planning. Wheelock and Oughton, (1996) describe the household as "*the smallest social unit where human and economic resources are administered*". This is an interesting overview of entrepreneurship by providing a setting 'where normative factors (values, affect, expectations, support, altruism) and utilitarian factors (economic) coexist (Brannon et al., 2013). The household and business embedded in each other. The business and household decisions are both made within the household, and business strategies are linked with household strategies. Hence, decisions to start up a business venture or expansion of an existing business will have a substantial impact of household strategy.

Sometimes women engage in small business ventures as a coping strategy to combine work with domestic responsibilities by co-locating the two. However, this may undermine opportunity to expand or the overall success of the business. Being successful means different things to different entrepreneurs. It is not always measured in monetary gain, for some PFEs it might mean creating a balance between their business venture and household responsibilities. Williams (2008) research based on various countries showed that the flexibility of being self-employed may allow the more time with one's family, but that it was negatively related to success.

According to Alsos et al., (2012), the need to set up a business could be job or income opportunities that family members think should be created by using spare resources within the family. In their research work, the focus was to determine the connection between business and household through the role of household dynamics and household resources. In the entrepreneurial process there are many advantages of the household (Stewart, 2003). These include financial resources, free-living, social support, social networks, knowledge, experience, and access to existing customers. The household's contributions in the form of both (tangible resource) capital & labour and (intangible resources) such as moral, emotional support and business guidance has been discussed widely (Renzulli et al., 2000;



and Brush et al., 2004). Brush and Manilova, (2004), further suggest that race and ethnicity influence the provision of business start-up capital. Furthermore, the household economic status also impacts the capital that a household can invest in a new business venture, (Gentry & Hubbard, 2004).

The cohesion of societies comes from institutions and cultural meaning process, both of which transmit patterns of behaviour and ideas over time, space, and particular people (Pratto et al., 2013). As is shown in the above discussion, norms have a certain degree of authority and power over people, they are internalised by members of society as rules through a socialisation process. Meyer (2007) suggests that Individuals are not only the follower of these rules but create these rules too. The new institutionalism (Jepperson, 2002) suggests that in modern society the individual is not simply seen as being influenced by the environment, but as constructed in and by it (Meyer, 2007). In the following section, this relationship between agency and structure will be discussed.

#### **2.4 Interplay of the Agency and Structure**

In congruence with Emirbayer and Mische (1998), the understanding of agency offered by Barley and Tolbert (1997) “*embraces the idea that observable patterns of social action are associated with relational networks (interactional order) that link to broader (trans-contextual) patterns of institutions and institutional change*”. Institutional theory has, since its beginnings, considered institutions to simultaneously arise from and constrain social action (Barley & Tolbert, 1997). In other words, there is an interplay of agency and structure. Therefore, PFEs are not just influenced by institutions, but also influence them through their business activities, business success and experience. By gaining human capital in terms of education, training and experience, PFEs can influence both regulative and normative institutions. According to Henrekson and Sanandaji (2011), “*entrepreneurship is not only influenced by institutions – entrepreneurs often help shape institutions themselves*”. The individual as nascent entrepreneur is accepted, rejected, improved upon and/or in other ways socially determined through the interplay of positions. The two-way/reciprocal interplay between institutions and entrepreneurs is examined in this section.



Most of the research on institutions focuses on how they affect behaviour and create a distinction between acceptable and unacceptable behaviour through defining legal, moral, and cultural boundaries. Institutions according to Scott (2014) provide stimulus, guidelines, and resources for acting, as well as prohibitions and constraints on action. Institutions impact individuals/actors in various complex ways, ranging from *realist* to *phenomenological* formats (DiMaggio & Powell, 1983; Scott, 2001) Institutional structures (on the realist side) may affect individuals through forceful (coercive) ways, e.g. governmental legal actions. In the middle are normative controls over individuals, e.g. the influence of code of practice. Finally, at phenomenological level the environments set standards that people imitate, for example taken-for-granted standards. For ethnic females these environmental standards sometimes create ethnic and gender boundaries through social expectations that they must negotiate throughout their entrepreneurial experience.

The institutional elements exhibit properties that help in meaning-making and stabilising and they play an integral part in institutional structures. In addition, they encompass associated behaviours and material resources (Scott, 2014). In any concept of social structure, to consider the imbalance of power, it is important to include resources both material and human. If rules and norms are to be effective, they must be supported with power/position. For example, for cultural beliefs, or "*schemas*", to be viable, they must relate to and be expressed in resources (Giddens, 1984; Sewell, 1992). On the other hand, those who possess power in the form of excess resources look for *authorisation and legitimisation* for its use. "*Schemas not empowered or regenerated by resources would eventually be abandoned and forgotten, just as resources without cultural schemas to direct their use would eventually dissipate and decay*" (Sewell, 1992). This is an important aspect as I want to explore how the intensity of influence of normative institutions varies with time and experience during PFEs entrepreneurial experience.

With regards to institutional elements, we must also look at the activities that create, recreate and change them and the resources that sustain them. Institutions according to Hallett et al., (2006) are a useful metaphor, but we cannot ignore that people and their interactions are embedded in them. Thus rules, norms, and meanings emerge from interactions, and they are protected and changed by human behavior (Geertz, 1973; Berger and Luckmann, 1967; Scott, 2004).

Normative institutions create a stabilising effect on social beliefs (Parsons, 1990) and norms that are both internalised and imposed by others. Normative institutions have moral roots; to get the required level of conformity, it requires instrumental attachment and deeper commitment from the actors (Selznick, 1957; Stinchcombe, 1997; Hecló, 2008). Research on the normative institutions emphasise the importance of the interplay between a structure's "appropriateness" and agency or "instrumentality." The main dilemma that an actor faces is not what behaviour or course of action is in her/his best interest but rather to consider the appropriate behaviour for him/her to carry out in a given situation.

Standards or codes of practice set by normative institutions are not imposed coercively as is the case in the regulative institutions. However, confronting normative systems can also give rise to strong feelings; it is not the violation of rules and laws. If you follow the norms and exhibit exemplary behaviour you gain respect and honour, but if you do not conform there may be emotions of shame and disgrace. You would go through self-evaluation which may result in feelings of high remorse or low self-respect. These emotions force you to conform to prevailing norms.

The agency of entrepreneurs and its impact on institutions is discussed and explored by various researchers. Henrekson and Sanandaji (2011) suggest entrepreneurs do this through:

**abiding** - *entrepreneurship abiding by existing institutions is occasionally disruptive enough to challenge the foundations of prevailing institutions;*

**evading** - *entrepreneurs sometimes have the opportunity to evade institutions, which tends to undermine the effectiveness of the institutions, or cause institutions to change for the better; and*

**altering** - *entrepreneurs can directly alter institutions through innovative political entrepreneurship.*

For example, Pakistani female entrepreneurs may abide by their ethnic cultural gender biases and codes or evade them by revolting against them. They may also alter them through challenge or engage with decision-making authorities to change them. In Pakistani culture education is valued highly as it is considered to be a

means to success in business and vehicle for social mobility (Hopkin, 2018). This normative value also supports females to gain agency to influence the normative institution that is the patriarchal norms of their society.

Emirbayer and Mische (1998) define human agency '*as the temporally constructed engagement by actors of different structural environments – the **temporal-relational** contexts of action – which, through the interplay of habit, imagination, and judgment, both reproduces and transforms those structures in interactive response to the problems posed by changing historical situations.* This makes the nature of individual agency rich and complex, and something that is a time and context-dependent notion, which is developed and influenced by culture, social stratification and human interaction (Abdelnour et al., 2017). Theorists like Garud et al., (2007) have used this definition to emphasise the idea that institutions enable action. In addition, there are theorists like Emirbayer and Mische (1998), who believe that actors are both constrained and enabled by the institutional factors. Before discussing the temporal dimensions, I consider the entrepreneurial process in the next section, as both the interplay of agency and structure as well as the entrepreneurial process can then also be discussed in the context of time.

## **2.5 Entrepreneurial processes**

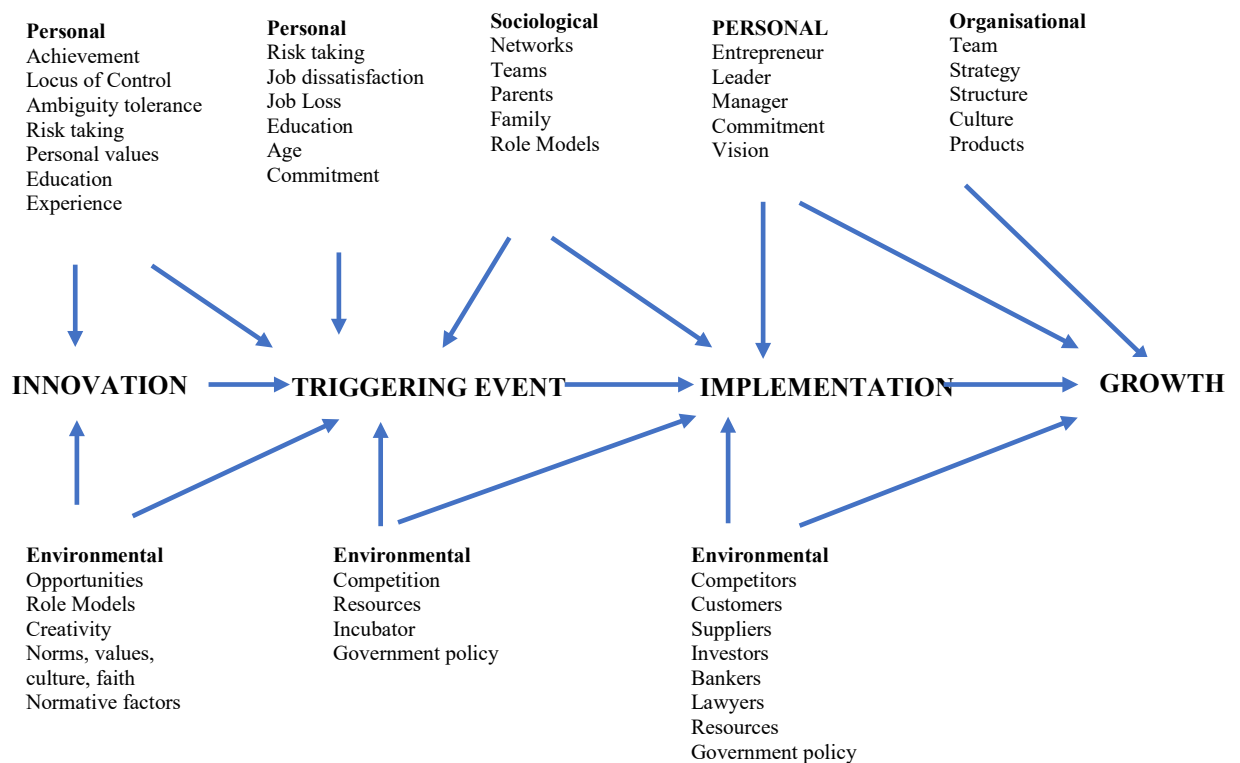
The term 'entrepreneur' is defined by Butler (2006) as an individual adoption of innovative thinking and transforming those ideas into real businesses, and thus creating and harvesting enterprise opportunities to create profit through innovative, creative, leadership and risk-taking skills. Burns (2011) also states that entrepreneurs have innovative skills that they use to create opportunities through change to make wealth. Entrepreneurship according to Stevenson and Jarillo (1990) is acting on an opportunity without considering the resources under control. McMullen and Shepherd (2006: p.132) say, "*To be an entrepreneur, therefore, is to act on the possibility that one has identified an opportunity worth pursuing*". It is quite clear from these definitions that action is crucial. This research shows that entrepreneurs interviewed did not wait for permission or calculate their financial resources under their control to take action to start a new venture.

It also showed that instead of just generating dozens of ideas these entrepreneurs preferred converting an idea into a viable business through their action. If entrepreneurship requires action, then it would be correct to assume that creating a business venture is a process; i.e. it requires the going through of distinct stages before a new venture is established. Having a process approach to entrepreneurship is another way of examining the activities involved in it (Kuratko, 2012).

Many researchers have developed models and methods to structure the entrepreneurial process including Morris, Lewis and Sexton (1994), and Levie and Lichtenstein (2010). Most of these methods attempt to describe entrepreneurial process as a consolidation of diverse factors. Most of these models indicate that an entrepreneur goes through a process of recognising, finding, developing and evaluating an opportunity by overcoming the forces that resist the creation of something new. The entrepreneurial process involves identification and evaluation of opportunity, development of a business plan, determination of the required resources, and management of the resulting enterprise. Based on Moore's model, Bygrave (2004) developed the following entrepreneurial stages of the idea or conception of the business, the event that triggers the operations, implementation and growth.

The model below indicates the main factors that impact the various stages of the development of business. Bygrave (2004), highlights the importance of identification and understanding of the personal traits that may lead an entrepreneur to success and describes the entrepreneur's characteristics as "*The 10 Ds*"; dream, decisiveness, doers, determination, dedication, devotion, details, destiny, dollars, distribution.

**Figure 3 - A model of the entrepreneurship process (based on Carol Moore's Model)**



In addition to personal traits the environmental factors (economic, institutional, social cultural aspects) influence different stages of business as shown in the diagram above (Bygrave, 2004); they impact the entrepreneurial process. The environmental factors could be categorised under normative and regulative institutions as they include cultural values, norms on the one hand and government policies and business regulations on the other. It has been explored in this study that in the early stage of the idea generation the individual characteristics such as entrepreneur's locus of control, vision, tolerance to ambiguity, risk taking, personal values, education and experience influence the entrepreneurs. In addition, factors including job dissatisfaction or redundancy combined (push and pull factors) with sociological and cultural - environmental factors (institutions both normative and regulative) may trigger the initial decision to start a business.

As the entrepreneurs goes through the entrepreneurial process, the intensity and impact of the personal attributes and environmental factors evolves. For example, a different set of attributes may have a major impact at implementation to growth stages such as vision, leadership, entrepreneurial spirit, management ability and

commitment. This study shows that PFEs used their strong personal characteristics to overcome some of the constraints and avail opportunities that they came across at different stages. However, in some cases the environment dictated their pathway.

In entrepreneurial research, there has been an ongoing debate as to where business opportunities come from (Alvarez & Barney, 2007; Sarasvathy et al., 2011). Some believe that it is through deductive processes of information search and analysis that opportunities are 'recognised' (Caplan, 1999). Others believe opportunities are 'discovered' by individuals who are alert to possibilities (Kirzner, 1997). The recent argument is that it is through abductive processes that opportunities are 'created' (Sarasvathy et al., 2011). These three distinctive approaches to opportunity signify different assumptions and are dependent on different situations. However, one thing that is common in all three assumptions is that it is an individual entrepreneur who finds, recognises, discovers or creates opportunities.

It is also said that entrepreneurs from previous experience or entrepreneurial exposure are better at discovering opportunities (Ronstadt, 1988; Ucbasaran et al., 2003). So, those who grow up in business households are better placed for entrepreneurial opportunity emergence. Research also recognises the prominent role of the older members in households in opportunity search, sometimes as a succession or a role model (Handler, 1990; Discua Cruz et al., 2012). However, there are disputes and diverse perspectives also within entrepreneurial families due to individual priorities (Steier et al., 2009).

Within Pakistani families, which may include in-laws, various generations or members of the family (sometimes living in the same household), there will be various levels of commitment towards the business (Schjoedt et al., 2012). Sometimes this can be destructive and stifling for opportunity identification due to distrust and disengagement amongst members of family. However, such differences may be productive too, with some members creating new business ventures as a sub-team within the household (Schjoedt et al., 2012; Discua Cruz et al., 2012).

Carter et al., (1996) and Kim et al., (2015) believe that entrepreneurs can use a wide range of processes, regardless of whether these stages are sequential or occur simultaneously, to start their business. They need to take certain steps towards starting a business venture and these steps occur over a period of time (Pettigrew, 1997). Some enterprising efforts take time to mature or establish while others start very quickly (Baker et al., 2003). Thus, we could define the process as the chain of events, actions and activities happening over time. Hidden in this definition of process is the quality of temporal transition i.e. consideration that the study of processes occurs over time. This has also been emphasised on occasions in the entrepreneurial literature that in order to advance our understanding of the entrepreneurial process, it is crucial that the concepts of the temporal dimension are explored in research (Aldrich, 2015; Naldi & Davidsson, 2014). Thus, in this study, I have also incorporated the influence of time on the entrepreneurial process too.

In addition, the research of entrepreneurial processes is intricately connected with the study of human agency that drives such a process (Srivastava et al., 1999) and it is embedded in its environment (Scott, 1995). Thus, the entrepreneurial process cannot be studied in isolation. For this purpose, this study uses institutional theory. Institutions evolve and dissolve with time as human agency increases or decreases. Thus, both entrepreneurial process and interplay of agency and structure have time dimensions. For this reason, the study incorporates time dimensions to create depth and breadth within this research.

## **2.6 Time & Entrepreneurship**

Time has been stated by many researchers to be a critical component in the entrepreneurial process. In addition, individual agency (as discussed in the previous section) is a time and context-dependent notion. Ancona et al., (2001), and Langlely (1999), state that time provides an important framework for explaining and comprehending entrepreneurship. Also, Hammersley and Atkinson, (1998), state that many processes such as those in entrepreneurship have time as a component.

## **2.6.1 Objective vs Subjective Time**

Time is complex and multi-faceted, and it can be considered to be both objective, or clock-based, linear and irreversible, incorporating cyclical events, and subjective, which is event-based.

### **2.6.1.1 Objective/Linear/Clock Time**

Ruef (2005) reports that it is commonly assumed that entrepreneurial processes move steadily in time with activities marking the beginning, middle and end of these processes. This is the view referred to as a linear concept of time. For example, entrepreneurs and managers in the West, with this concept of time through their planning and mirroring of their past records, create estimates and forecasts and as a result predict their profits. They consider their past records in their estimates and budgets. This approach is prevalent in countries like the USA and Europe and in this way, they achieve optimum time management. Regulative institutions, especially financial companies like banks in the UK, generally make decisions based on objective time. PFEs may for instance have to prove their past performance and credit history to secure loan for future outcomes. Taxation and business insurances, along with many other financial constructs that affect a commercial activity, are also based on linear time.

### **2.6.1.2 Subjective Time**

Time can also be seen as being socially constructed and hence its meaning varies across different cultures. Here, time is a subjective, socially constructed and multi-dimensional phenomenon that plays a prominent role in experiencing life. Subjective time is known to vary within social and ethnic groups, with collective meaning affecting the behaviours of individuals within groups, such as work time/family time/siesta time/sabbatical time/prayer time. For example, in some cultures, businesses close at siesta as it is important time of the day, even if it means losing out economically.

Time also operates at different speeds in different regions, economies or business sectors (Plakoyiannaki & Saren, 2006). In start-up businesses, for example, entrepreneurs are under greater time pressures than they would be in an established company. For PFEs time pressures are different because they must



juggle many priorities including socially constructed gender related expectations and their business responsibilities.

There is a non-linearity of time as we differ in our perceptions of the past, present, and future (Nuttin, 1985; Bluedorn, 2002). That is, we can move back and forth between the “settled past” and “*shadowy preconceptions of what lies ahead*” (Murray, 1938, p. 49; Wheeler et al., 1997) even though time travels in one direction. This is an illustration of the difference between objective time (actual passage of time, clock-based) and subjective time (Bluedorn & Denhardt, 1988; George & Jones, 2005).

### **2.6.2 Time Focus**

In order to explore the entrepreneurial journey of PFEs in the institutional context it is important to understand different temporal foci because it affects person's current attitudes, decisions, and behaviours, as evidenced by research on motivation, performance management (Fried & Slowik, 2004; Bandura, 2001; Nuttin, 1985; Cottle, 1976), and strategic choice (Bird, 1988; Hambrick & Mason, 1984; Das, 1987). A focus on the past, for example, can enhance learning when you reflect and analyse your previous actions and learn from it, but it can have a negative effect if the focus is on just past mistakes and regrets (Sanna et al., 2003, Holman & Silver, 2005). A focus on the present is positive if it helps seize opportunities, however, it could have a negative impact if it makes entrepreneurs elusive and impulsive about the consequences of current behaviour (Zimbardo et al 1997; Zimbardo & Boyd, 1999). A person with a focus on the future may strive for achieving set-goals which may create anxiety due to time pressure (Zimbardo & Boyd, 1999; Bandura, 2001; Fried & Slowik, 2004).

If we consider the risk-taking disposition of entrepreneurs, which means entrepreneurs' propensity of taking decisions with tolerance to ambiguity of outcomes (Stewart & Roth, 2001). For instance, they may take financial risks in the present for financial benefits in the future. Since in a risk-taking individual weighs probable future out-comes while behaving in the current time, we may say that risk-taking has both, current temporal focus and future temporal focus. However, as risk-taking may also contain thrill-seeking (Jackson et al., 1972), where individuals focus on maximising their current sensations, we could say that risk-taking is more

strongly linked with current focus than future focus. Temporal focus allows for the possibility that some individuals might focus on a single time frame, but it also includes cases in which individuals focus equally on all three time frames, focus on two time frames to the exclusion of the third, and many other combinations of attention allocation across the past, present, and future.

The process by which individuals can shift their temporal focus within this temporal profile is best described as **focus of attention** (Shipp et al., 2009). It is suggested that there is a degree of control in people over the allocation of attention to various targets (Gardner et al., 1987 and 1989). Due to the demand of their role people are required to focus on certain things (for example goals of their business) and aspects that evoke a strong positive or negative affective reaction (Gardner et al., 1989; March & Olsen, 1979). The study on focus of attention also suggests that the targets of attention can change throughout the day: work, family, and personal targets, and external stimuli can influence the temporary allocation of attention to some targets over others (Gardner et al., 1989). For example, if a sudden loss is reported in the last quarter, the entrepreneur will shift her/his focus to that period of time. However, research on focus of attention emphasizes that, beyond these temporary fluctuations, people develop an identifiable pattern of attention allocation in which they focus on certain targets over others (Gardner et al., 1987).

The general, stable temporal focus develops in people's formative years of life through childhood experiences, upbringing, national culture, social and economic status, and parental beliefs about time (Trommsdorff, 1983; McGrath & Tschan, 2004). The national culture, for example, may influence a person to focus on the past as in the Asian culture where traditions and values are preferred (Ji, et al., 2009) and the family focuses on the future by valuing planning and achievement. Based on external work or personal factors/stimuli, one may focus on the past or the present or the future at a given moment, however, their general tendency to focus on the past and future will be stronger due to their early formative experiences (Trommsdorff, 1983). This would be the case normally, but this could change through further experiences in life such as education, type of work etc. A recent research has proven that 9/11 terrorist attacks affected peoples' future time focus, as a result the focus on future decreased slightly after the attack (Holman & Silver, 2005).

### **2.6.3 Monochronic vs Polychronic**

Different cultures relate to time differently (Browaeys & Price, 2008). This is drawn from the concept of polychronic versus monochronic time orientation Hall & Hall's (1990). Mono-chronic cultures are those in which people focus on one task at a time, work in a linear way and concentrate on tasks instead of people, whereas in polychronic cultures people are more flexible, giving priority to people over managing time strictly (Hall & Hall, 1990). In Pakistani culture people manage their work in polychronic fashion. In Pakistan culture the people put family needs before business needs. Thus, when close family members ask for something to be done, everything else must wait - including the business. That is another reason PFEs are influenced by their normative institutions more than their white counterparts. In Pakistani culture the concept of 'Naseeb' or 'karma' also dominates religious and philosophical thought. This means that there is an inherent tolerance for a shifting game-plan that is based on a changing reality and that most people within this cultural group have a general comfort with discovering their 'fated path' as they go along rather than adhering to an exact plan.

Time focus is also related to other dimensions such as space and competitiveness; a strongly monochronic culture that works systematically is likely to guard its personal space and therefore be individualistic in orientation (Collins et al., 2015). On the other hand, polychronic cultures are more likely to show the same flexibility and openness in regard to space as they do to time, and to be more collectively oriented (Collins and Fakoussa, 2015). In this study, because of this factor, PFEs might be under different time pressures than their male counterpart. Due to social expectations their priority would be their immediate family and their household responsibilities. For example, if a family member becomes ill it is their responsibility to look after them even if it means that they must either slow the growth of their business or completely close it.

### **2.6.4 Time Orientation**

Time/temporal orientation means people are predominantly focused and think about the past, the present, or the future (Shipp et al., 2009). Cultural time preference or orientation shows how they value time and how much they believe that time is under their control. Often cultures with a long history like India, China,

and Britain are past-oriented as compared to younger nations like the USA with more future orientation. Future-oriented people live a fast-paced life by the clock, always looking into the future and striving to achieve their dreams. Past-oriented cultures on the other hand like that of Pakistan are much more laid back in their attitude towards time. Trains in Pakistan or India can be hours or even a full day late without creating much stress and mayhem. It is possible that with the history of thousands of years that their attitude towards time at a linear scale of minutes/hours is insignificant.

### **2.6.5 Event Time**

Events happen through continuous interplay between entrepreneurial actions and institutions for example household/family culture. These events can serve as units of analysis to capture changes in the entrepreneurial process. Events according to Abrams (1982) are instances when changes are studied to happen in the temporal dimensions. The study of entrepreneurial process pertains to the closely interrelated components including input and output events, and human agency associated with the process. Event time creates another perspective on the drivers of drastic change in an entrepreneurial network (Gersick, 1991). For example, the initial stage of entrepreneurial process generates market knowledge, which is in turn used as an input to the generation of business process and the development of products and services.

To date, the research to understand the dynamics of social and business networks has mainly focused on these changes as evolving and gradual steps that occur as network actors' socialization process takes place (Halinen et al., 1999). However, recent dynamics of the business environment e.g. waves of collaborations and integration (vertical or horizontal) in the business world shows that this change in business networks can be disruptive and transformative (Easton and Araujo, 1994). Thus there is a shift of focus beyond linear and chronological notion of time towards time such as event time (Halinen et al., 1999).

Event time creates another perspective on the drivers of drastic change in an entrepreneurial process (Gersick, 1991). Event time impacts on transition of female entrepreneurs towards empowerment and agency through for example marriage, having children, gaining education and experience. In some cases, PFEs had to

close their businesses due to drastic change of government policies.

Thus, time is an important factor and adds another dimension to this study to create depth and credibility to the analysis and discussions in this research.

## **2.7 Summary**

This Chapter has introduced the concept of entrepreneurship and entrepreneur. With a basic introduction to these terms, the chapter has further presented key research works and the multi-faceted and complex aspects of entrepreneurship. Through this review of seminal research literature, key research issues and gaps have been identified. One of the important gaps in the knowledge that has been highlighted through this review is the limited work that has been done on female ethnic entrepreneurs in the UK, particularly PFEs.

The contributions of different academic fields to entrepreneurship literature have resulted in the diversity of views but have enabled highlighting the diverse aspects of entrepreneurship through the lenses of different academic disciplines. For some, entrepreneurship is an economic activity carried out to contribute to economic growth, for others it a phenomenon occurring in special social settings and benefiting the society at large. Others see entrepreneurship as being synonymous with the creation of something new or innovative and these innovative activities as the outcome of insights and capabilities of the individual entrepreneur. A detailed review of entrepreneurship theories was carried out. Each entrepreneurship theory examined in the chapter highlights different aspects of this multifaceted phenomenon and contributes to a deeper understanding of its dynamic nature.

The discussion also shows a threefold division in entrepreneurship literature; individual entrepreneur, the environment or the interaction of both as a dynamically evolving process. According to Stevenson and Jarillo (2007) these three perspectives correspond to three main research questions, i.e., ‘what’ , ‘why’ and ‘how’ of entrepreneurship as a field of research. The ‘what’ question is concerned with results of entrepreneurial acts and focuses on new value creation, for instance, “what happens when entrepreneurs act?” It allows entrepreneurship to be seen as a function of the market and the entrepreneur as an economic agent. It helps to analyse the role entrepreneurs play in the economic

development and growth. 'Why' questions focus on individual entrepreneur and the causes of entrepreneurial actions, such as, entrepreneur's background, motivations and value system. Whereas, the 'how' question centres on the characteristics of entrepreneurs and factors affecting the entrepreneurial process. Research studies on 'what' and 'why' of entrepreneurship are one-dimensional because they focus on either the entrepreneur as an economic agent, or the market process to which entrepreneur contributes. Whereas, studies investigating the 'how' of entrepreneurship, characterised as process studies, are multidimensional in scope. The latter takes the entrepreneur as the central actor together with his/her response to the dynamic, surrounding environment and conceives their dynamic relationship.

The discussion shows that Pakistani females remain loyal to the core institutions and values of their culture. For example, they consider family as the top priority of life. Practicing their culture, while being an entrepreneur, presents a challenge of work-life balance as they are obliged to play their traditional role as Pakistani women. This primarily translates into the issue of negotiating gender within a specific context. This brings to the next point of discussion in this chapter, that of the interplay of agency and structure. Furthermore, considering the dynamic nature of entrepreneurial process time factors added further depth and richness in discussion by bringing in another to dimension in this study. This may explain some of the why and how questions related to PFEs' entrepreneurial experiences and their interplay with institutions. In addition, the research of entrepreneurial processes is intricately connected with the study of human agency that drives the process (Srivastava et al., 1999) and is embedded in its environment (Scott, 1995). It showed the importance and continuous role of institutions channelling the entrepreneurial process of PFEs. Thus, the entrepreneurial process cannot be studied in isolation. For this purpose, this study will be done in the context of institutions and human agents who through their perceptions and actions influence the process. The key factors discussed in this literature review, justified by theory and past practice, inform my research questions below, which are further explored through this study.

Q1. How do gender designated boundaries created by the institutional environment manifest themselves for PFEs in the UK?

Q2. How do PFEs negotiate and overcome these gender designated boundaries in their entrepreneurial process?

## **CHAPTER 3: Research Methodology**

### **3.0 Introduction**

In Chapter 2, the concept of entrepreneurship, along with its history, was reviewed in detail from many sociological/anthropological aspects. This was followed by a review of research conducted on ethnic entrepreneurs in the UK. A detailed review of entrepreneurship in the context of institutional theory was carried out as it best captured the opportunities and constraints faced by PFEs. The purpose is to strengthen the knowledge available on PFEs. This chapter will detail the research philosophy and research design adopted to fulfil the aim of the research.

### **3.1 Ontology and Epistemology**

It is important to have a clear ontological and epistemological position upon which the research is based as this informs the research design, the research methods used and the knowledge claims made by researchers. This outlines how the researcher construes the shape of the social world and clarifies his/her position on the nature of reality (ontology) and nature of knowledge and the relationship between the inquirer and the inquired-into (epistemology).

The thesis is written from the ontological position that reality for these entrepreneurs does not exist 'out there', it is more significantly created by individual perceptions. The research method used is qualitative, seeking to explore and understand (fulfils the aim of this study), rather than predict and manipulate (Gubrium & Holstein, 2000). This research methodology consequently becomes a guide by which readers can recognise the structured process in which the study is carried out (Remenyi et al., 1998). Hence, the methodological excursion is structured to adequately answer questions qualitative researchers are often asked: what makes your study a piece of academic research? Isn't it just good storytelling?" (Wigren, 2007). The following sections discuss research approaches adopted for this study and the assumptions used (along with limitations) to determine the choice of methodology. This is in line with the ontological position of chosen institutional theory as discussed in the next section.

Institutional theory examines the deeper and more resilient aspects of social structures and considers the processes by which structures become established



as authoritative guidelines of social behaviour (Scott, 2004). As seen from the discussion in the previous chapter, different components of institutional theory explain how these elements are created, diffused, adopted, and adapted over space and time; and how these fall into decline and disuse, thus there is an element of agency and structure interplay. The importance of this power is also dependent on those agents (PFEs in this case) engaged in action (entrepreneurial action). Institutional theory is rooted in an ontology that asserts: "The social world consists of human agents and social structures by which we mean institutions, mechanisms, resources, rules, conventions, habits, procedures and so on" (Hesketh & Fleetwood, 2006). Based on the reciprocal causality of the duality of structure and the reciprocal relationship between institutions and actions (Jones, 2015), this theory has socially constructed elements and thus a subjective ontological and interpretivist epistemological position would seem to be called for. Within this research, this results in giving exploratory attention to the way actors mobilise their interests to change, or stabilise, their social world and the efforts of PFEs to accomplish their ends.

Considering these subjective realities (ontological) and studying the dynamic entrepreneurial process of female entrepreneurs of Pakistani origin in the UK, the choice of interpretivism as an epistemological position seems appropriate. Furthermore, the study involves anthropological and social aspects, and interpretivism allows for the opportunity to interpret data in association with cultural myths, values and attitudes, together with any events surrounding data (Berger & Luckmann, 1967; Sabrin & Kitsuse, 1994; Patton, 2002). This study inevitably includes interpretations made both by the participant and the researcher, and thus the use of an interpretivism approach. This decision also follows from the choice of a research approach that seeks to produce insight into a particular phenomenon. Interpretivism emphasises that humans are different from physical phenomenon because they create meanings and interpretivists study these meanings (Crotty, 1998). There are several strands of interpretivism, most notably hermeneutics, phenomenology and symbolic interactionism (Crotty, 1998). Participants (PFEs) in this study are people from different backgrounds and under different circumstances and at different times make different meanings, and so create and experience different social realities. If this research was to focus on experiences that are

common to all, at all times, (and as such seeking reduction to a series of law-like generalisation), much of the richness of the differences between them and their individual circumstances would be lost in this study. This research takes account of participants' entrepreneurial experiences; that is, the participants' recollections and interpretations of those experiences, which according to Crotty (1998) is consistent with the phenomenologist strand of interpretivism. In addition, the development of insight is dependent upon the interpretation of data generated during the research process.

The researcher position in this study is significant. According to Carr and Kemmis (1986, p. 88): "*In the interpretive approach the researcher does not stand above or outside, but is a participant observer*". Participant in the sense that the researcher engages in activities and discerns the meanings of actions as they are expressed within specific social contexts. As such, the key words pertaining to this epistemological position are participation, collaboration and engagement (Henning, et al., 2004). Cooper and Schindler (2011) argue that there are issues of subjectivity and the researcher's own biases and prejudices will make it difficult to separate data and values. However, according to Mackenzie and Knipe (2006) these issues can be reduced to some extent (as it is in this case) if interpretation of data is done by a researcher who not only has an in-depth understanding of the research topic, but also understands the context in which primary data is generated.

In this context it is noted that I am a successful Pakistani female entrepreneur with extensive experience of establishing and running a successful international business from the UK. This gives a unique characteristic to this study as I am an insider and is trusted by the participants. The participants openly shared their experiences including sensitive information about their families and cultural nuances. This created deeper and richer data to be analysed and interpreted to build insight and a better understanding of the entrepreneurial journey of Pakistani females in the UK. Considering the exploratory purpose (to explore the entrepreneurial journey of the participants) of this study, it encourages an inductive approach, as this by its very nature is more open-ended and exploratory (Ragin, 1994; Philip & Thornhill, 2006; Creswell, 2009; Cooper & Schindler, 2011).

### 3.2 Research Design

Based on the ontological and epistemological position taken for this research, the choice of the research design and the research procedures used for the research are discussed in this section. A research design is the “*plans and procedures*” (Creswell, 2009) - it includes decisions regarding the research plan, data generation and analysis method in-line with the ontological and epistemological positions of this research. A summary of research design is shown below:

Figure 4 Research Design

Features	Description
Purpose of research	To explore hinderances and opportunities for Pakistani female entrepreneurs in the UK
Ontology	There are multiple realities. Many social realities exist due to varying experiences, including people's knowledge, views, interpretations and experiences.
Epistemology	Socially constructed knowledge by experiencing real life or natural settings. Researcher and the participants are interlocked in an interactive process of e.g. talking and listening. Personal, interactive mode of data generation.
Method	Process of data generation by interviews.

In the next section research methods are therefore chosen to try and describe, translate, explain and interpret events from the perspectives of the people who are the subject of the research.

#### 3.2.1 Research Methods

Methods are the techniques or procedures we use to generate and analyse data. Generally, the common research methods are commonly classified as being qualitative and quantitative (Easterby-Smith et al., 2008). Bryman (2001) and Marshall and Rossman (2010) believed that the selection of research methods depends on the type of analysis (how the data will be evaluated) that is required to achieve meaningful conclusions. Dey (1993) and Robson (2002) suggest using a qualitative method if there is elasticity in concepts that are to be studied; they also argue for the use of this method to study concepts and values because this will

enable the researcher to take a look at all the different important dimensions. On the other hand, in quantitative research, theories are first identified then converted into hypotheses, which are then tested to accept or reject them. Saunders et al., (2016) suggest the application of quantitative research methods if research adopts a positivist philosophy and deductive approach.

According to scholars such as Gephart, (2004) and Grix, (2019), the choice of an interpretivist paradigm seems to be more aligned with qualitative methods. As the research philosophy adopted in this study is interpretivism, it will benefit from the use of qualitative methods. Furthermore, institutional theory and its related literature, which are used as the conceptual basis for this study, have a similar epistemological position (socially constructed), related to social, cultural, and socio-economic aspects (Dhaliwal, 2000; Baughn et al., 2006; Eddleston & Powell, 2008; Piperopoulos, 2012). Neergaard and Ulhoi (2007) define qualitative research as a study to understand an aspect, fact or person in their natural surroundings. Eddleston and Powell (2008) and Piperopoulos (2012) also state that the adoption of a qualitative method allows a researcher to gain deeper insight into the participant's point of view. A qualitative method also helps to understand the "*participant's perspective*" (Denzin & Lincoln, 2000). The experiences of the participants become part of the reality that a researcher is trying to study. The social experiences of Pakistani female entrepreneurs are crucial in shaping their interaction with formative and normative institutions that in turn influences their entrepreneurial process. The use of qualitative method is therefore consistent with the ontological and epistemological assumptions of this study.

There are various methods used for such research; questionnaires, focus groups, case studies, one-to-one interviews, and participant observation or ethnographic methods (Neergaard and Ulhoi, 2007; Grix, 2010; Moses and Knutsen, 2012). Different qualitative methods may be applied depending on a researcher's ontological and epistemological position. The main difference between the different qualitative methods depends on the level to which a researcher is willing to accept the individual perspective of their subject (Denzin and Lincoln 2003). For this study, I have used qualitative un-structured interviews to generate data which places an elevated level of importance on participants' experiences and their interpretation and socially constructed ideas. This method is appropriate because it is in line with

my ontological and epistemological position and my interest in exploring the interplay between the agent and structure. Boyce and Neale (2006: p.3) state, “*in-depth interviewing is a qualitative research technique that involves conducting intensive individual interviews with a small number of respondents to explore their perspectives on a particular idea, program, or situation*”. Open ended probing questions are asked in this type of interview. It requires face-to-face conversation and interaction between researcher and participant (Hussey & Hussey, 1997).

In un-structured interviews I can probe the participants to explore ambiguities and gain further details to remove any misinterpretations and to avoid inconsistencies. This creates richer and deeper data (Hussey & Hussey, 1997; Grix, 2010), I had a clear idea about the aspects I wanted to explore. Such interviews are sometimes called non-directive, from which the answers and data gathered are not seen as being comparable, as the content of each interview is likely to be very different (Grix, 2019; Essers et al., 2010). Unstructured interviews can be time consuming, and hence the literature has shown these types of interviews generally tend to be limited to 20 to 30 interviews (Moses & Knutsen, 2012).

As noted above the complexities of the entrepreneurship decision-making process and its subjective nature make this method the most suited to studying and uncovering the state of mind of the entrepreneur. However, it needs to be noted that for full comprehension of an entrepreneur’s state of mind and motivation, along with constraints, the researcher must be cognisant of all aspects of the dynamics involved: “*recording interactions, verbal, language nuance, attitudes, facial expressions, and so on*” (Ojo, 2013). This approach not only allowed me to go deeper into the relevant issues but also allowed me to take discussions into areas that had not been previously considered, but which were significant for understanding, and which would help to address the research questions and objectives.

### **3.2.2 Research Preparation**

Based on the initial literature review of institutional theory and my own entrepreneurial experience, I have developed a guideline for outlining the unstructured interview questions for my own reference (Appendix 3.1). In addition,

prior to the interviews the attached consent form (Appendix 3.2) along with information about the interview was sent to all the interviewees.

### **3.2.2.a Pakistani Female Entrepreneur as the unit of analysis for this study**

The entity that a researcher analyses in the study is referred as a unit of analysis. It is defined as “*what or whom being studied*” (Babbie, 2010). This can be an individual or a group, or an artefact (book, photo or newspaper) or a geographical unit (town or a state) or social interaction (Bless, et al., 2006; Babbie, 2008), involving people (individuals, groups, organizations), settings (locations, places), events (routines, special), or documents under research. The choice of who and what depends on the nature of the research and its objectives.

Entrepreneurs constantly interact with their dynamic external environment and their entrepreneurial practices and decisions show the way they deal with such changes (McCarthy, 2000). They are social beings, so social factors such as family, household, friends, society, and faith have an impact on them. Hence, entrepreneurs are not independent of the context in which they work. Therefore, studying their entrepreneurial journey in the context of institutional theory can help identify the influences of such factors. This requires deeply studying an individual’s perspective in order to understand the impact institutions have on their entrepreneurial experiences. It is consistent with the behavioural approach to studying entrepreneurship because the entrepreneur’s choices and decisions show their behaviour (Gartner, 1988). Hence, the appropriate unit of analysis for this research study is the individual entrepreneur who in this case is the Pakistani female entrepreneur.

### **3.2.2.b Selecting Participants**

All research requires selection of participants (potentially from a defined population) as it would be too impractical to consider the entire population. It is important for a researcher to carefully address participant selection, since the lack of a sufficient description of the method used to do so in a study makes interpretation of findings difficult and affects the opportunity for replication of the study in other settings (Kitson et al., 1982; Neergaard & Ulhøi, 2007). Furthermore, the participant selection process has a significant impact on the ultimate

assessment of quality of the research findings. The intent of this research is to contribute to understanding. Hence, the concerns and criteria for participant selection, data analysis, and ensuring research rigour differ from those for quantitative research.

Quantitative research requires standardisation of procedures and random selection of participants to remove the potential influence of external variables and ensure generalisability of results (Creswell, 2005). In contrast, subject selection in qualitative research is often purposeful; participants are selected who can best inform the research questions and enhance understanding of the phenomenon under study. Hence, one of the most important tasks in the study design phase is to identify appropriate participants. Decisions regarding selection in this case are based on the research questions, theoretical perspectives, and ontological and epistemological position taken for this study.

In qualitative research the number of participants is not generally predetermined, instead it depends upon the number required to fully inform all essential elements of the phenomenon being studied (Creswell, 2009). In this case the number of participants was considered sufficient when additional interviews do not result in identification of new concepts, in other words when *data saturation* is reached (Patton, 2002). To determine when data saturation occurs, analysis ideally occurs concurrently with data generation in an iterative cycle (Morse, 2015). This allows the researcher to document the emergence of new themes and to identify perspectives that may otherwise be overlooked (Denny, 2009; Sparkes et al., 2012). Based on this I used probing questions to get further information on certain points for example the first couple of interviewees did not speak about regulative institutions while talking about their entrepreneurial experiences.

Participant selection in research that uses qualitative methods is selective in nature; the participants are chosen based on criteria pertaining to the research requirements (Ritchie & Lewis, 2003), using specific criteria that assists purposely in exploring the aspects under study (Davidsson, 2005). For this research study, this purposive selection was used to explore the perspectives of female entrepreneurs of Pakistani origin. The primary criteria for selecting the participants included gender (female), ethnicity (Pakistani), generation (immigrants; first and

second generation), geographical location (London, Cardiff, Birmingham and Bradford).

- a) Selection of gender was vital because this study focused on 'female' Pakistani entrepreneurs.
- b) In terms of ethnicity, the participants selected for the study must be of Pakistani ethnicity since the research focus is on this particular nationality.
- c) Generational divide is an important part in these participant selection criteria as the comparison of the experiences of first and second generation will provide further depth to the study. The first generation is defined as those who had migrated from Pakistan, while second generation entrepreneurs are those who are born of immigrant Pakistani parents in Britain (Werbner, 2002). The details of intricacies of defining the generations are dealt in the previous the literature review chapter.
- d) The particular geographical location of the study is cities with bigger diasporas of Pakistani ethnicity living in clusters. Thus, the selection of cities including London, Birmingham, Bradford, and Cardiff, give a broad understanding of whether particular cities and their own particular cultures impact the entrepreneurship dynamics.

The inclusion criterion used to recruit the participants is purposive in nature because it specifies the population (PFEs in the UK) that is consistent with the aim of this exploratory study. Moreover, it facilitated the recruitment of participants within the timeframe of this study. Once the researcher has identified the criteria for the research population the next step is to identify and find appropriate participants.

### **3.2.2.c Identifying and Accessing the potential participants**

The common sources for accessing the potential participants are directories, telephone books, administrative records, survey lists and online portals and databases (Patton, 2001). The researcher must create a specific strategy to generate the selection of participants if the researcher does not get enough information from such sources or the nature of the population is such that it cannot be identified through such sources.



In order to recruit participants, the first step taken in this regard was to identify a database that fulfils the criteria mentioned previously (gender, ethnicity, generation, qualification, language skills, location and business age, and number of employees). Therefore, several databases maintained by councils and business agencies in selected cities were consulted. However, the business directories offered could not provide owner specific parameters (the selected population criterion). The absence of an organised database of PFEs resulted in the construction of bespoke searches for this study. I had to employ several strategies to recruit participants, which are detailed in the following sections.

#### **3.2.2.d Accessing participants using organisations**

Several organisations were contacted including council offices, business agencies and community welfare organisations. This was because of the absence of any known and up to date database of Pakistani female businesses or entrepreneurs (with their details). Padgett (1998) and Holloway (1997) are of the view that accessing participants through gatekeepers is a well-known access strategy. It can include a variety of entities including individuals and organisations that control access to the potential participants (Holloway, 1997).

##### **a) The local councils**

The councils could not provide contact details of PFEs because they do not maintain data according to the ethnicity of the business owner. Some councils refused to provide any information on ethnic minority businesses claiming difficulties under the Data Protection Act. However, I was advised to contact the community welfare organisations and business development agencies that could help in providing the required information.

##### **b) The business agencies and the community & welfare organisations**

I also contacted agencies providing services to general businesses, for instance the Department of Business Enterprise and Regulatory Reforms (BERR), and The Women's Enterprise Centre of Expertise (WECOE), and those specifically dealing with ethnic minority business development issues were contacted personally. I explained the nature of the doctoral research and the help needed in locating the research participants. Among the ethnic minority business agencies contacted

were the British Pakistan Foundation (BPF), the Asian Development Business Network (ABDN), the Institute of Asian Business (IAB), and the Ethnic Minority Business Taskforce (EMBTf). They all proved extremely helpful in supporting access to the participants. Although these organisations did not directly make the request to individual PFEs but rather they made referrals to community and welfare organisations such as the An-Nisa women organisation and All Pakistan Women Association in London.

### **c) All Pakistan Women's Association (APWA)**

Another source used for identifying the participants was APWA. This is one of the oldest organisations for Pakistani women, started in Pakistan straight after its independence in 1947. The purpose then was to help disadvantaged females in the community. To date, that is still the overarching purpose of the Organisation. However, during the last few years they have set up their presence in countries where there is a big diaspora of Pakistanis. They not only hold charity events to raise funds for disadvantaged Pakistani females but also provide a platform for entrepreneurial females to socialise.

My ethnic background and entrepreneurial experience helped me to join this organisation in London and Birmingham. Through this organisation, I developed a network of females who would be appropriate participants for this research. It was not easy to become a member of APWA as there is a protocol that needs to be followed.

Since most of the members of APWA are not entrepreneurial and did not fulfil the participant criteria for this research, I used the network to create further contacts using the members as gatekeepers through which referrals were made. Ritchie and Lewis (2003) describe snowball sampling as a method of contacting the participants by asking the present participants for further help in contributing at least one more (potential) participant for the research. The use of snowball sampling provided further access and helped to build trust-based relationships with the participants. It worked well because the Pakistani community is close knit and word-of-mouth is the ideal way of making trustworthy connections.

#### **d) Magazines, Websites & Personal Visits**

In addition to the above, business magazines were explored such as the *Asiana Wedding* magazines. The information extracted from these sources was used for contacting ethnic minority businesses. The information provided in these magazines was sometimes quite general and did not provide any detail on the gender and ethnicity of the business owner. However, these provided indications of the areas where I could locate South Asian and Pakistani businesses, such as Green Street and Ilford Lane in London and Ladypool Road in Birmingham. These methods, including magazines, websites and personal visits to South Asian markets where I personally contacted the participants, are termed direct access methods.

#### **3.2.2.e Positionality and participants' trust**

Thirty organisations and council offices were contacted to assist in the possible recruitment of participants. This was equivalent to throwing a wide net in anticipation of generating sufficient involvement that satisfied the purposive criterion of this research. Only one organisation (All Pakistan Female Association APWA) formed the main source of participants for the study. The persistent approach to networking and engagement in the field provided access to thirty-five (35) PFEs who were willing to participate in the research. Not every identified source actually participated, however, those 15 who participated and became part of this study are listed in Table 2 below summarises the details of the research participants.

**Table 2 Summarised Details of Participants in this Research**

Interview	Age	Qualification	Marital status	No. of Children	Immigrant (1st generation or 2nd generation)	where do you live?	Language/s you can speak fluently	what is your first language
1	48	Equivalent to A-levels	Married	3	1st generation	Essex	Urdu, Punjabi, English	Urdu
2	28	UG degree	Engaged	0	2nd generation	South East, London	English and Urdu	English
3	52	MA Economics	Married	2	1st generation	Essex	Urdu and English	Urdu
4	58	UG degree	Married	4	1st generation	Streatham, London	Urdu, Punjabi, English	Urdu
5	51	PG degree in Law	Married	2	2nd generation	London	Urdu, Punjabi, English	English
6	52	UG degree and various diplomas	Divorced	1	1st generation	Morden London	Urdu, Punjabi, English	Urdu
7	43	PG Degree	Married	2	1st generation	Cardiff	Urdu, Punjabi, English	English
8	32	Equivalent to A-levels and HND in Business	Single	0	2nd generation	Birmingham	Urdu and English	English
9	51	PG degree in Education	Married		2nd generation	Bradford	Urdu and English	English
10	45	UG Degree and various diplomas	Married	3	1st generation	Bradford	Urdu, Punjabi, English	Urdu
11	24	UG Degree	Single	0	2nd generation	Cardiff	English and Urdu	English
12	27	UG Degree	Married	1	2nd generation	London	English and Urdu	English
13	25	UG Degree	Engaged	0	2nd generation	Cardiff	English and Urdu	English
14	60	UG Degree	Single	2	1st generation	Birmingham	English and Urdu	English
15	45	PG Degree	Married	0	2nd generation	Bradford	English and Urdu	English

From the number of sources contacted (over 100) to the actual number of participants who agreed to participate (35) provides a clue as to how networking in this community is trust based and informal. Furthermore, Muslims in Britain have in many ways taken on the status of a suspect community since 9/11 and 7/7 events. There is a sense of mistrust towards people investigating issues related to Muslims in the UK (Spalek, 2005; Bolognani, 2007). Both researchers have raised

issues of mistrust and their work in interviewing Muslim research participants raise questions about who can research whom.

It also raises questions of how access and trust can be established, and what strategies one should adopt to carry out research within certain sections of the population. The strategies adopted in this research are discussed in detail in later sections. It is worth mentioning here that the concept of positionality (Puwar, 1997; Turnbull, 2000) informs this research. An awareness of the insider/outsider status of researcher, access, and power issues are important, and these are reviewed at different levels to enhance the integrity of the study. As a member of the ethnic group that is being studied and being a female, my awareness of the issues enhanced accessibility. This improved access enabled me to gain a deeper insight. The participants trusted me sufficiently to share sometimes very sensitive information about their relationship with their immediate families - such as parents, husband and in-laws. This unique position as a researcher, where I was considered an insider, helped me to collect rich data on PFEs entrepreneurial journey and was instrumental to achieving the aim and objectives of this research.

Furthermore, to gain access and to create trust with the participants, I attended the social and charity events organized by the All Pakistan Women Association (APWA), Inspire, the East London Mosque and the London Muslim Centre. These events, which were mainly for the Pakistani community, were where I had the opportunity to interact with the members of the community and build relationships. The discussion of the research topic on Pakistani women touched the 'community sense' of the Pakistanis. This resulted in their cooperation and in making personal referrals to possible participants. At the exploratory stage, over 100 PFEs were identified and were further refined and reduced (based on the additional criteria outlined earlier) to a manageable number sufficient to represent the wider population of PFEs in the UK.

### **3.2.2.f Number of participants**

There are several issues that may impact sample size in qualitative research, however, the guiding principle should be the concept of saturation (Creswell, 2009). This according to Crouch and McKenzie (2006) is because qualitative research is concerned with meaning and not making generalised hypothesis

statements. In addition, in qualitative research analysing a large data set can be labour intensive and simply impractical.

In any research participants may have diverse opinions and perspectives. Qualitative samples should therefore be large enough to ensure that most, or all, of the relevant and important perspectives are uncovered. However, if the sample is too large data becomes repetitive and eventually superfluous (Ritchie, et al., 2003). Generally, the sample size for qualitative studies is smaller than used in quantitative studies. “There is a point of diminishing return to a qualitative sample—as the study goes on more data does not necessarily lead to more information” (Glaser & Strauss, 1967). This is because one occurrence of a piece of data, or a code, is all that is required to enable its use in an analysis framework.

In this study, the saturation point was reached by the fifteenth (15th) interview. Maybe a few more interviews would have been good, but it still does not invalidate the study. In qualitative research frequencies to understand the process behind a topic is not important, as one occurrence of the data is as useful as many. It must be noted that saturation point in qualitative methods is a rather difficult to identify. The potential number of participants might depend on factors such as the heterogeneity of the population, the number of selection criteria, groups of special interest that require intensive study, multiple samples within one study, types of data generation methods, the scope of the study, the nature of the topic, the aims and study design and the budget and resources available (Morse, 2015; Ritchie et al., 2003; Charmaz, 2006).

### **3.2.2.g Making contact with participants**

After identifying and gaining access to the potential participants, I contacted them to ascertain their willingness to participate in the study and to make appointments for the interviews as appropriate. It was necessary to meet some of them briefly prior to setting up a date and place for the actual interview. The purpose was to get acquainted with each other to develop the element of trust. This was also done to encourage interviewees to respond honestly and to establish a rapport to make participants feel comfortable and at ease (Albuam and Oppenheim, 1992).

At this stage it is important to consider the selection of appropriate data generation methods. The selection of appropriate data generation method has an important impact on the research as incorrect data generation can lead to invalid results. This may result in not achieving the objectives of the research. Patton (2002: 47) notes that “qualitative data consists of quotations, observations and excerpts from documents” that explain the descriptive nature of such data. Mostly qualitative data includes text, images, videos and sound recordings (Patton, 2002; Bernard & Ryan, 2009) and qualitative data generation methods include observations, interviews, narrative/stories from the field (in the form of interviews) and audio-visual materials (Flick, 2007; Creswell, 2009; Bernard & Ryan, 2009). Of course, the choice of data and data generation method depends on the research question, research paradigm and the choice of research methodology.

### **3.2.2.h Approach to interviews**

In this research, interviews were pre-scheduled with the participants. I obtained consent from the research participants prior to the interviews (see Appendix 3.2). Interviewees were assured of anonymity and confidentiality before starting the interviews. The introduction to the research varied, depending on whether I knew the interviewee prior to the interview - first encounter or prescheduled interview. If the participants were familiar with the research and me, the summary of the research was restated. However, when I met with the participant for the first time the research was explained, and I introduced myself to reduce any doubts and fears of the participants. The introduction to research was also dependent on the education level of the participants.

The participants' permission was always sought to record the exchange before starting the interview. They were also assured that they could stop the interview at any stage if they did not feel comfortable with the recording. For me to concentrate on listening and asking appropriate questions, the voice recorder was used rather than constant note taking. The open-ended questions allow a variety of responses from the interviewees on the subject of inquiry (Schensul, et al., 1999). The interviewees can share their experiences without being interrupted by the interviewer. Thus, they are suitable for carrying out inductive research (Kvale, 1996; Patton, 2002).

### **3.2.2.i Pilot interviews**

Developing links and joining organisations such as APWA – UK and the British Pakistan Foundation (BPF) not only gave me access to participants for the research, but also helped me to develop a rapport with the interviewees. I conducted two pilot interviews which resulted in developing a general framework for the interviews which were conducted later for this research. The pilot interviews were focused on their experience and included questions such as:

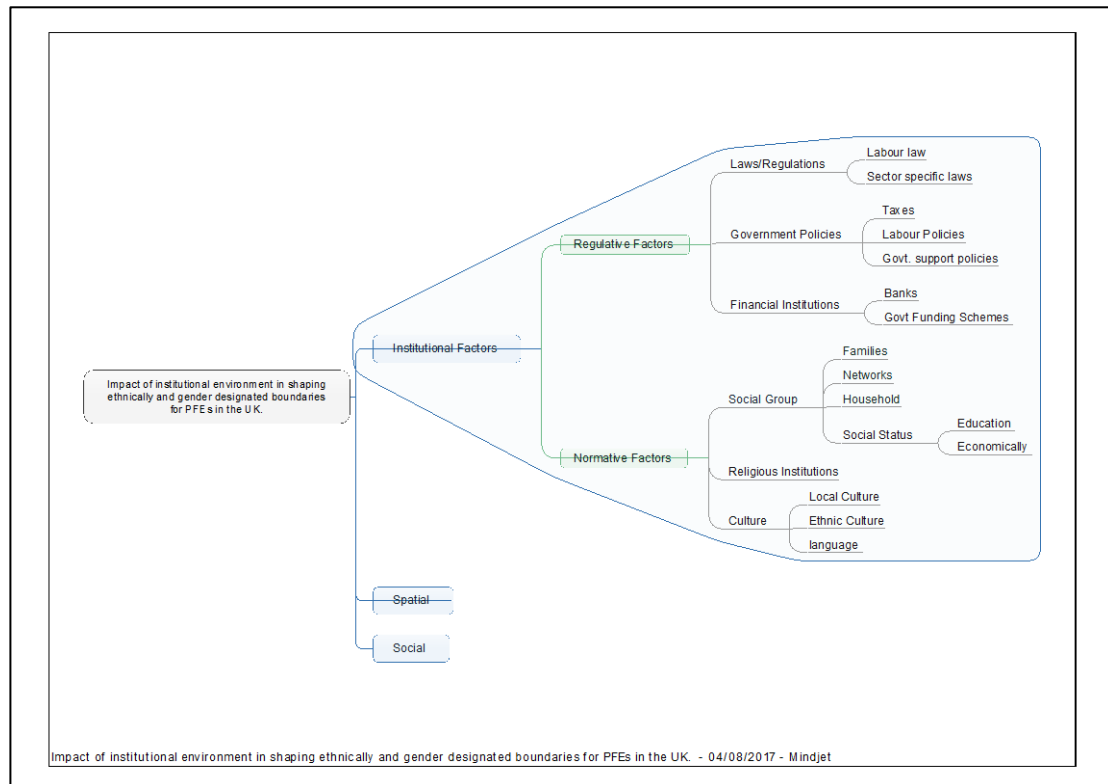
- Reasons to decide to set up your own business? How did you develop the initial idea of the business?
- Your experience of starting and developing your business and what support was available from family/friends and the government etc.?
- Your experience of day-to-day running of the business and support that you required to run the business.
- How did you manage your work-life balance?

These pilot interviews provided considerable insights into the subject matter, aided in the development of appropriate methods, allowed exploration of relevant probing questions, and helped to create a clear conceptual and theoretical framework to analyse the data and assess the logistical requirements for the eventual research (Yin, 2003).

The following mind-map in Figure 5 was created by me based on these pilot interviews, aims and objectives of this research and initial literature review.



Figure 5 Mind-map



Based on the pilot interviews, research objectives and further literature review (to create theoretical context for this study), general framework for interviews was created. The reason for developing the general framework was to make sure that all aspects were covered in the interviews. It also helped in keeping me focused on the issues that were to be explored to achieve the research objectives, and to manage the interview output in the desired data format areas to develop the ideas for any follow-up and probing questions in order to get detailed responses.

These interviews also identified the different stages of entrepreneurial experiences developing an idea/concept, turning that idea into a business venture, starting and running the business and business growth. In addition, they highlighted some cultural aspects that leveraged and hindered their entrepreneurial journey. These findings also helped the choice of an appropriate theoretical framework.

### 3.2.2.j Location and duration of the interviews

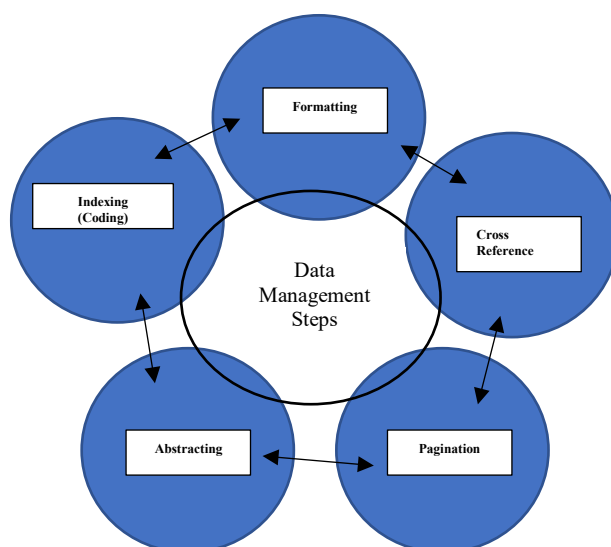
It is important that the methods used in the qualitative research facilitate gaining a deeper understanding of participants' experiences. A qualitative research approach is characterised by its commitment to data generation in the context

where the social phenomena naturally occur and to generate an understanding of the social phenomena that is grounded in the participants' perspectives (Miles & Huberman, 1994; Marshall & Rossman, 2010). The data was generated at places of convenience suggested by the participants. The participants gave interviews near their business sites, which were also close to their homes, thus showing the 'cultural proximity' of both places. It also demonstrated the approach used by many Pakistani females to attain a work-life balance. Each interview session lasted for 1 to 2 hours. Participants shared their journey of migration (in the case of those in the first generation) and business. Three of the interviews lasted for three hours. One of them was conducted at the home of the participant for her convenience. She also felt more comfortable at home talking about her personal experience of migration and how her family, especially her in-laws, affected her business journey.

### **3.3 Data Management**

The moment the researcher starts the first interview, the process of data management and analysis starts. Miles & Huberman (1994:73) state, "*data management and analysis in qualitative research are basically ways to stock the data, to categorise the data, to make sense of the categories and to communicate the findings to readers*". Qualitative data generally comprises digitally recorded interviews and transcripts, documents and/or notes. It is a huge challenge to manage such data in terms of how to store and analyse it. To analyse the data, it must be prepared. For this purpose, I built on the ideas of Levin (1989) reiterated by Miles and Huberman (1994) - the five principles of data management, summarised in the figure 6 below:

Figure 6 The data management steps



Source: Developed from Miles and Huberman (1994)

1. Formatting: Transcribing the interviews, typing field notes, and recording any observations with name of researcher, interviewee, location and date.
2. Cross Referrals: Creating computerised files and folders for verbatim and cleaned transcripts, thematised transcripts etc. Properly named showing links to original files and folders.
3. Pagination: Creating a system of labelling every file and each page of the file showing what the file contains and the dates it was created.
4. Abstracting: After deconstructing the interviews, larger passages narrating the single event were summarized.
5. Indexing (coding): Deconstructing the data attaching conceptual labels, developing codes themes and the categories.

The Figure 6 shows that data management activities are not mutually exclusive nor are they linear. Data needs to be put into a readable format for analysis purposes. Therefore, all the digitally recorded interviews were transcribed by me and each file was properly named, showing the site of interview, interviewee's name and the date of interview. The handwritten field notes were also converted into word documents. All files were stored in similar fashion. Going through this detailed

process helped me to understand deeply the collected data and develop further insights.

### **3.3.1 Transcription of verbal data (interviews)**

In order to conduct thematic analysis, the verbal data needs to be transcribed into written form and this stage could be used to get familiar with the data (Riessman, 1993). Transcribing interviews according to Kvale and Brinkmann, (2008) involves converting the oral interview or conversation to the written text; it is an essential step in creating meaningful and understandable data from the raw data.

In this case, I transcribed the data myself to become familiar with the material, even though this was time-consuming, and at times frustrating. According to Kvale (1996) and Lapadat and Lindsay (1999), transcription is an interpretative process where the data analysis begins and where meanings are created, rather than simply a mechanical act of putting spoken sounds on paper.

This is a key phase of data analysis within an interpretative qualitative method (Bird, 2005). Thus, it is a crucial research step. Braun and Clarke (2006) state that since there is no one way to carry out thematic analysis, there is no one set of rules when creating a transcript. However, there must be at least a thorough 'verbatim' account of all verbal and sometimes nonverbal (e.g. coughs) utterances. It is important that the transcript retains the required information in a way which is 'true' to its original nature and that it is practically suited to the purpose of analysis (Edwards, 1993). The interview transcription process started with verbatim transcription, followed by reviewing and correcting and then archiving. This process is in line with what Nagy, et al., (2006), recommended for interview transcription process as described later in this chapter.

The first step in data management is that all the digital interview recordings were duplicated to keep copies safe and to avoid the chances of any accidental loss of important data. Then a verbatim transcript was created for each interview. A verbatim transcript is an unedited transcript of the digitally recorded interview. This includes the words in their original format including all broken sentences, non-verbal signs and sounds, pauses, and laughter.

At the next phase the verbatim transcripts were reviewed against the interview recordings and corrected by me and a colleague. This was done to check transcription accuracy and translation, as at places interviewees spoke in *Urdu* and to add the contextual material (if not already included). Once these corrections were done, the documents were saved as “corrected verbatim transcript.” Finally, all the reviewed transcripts were indexed and archived with the contextual information for further use in the data analysis.

Since my research is based on unstructured interviews to gain deeper knowledge and understanding of interviewees’ experiences (and being fluent in English, Urdu and Punjabi), I allowed the participants to answer in all the above languages (the interviewees being fluent in all three, tended to naturally flow from one language to another without realising). Thus, they were relaxed and could express their emotions and feelings better and more confidently. This factor increased the amount of time it took me to transcribe the interview recordings. However, this process gave me a better and deeper insight.

According to Hove and Anda, (2005), the transcription of interview recordings is hard work and a time-consuming task where one hour of tape consumes 4-6 hours of transcription. The software ‘Smart Record’ was used to assist in transcribing the digitally recorded interviews efficiently and accurately. The use of software saved some time and made it possible to store the recordings in one place and make duplications to keep copies in a different location.

### **3.3.2 Recording information about the interviewees**

For future reference information about the interviews and interviewees (including the access method and settings of interview, mode of interview, date and time of the interview) were added in each individual participant’s file. However, to anonymise the transcription the details about the interviewee were kept in a separate file. This is line with what McLellan et al., (2003) advocate, who also suggest that a coversheet or transcription can also include a profile of an interviewee and set of characteristics such as age, ethnicity, culture, and gender etc. that may be relevant to the analysis. This information helped in categorising different interviewees and data in particular themes.

### 3.4 Data Analysis

There is no one ideal theoretical framework, or method, for conducting qualitative research analysis (Braun & Clarke, 2006). Considering my ontological and epistemological position as well as my preference to be familiar with the data generated, a more hands-on approach to data analysis was required. Thematic analysis, according to Braun and Clarke (2006) is highly inductive; themes emerge from the data that is gathered and are not imposed or predetermined by the researcher. This fits in well with the exploratory purpose (to explore the entrepreneurial journey of the participants) of this study; it encourages an inductive approach (Ragin, 1994; Philip and Thornhill, 2006; Creswell (2009); Cooper and Schindler, 2011). Furthermore, given the nature of this study and the chosen theory, which has a social constructivist approach, a method that gave me ways to work with my data and create patterns/narratives was required. When I researched literature on various analytical approaches (discourse analysis, conversational analysis and thematic analysis) the most suitable approach for this study was thematic analysis, as discussed below:

#### 3.4.1 Thematic Analysis

According to Boyatzis (1998, p.67) *“thematic analysis is a method for identifying, analysing and reporting patterns (themes) within data. It minimally organises and describes your data set in (rich) detail. However, frequently it goes further than this, and interprets various aspects of the research topic”*. When I interviewed PFEs’ to study their entrepreneurial journeys, there were certain themes and patterns that started to emerge from the beginning. The data generated also showed the frequency of these themes and their impact on them.

Thematic analysis is widely used as an analytic method for qualitative data, however it is quite poorly demarcated, as there is no clear agreement amongst scholars about what it is and how to go about doing it (Boyatzis, 1998; Roulston, 2001; Tuckett, 2005). A theme shows some level of pattern, or meaning, within responses/the data set in relation to the research question. It is important to know what counts as a pattern/theme, or what ‘size’ a theme needs to be. In qualitative data analysis there is flexibility as to what proportion of the data set needs to display evidence of the theme for it to be considered as such. The importance of a

theme is not necessarily dependent on quantifiable measures (such as number of instances or space taken up by the theme across the data set), but rather whether it captures something important in relation to the overall research question (Braun & Clarke, 2006). Thus, the researcher's judgement is necessary to determine what a theme is. Furthermore, the researcher needs to retain some flexibility, instead of rigid rules. The thematic analysis method suits this research (with its interpretive philosophy) because it enables me as the researcher to use my past experiences and knowledge to analyse and evaluate the data.

Taylor and Ussher, (2001) believe that the researcher plays an active role in identifying themes/patterns. There will be a misinterpretation of the term 'themes emerging' if we think it means that *'themes 'reside' in the data, and if we just look hard enough they will 'emerge' like Venus on the half shell'*. Themes reside in the researchers' minds from their thinking about their data and creating links as they understand them (Braun and Clarke, 2006). Thus, it is data driven but also dependent on my experience and knowledge of the field.

I have extensive entrepreneurial experience and knowledge of the context within which I was carrying out this research, giving me a unique position. This allowed me to collect rich data and to interpret it in a nuanced manner by underpinning my analysis with multidimensional contextual literature discussed in Chapter 2.

This research used the six phases (which are iterative rather than incremental) of the thematic analysis process suggested by Braun and Clarke (2006); familiarising yourself with your data, generating initial codes, searching for themes, reviewing themes, defining and naming themes, and producing the report.

### **1 Familiarising yourself with your data**

Familiarising yourself with your data is a crucial stage, for the rest of the analysis process (Braun & Clarke, 2006). This stage followed Levin (1985) reiterated by Miles and Huberman (1994) data management model (discussed in Section 3.3) – a very hands on approach. I generated data through interviews which I conducted personally. The immersion process involved 'repeated active reading' of the data, searching for patterns and meanings. I read through the entire data set at least once before starting the coding. It was here that ideas and the identification of

possible patterns were shaped. Then I started taking notes and adding ideas in comment boxes for coding. Coding according to Bird (2005) continues to be developed and defined throughout the entire analysis. It was important for me to be immersed in the data to familiarise myself with all aspects - the breadth and depth of the entire data.

## **2 Generating Preliminary/initial codes**

Then I assigned preliminary/initial codes from the data and my initial comments and list of ideas. The process of coding is part of analysis (Miles & Huberman, 1994) in the process of organising your data into meaningful groups or broad patterns (Tuckett, 2005). Each of the broad patterns is labelled as a “code” and such labelling is guided by the study objectives (Seldana, 2015; Cochran, 2007). It is important to note here that the coded data is different from the units of analysis (themes), which are generally broader.

According to Braun and Clarke (2006), to some extent coding will depend on whether the themes are more ‘data-driven’ or ‘theory-driven’. / Data-driven themes as in this case depend on the data, however in theory-driven themes the researcher might approach the data with specific questions in mind that he/she wishes to code around. Furthermore, it will also depend on whether the researcher is aiming to code the content of the entire data set, or coding to identify particular selective features of the data set.

Coding can be performed either through a software programme or manually. I used the manual coding method by writing notes on the texts as I was analysing and used highlighters to indicate potential patterns. I then copied extracts of data from individual transcripts and collated each code together in separate spreadsheets. My small sample was better managed with less powerful data analysis tools, allowing the nuanced, interpretivist qualitative approach. For this purpose I used a software programme NVivo initially to create codes but felt the software was rearranging data which was not in line with my research requirements, whereas, manually I could closely examine and compare to recognise the similarities and differences in order to group similar concepts and eventually recognise emerging themes from these codes (Charmaz, 2006). This prolonged engagement enhanced my understanding of the collected data.



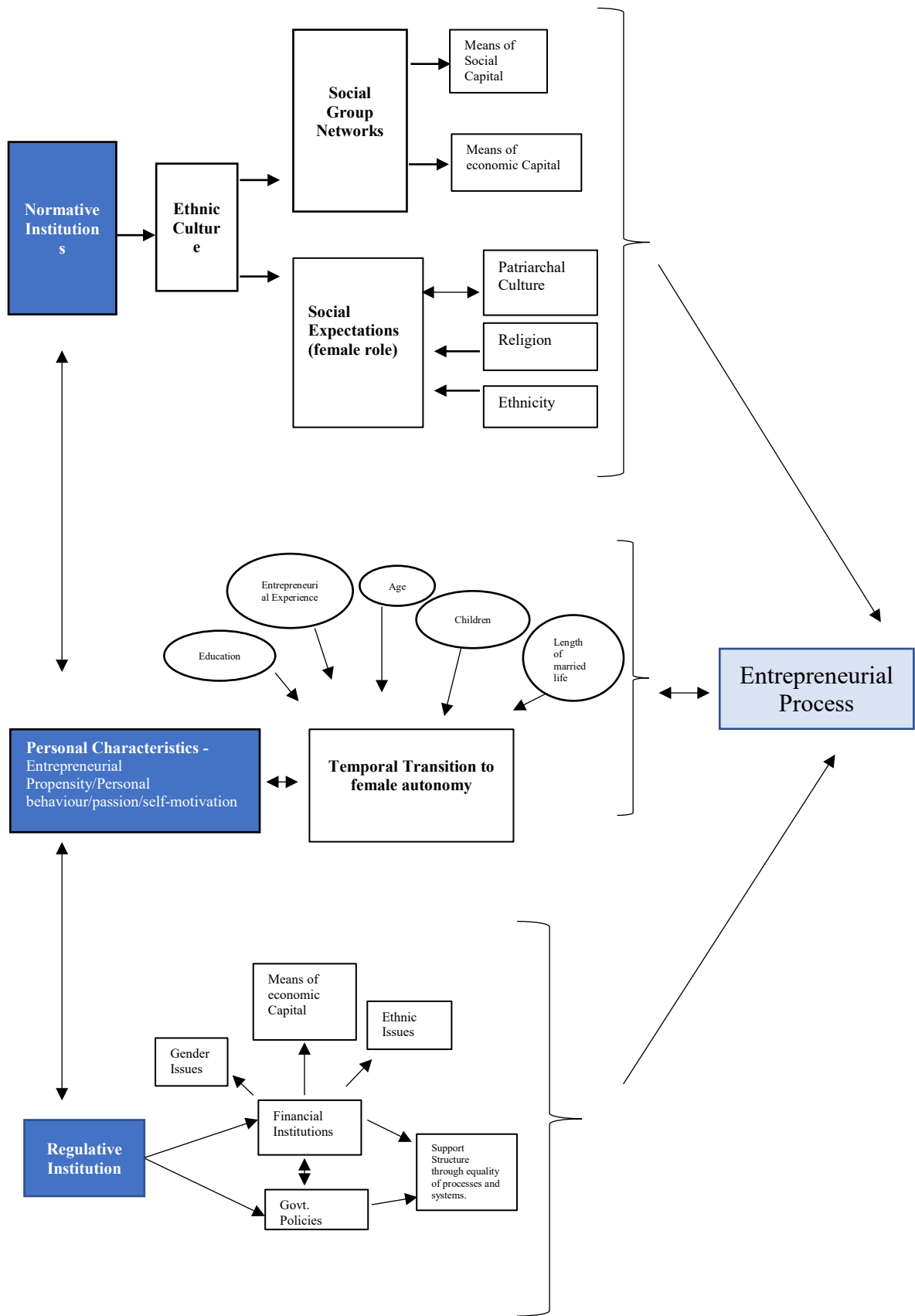
### 3 Sorting different codes and searching for themes

I worked through the whole data set, focusing on each data item and picking the data items that showed repeatedly and created patterns (themes) across the data set. In other words, this stage involved sorting the different codes into potential themes. I collated all the relevant coded data extracts within the identified themes. According to Braun and Clarke (2006), by analysing your codes you consider how different codes may combine to form an overarching theme. Boyatzis (1998) states, *“Your themes are where the interpretative analysis of the data occurs, and in relation to which arguments about the phenomenon being examined are made.”* In this case to study the relationships among codes, the questions like why, how, where and with what consequences were considered, which helped to develop the emergent themes.

These initial themes were then reviewed and refined. Firstly, I read all the collated extracts for each theme and considered whether they appeared to form a consistent pattern. Where it did not, I considered whether the theme itself is problematic, or whether some of the data extracts within it simply do not fit there, in which case, I reviewed and created a new theme. For those extracts that did not work in an existing theme, either a new place was found, or they were discarded from the analysis. Once I was satisfied with the potential themes, I moved to the second level of this phase. As a result of this process I created the following thematic clusters (Figure 7). Braun and Clarke (2006) suggest considering whether your potential thematic map accurately reflects the meanings evident in the data set as a whole. To some extent, what counts as an accurate representation depends on your own theoretical and analytic approach. There are three main clusters in the following diagram namely Normative Institutions, Personal Characteristics and Regulative Institutions. The diagram also shows the flow of interactions between the sub-elements, which then combine and act in a different and unique way for each individual entrepreneur’s developmental process. This flow diagram was also used to create tables to capture the interview data into key theme areas. In this case these themes are both data and theory driven (i.e. entrepreneurship, institutional theory and time dimensions). My position as an insider helped me get rich data but when it came to thematic analysis this was consciously led by data. My own experience and knowledge of relevant contextual

literature played a part in establishing links and overarching definitions of themes that emerged from the data.

Figure 7 Thematic map



## 4 Reviewing Themes

At this stage I reviewed the whole data set (interview transcripts) again for two reasons. Firstly, to ensure that the themes work in relation to the data set (reflect stories narrated by the participants) and secondly to find any additional data that was missed in the earlier coding stages. The need for re-coding from the data set is to be expected as coding is an ongoing, organic process. Braun & Clarke (2006) says that it is very difficult to provide clear guidelines on when to stop this process, however, you should stop when your refinements are not adding anything substantial. At the end of this phase, the aim is to have a fairly good idea of what the different themes are, how they fit together, and the overall story they tell about the data.

In the attached Appendix 3.3 is a table showing Social Group Network (SGN) & Social Expectations (SE), the code 'Social Group Network' (SGN) was designed by reviewing different types of networks mentioned by the interviewees. According to the data, Pakistani women are influenced by their immediate family (including, parents, in-laws, husband, and children) and extended families and friendship networks. These were sources of both social and economic capital, but also linked with another code, that of social expectations, which showed the influence of patriarchal culture, religion and ethnicity in relation to gender issues. Questioning and reviewing helped in identifying the core idea of each code and its link with other codes. For example, what are the barriers and bridges these social networks create for PFEs, how do they influence them, what is their perception of their role within their household, and why is it important for them to adhere to their ethnic culture. As a result, I put Social Group Network (SGN) and Social Expectations (SE) under ethnic culture, which was then given an overarching theme of normative institutions.

Similarly, three further tables were created for normative institutions (Social Expectations), regulative institutions (Financial Institutions and Government Policies), and a summary table (for key results).

## **5 Refining and defining themes**

Then came the process of defining and refining the identified 'essence' of what each theme was about (as well as the overall themes). To determine what aspect of the data each theme captured. Very complex and diverse themes should be avoided by going back to collated data extracts for each theme and organising them into a coherent and internally consistent account, with accompanying narrative. It is important that the content of the data extract presented are not just paraphrased but identify what is of interest about them and why (Braun & Clarke, 2006). In this case for each individual theme, I conducted and wrote a detailed analysis that identified the narrative that each theme disclosed and then considered how these narratives fit into the broader overall narrative that was emerging in relation to the research questions. This ensured that there was not too much overlap between themes.

## **6 Producing the report**

The final phase involved the analysis and write-up of the report. Findings and analysis chapter will provide detailed analysis of overarching themes in the context of data and contextual framework. At this stage it is important to discuss the quality issues of qualitative research.

### **3.5 Quality of Qualitative Research**

Qualitative research according to Neergaard and Ulhøi (2007) is defined as a study to understand an aspect, fact or person in their natural surroundings. However, there is no consistent perspective in qualitative methods. Instead, different qualitative techniques and approaches may be applied depending on the ontological and epistemological position. The main differences between the different qualitative approaches depend on the level to which a researcher is willing to accept subjectivity (Gioia & Pitre, 1990). Hence, depending on the degree of subjectivity, various methods can be used to generate data from structured interviews to un-structured interviews, and from participative observation to ethnographic studies. Neergaard & Ulhøi, (2007) state that there are no common agreed quality standards and protocols in qualitative research, unlike in quantitative research methods. Hence, for qualitative studies to obtain increased

legitimacy there is a need to agree upon what good quality means. Each researcher makes his/her choice as to how to overcome quality issues.

### **3.5.1 Quality criteria in qualitative research**

In qualitative research different researchers suggest different criteria to assess quality depending on the ontological and epistemological positioning. According to Patton (2002) and Marshall and Rossman (1995), the quality criteria applied depend on the purpose of the research, the method used and the philosophical orientation of the researcher. In this research I have adopted interpretive approach to explore PFEs' perspective of their entrepreneurial experience. Some of the points related to quality including clarity on positionality (insider/outsider), quality and richness of data, coding and themes have been discussed in previous sections of this chapter. In this section credibility, transferability, dependability, and conformability as quality criteria for qualitative research will be discussed.

#### **3.5.1.1 Credibility:**

This refers to the researcher ensuring that the participants' views fit with the researcher's reconstruction and representation (Neergaard & Ulhøi, 2007). Credibility is therefore to do with the ways the researcher addresses issues of consistency and accuracy of qualitative data. It is about the truth of the research findings - whether the research findings are a true representation of the interviewees' original data. It is an internal validation in qualitative research. According to Korstjens and Moser (2017), methods to ensure credibility include:

- Prolonged engagement and persistent observation
- Member-check
- Triangulation

Prolonged engagement is about lasting presence during observation of long interviews or long-lasting engagement in the field with participants. It means investing sufficient time to become familiar with the setting and context, to test for misinformation, to build trust, and to get to know the data to get rich data. Persistent observation is about identifying those characteristics and elements that are most relevant to the problem or issue under study, on which you will subsequently focus in greater detail (Korstjens & Moser, 2017).

Another technique used by qualitative researcher to establish credibility is member-checking. In this technique the data and its interpretations are shared with the interviewees. This ensures that interviewees can correct any errors in interpretation but also give any additional information if required. This also gives them a sense of ownership and positivity about the study. The researcher needs to determine which of the above strategies will be most suitable for their study. For example, a member-check of written findings might not be possible for interviewees with a low level of literacy, an important consideration where many have English as their second or even third language.

Credibility can be achieved through working with different types of triangulation (Patton, 2002); Methods' triangulation, sources' triangulation, analysts' triangulation (using analysts to review findings) and theory/perspective triangulation (using multiple perspectives or theories to interpret data). The main reason for working with triangulation is to ensure that the findings are not '*simply an artefact of a single method, a single source, or a single investigator's blinders*' (Patton 2002). For this study, I used the theory/perspective triangulation (using multiple theories to interpret data).

Furthermore, the study adopted multiple sources to recruit respondents to enhance credibility by including participants from different social background, geographical areas, and business sectors. These sources included community welfare, social, religious and charity organisations. I joined some of these organisations to develop trust and then followed this by conducting the interviews myself to further enhance my engagement and observation during long in-depth interviews. In addition, I transcribed the recorded interviews instead of using other means such as a paid or electronic service. This allowed me to develop better insight and understanding of the data and thus develop a credible analysis.

Based on the epistemological approach of interpretivism, a researcher's bias can be questioned. To minimize this bias, I used probes during interviews to verify and confirm the arguments being presented by respondents along with the methodological reflections offered at every step of the analysis. Furthermore, being a member of the community under study gave me a depth of pre-understanding in

relation to Pakistani culture (especially the nuances of the language). This knowledge helped me to gain further insight in my analysis.

### **3.5.1.2 Transferability**

According to Patton (2002) transferability refers to the issue that the inquirer should provide the reader with sufficient case information, so s/he could make generalisations in terms of case-to-case transfer. In quantitative research the equivalence is external validity, where it is possible to generalise from the study to a larger population; extrapolation. According to Marshall and Rossman (1995), in qualitative research one cannot simply generalise qualitative research based on a small sample size to the general population because those samples have been chosen in particular ways that might be biased or even statistically insignificant.

To address subject bias, I am planning to get to know the participants before the interviews so that this bias is minimised, whilst maintaining professional distance. Thus, it is expected that in different interviews, the same answers may be recorded. Between the different interviews, it may be the case that different questions may be asked. Hence to be consistent in the interviews for this study, I am planning to use the same schedule of topics, which will be asked in a variety of different ways, from one interview to the next (instead of a proscribed list of specific questions). The questions may be framed in different ways but will be consistent in ascertaining the same information. I can ensure this by being able to speak fluently each of the interviewees' languages (English, Urdu and Punjabi).

Quite often in qualitative research the researcher is carrying out research in their own area of interest. This may result in having strong views or researcher biases about certain aspects of the research. This can affect the results of the study, firstly if this bias is picked up by the participants during the interviews and, secondly, at the stage of data interpretation (Marshall & Rossman, 2010).

In this case, at the interview stage, the interviewees fully trusted me and were sufficiently relaxed to share detailed and sometime sensitive information about their entrepreneurial experiences. At the data analysis stage, I remained fully conscious of my own biases to ensure my commitment to a data driven analytical approach and underpinned my analysis and interpretation with contextual



literature. Furthermore, there was enough in-depth data collected to cross examine any doubts about interpretations.

### **3.5.1.3 Conformability**

Patton (2002) states that this refers to the issue that data and interpretation are not figments of the researcher's imagination or bias. This can jeopardise the authenticity of the research. With any type of interview, there is the problem of the effect the interviewer has on the process; for example, there may be an element of class, race or sex bias. Interviewees may have certain expectations about the interview (depending on the interviewer) and therefore give what they consider to be a "correct" or "acceptable" response. Lee (1999) suggests that to some extent these problems can be overcome by increasing the depth of the interview.

To limit this form of bias, I selected open-ended discussion questions. However, during the interviews, and if it was necessary, probing questions were used to intervene to improve or focus on an interviewee's response. Again, to avoid this bias, leading questions were avoided. Furthermore, to minimise any bias introduced, I used probes during interviews to verify and confirm the arguments being presented by interviewees. In addition, methodological reflections, at every step of the analysis, further mitigated any bias

### **3.5.1.4 Transparency**

Transparency is another aspect related to the quality of qualitative methods. Hence one way of keeping transparency in the generation of qualitative data is being very clear about how the subjects were chosen. It is also about whether the researcher has been sufficiently open in their approach about gathering their data and how it is analysed and fulfils the ethical dimensions of research. There are certain things that can get in the way of achieving this kind of transparency, such as, for example, a researcher forming unique relationships with interviewees, the researcher not being clear how to record their data in complete manner, or haphazard sampling of who to talk to, or sometimes even biased sampling of whom to question.

I will ensure the transparency aspects by being meticulous in the data sampling, generation, recording and analysis techniques that have been used, and will also ensure that the interviewee is fully aware of this process. A possible solution is to

use technology; video recorder and/or audio recorder for the interviews which can then be transparent evidence for other researchers. Of course, these approaches will follow the ethical guidelines of the University.

### **3.5.1.5 Sufficiency**

This really goes to the question of whether enough qualitative data has been gathered to inform a sufficient story and also goes to the issue of whether or not the researcher has actually tapped into the complete range of perspectives of the research. For handling both authenticity and sufficiency, strategies that can help the researcher to achieve these are longer-term immersion in the context and understanding more deeply the context in which the data is being gathered.

I will look at two perspectives to ensure that sufficiency of data is achieved: (a) external: the number of interviewees; and (b) internal: the depth of each interview (so that all perspectives are captured).

### **3.6 Ethical Dimensions**

This study will follow the principles of the University of Gloucestershire “Ethics Handbook” (2016). The interviews will be conducted in a safe environment where the content of the conversation will be kept anonymous and confidential. Participation in this study will be voluntary, the subjects will be informed in advance of the purpose of the interviews, and they will be assured of the option to withdraw at any time. They will also be clearly informed that data will only be used for research purposes and their permission will be sought prior to any interviews being recorded. The research data will be securely stored and destroyed after the research has been concluded.

### **3.7 Chapter Summary**

This chapter has covered the overview of the broad research design required to achieve the research aims. The related methodologies were discussed in detail. The chapter has also covered in detail the quality aspects of the qualitative research approach and the potential pitfalls. To mitigate these, I have suggested steps to be adopted for the project to maximise the authenticity and sufficiency of the findings whilst achieving transparency and ethical dimensions.

Based on the nature of the research area, the literature review, and my own reflections, I decided to follow the qualitative approach of un-structured interviews and thematic analysis to achieve the research aim and objectives. As a member of the ethnic group that is being studied (insider position), the awareness of the issues and improved access enabled me to gain a deeper insight in the study. The participants trusted me to share sensitive family experiences, which provided in-depth data, as shown in Appendix 3.4. As mentioned previously, the dearth of research on PFEs is mainly because of the difficulty that professional researchers have had in accessing the Pakistani community and establishing a trustful relationship. My contribution reflects my ability to engage as part of the community and in my role as an entrepreneur, enabling these dynamic women to be open in their comments and reflections.

I was conscious of the need to separate data and personal biases, and to be data driven throughout the entire process of data recording and analysis. This was further mitigated by my in-depth experience and knowledge (as a researcher and an entrepreneur), and my understanding of the context of the primary data. This helped maintain my commitment to a data driven analytical approach in 'making the familiar strange'. In the next chapter I discuss the findings and their analysis.

## Chapter 4: Research Findings and Discussions

### 4.0 Introduction

Based on the objectives covered in Chapter 1, the research findings are presented and analysed in this chapter. From the outline of the interviews covered in Chapter 3, key entrepreneurship themes emerged, which have been organised into three thematic clusters and various data tables. These themes are discussed in detail to provide both the patterns emerging from the interviews of the entrepreneurs, and to highlight the impact of normative institutions (group features, individual features) and regulative institutions (government and financial).

Fifteen unstructured interviews representing 15 businesses were conducted, as summarised personal details in Table 2 in Chapter 3 and business details in Table 3 below:

**Table 3 Business details of the interviewed PFEs**

Interview	Legal form of business	Type of business	Location of Business	No. of Employees	Years in business	Role in the business
1	Limited	Retail, Bridal Fashion	Ilford	6	11 years	Owner
2	Partnership	Online market place - food	Bedford Square, London	2	2 years	CEO/Founder
3	Partnership & Limited	Manufacturing and Retail	Loughton, Bethnal Green Lakeside - London	11	25 years	Director
4	Limited	Food, Health & Marriage services	Tooting South West London	3	13 years	Owner
5	limited	law firm	Surrey	2	5 years	Director
6	Limited	Management Consultancy	Morden London	1	4 years	Director
7	Limited	Beauty Therapy Business	Wales	12	15 years	Director
8	Limited	International Marketing Consultancy Business for Education sector	Birmingham	5	8 years	Director
9	Social Enterprise	Social Entrepreneur/Charity in Education sector	Bradford	12	27 years	Deputy Chief Executive
10	Limited	Beauty Therapy Business	Bradford	50	18 years	Director
11	Limited	Event Management	Wales	3	2 years	Director
12	Limited	Fashion sector	Essex - ONLINE	12	4 years	Director
13	Limited	Tech company	Wales	4	1 year	Director

Interview	Legal form of business	Type of business	Location of Business	No. of Employees	Years in business	Role in the business
14	Limited	Jewellery business (retail)	Birmingham	54	13 years	Director
15	Limited	Online - Event Management (Baby Showers)	Bradford	52	9 years	MD

Table 3 shows the details of the fifteen businesses. The location of the businesses was chosen to reflect entrepreneur spread across the UK (seven in the South of England, two in the Midlands, three in Wales, and three in Yorkshire). By the 15<sup>th</sup> interview, I found that data saturation point had been reached in that no new information was uncovered that had not been cited in the earlier interviews.

Of the fifteen businesses, eight were involved in the service industries, five in retail/fashion and two were deemed as technical (providing a range of business sectors for research). However, the study showed that second generation PFEs chose businesses in the technology sector and business services, moving beyond the traditional service sector such as retail and catering. All businesses were established and owned by the PFEs. Related to this aspect, twelve were limited companies, two were partnerships and one was a charity.

All the PFEs had started their businesses as SMEs and were still engaged in SME activities. This is a reflection of most of Asian entrepreneurs (male or females) due to the amount of capital needed to start the business (barrier to entry) and is itself not a negative factor, as SMEs are a key factor in economic impact for the UK (Dhaliwal, 2000; Jones et al., 2010). This is usually the case generally for all initial stages of entrepreneurship, whereby it is easier to establish a small business. There is very little entrepreneurship in the larger corporations, with the exception of high growth firms that have grown extremely fast from SMEs.

Eight of the businesses had less than 10 employees, four had between 10-20 employees and only three had over 50 employees. Related to this point (and respectively), it is noted that five had been in business less than 10 years, eight between 10-20 years and only 2 had been in business more than 20 years. In most of the cases, the size of the businesses was reflected in their age. A major reason for not growing were family commitments, which made the PFEs either change the course of their business or close it completely for a few years (this is discussed in

detail in sections on normative and regulative institutions). There were various other reasons for slow, or no, growth including financial resources and family restrictions/commitments. This is shown through the following quote:

Interviewee 1: *"I could not open a retail store. because I didn't have the money. So, I found out that in wholesale business you just hire a warehouse... thus went into wholesale business. ... "Then I could not carry on with my business, because of my husband's illness and my youngest son was too young...So I closed I was very sad as I had big plans for my business"*.

#### **4.1 Participant Demographics**

Table 2 in Chapter 3 shows the personal and demographic details of the 15 female entrepreneurs (all Muslims, as per the research objectives), and Table 3 shows the details of their businesses.

Referring to Table 2, it can be seen that the female entrepreneurs are mainly graduates (13 out of 15) and two are educated to A-levels; the qualifications gained being equally spread between UK and Pakistan. In Pakistani culture education is valued highly as it is considered to be a means to success in business and vehicle for social mobility (Hopkin, 2018).

Interviewee 1: *"Anyhow, I got married to my husband who was 14 year older than me. And doctor ... He wanted me to go back into my education as he is very much an academic sort of a person. But I was different – more into art and creativity rather than education. But I didn't realise how much the education was needed for everything even today I think and regret that I should have completed my education – even though he was very supportive and I could have carried on with my education...but I did not"*.

The above participant considered education as important for running a business; when further probed she thought it would have benefited her with setting clear business, marketing and financial strategies. The following quotes show how important language skills and experience are considered by the participants as this gave them confidence and agency to influence various factors they came across whilst going through the entrepreneurial process.

Interviewee 5: *“my father used to say as a Pakistani woman, your English has to be 10 times better than any English person. So, my written English had to be superb, my speaking had to be 10 times as good as any English person in order to be considered on a level playing field. So, I had to learn to speak and pitch and do public speaking of a level that I never faced in front of 5000 people, so I had to take that as a norm”.*

Interviewee 10: *“In Pakistan I had helped a friend of mine to set up her beauty salon and had some experience and interest in that area ... Yes, of course I took a few online and some diploma courses along with English language course from a local college (which were free at that time). Without that I could not have got the license to work as a beauty therapist”.*

Interviewee 7: *“I managed to persuade my husband and his parents on the basis that I have had the experience of working as Salon manager and knew how the business is run....”*

It was evident that interviewees thought that education and experience gave them agency to influence the normative and regulative institutions that they were embedded within two main ways. Firstly, education provided them with the detailed knowledge to develop their business plans, prior to the launch of their ventures. Secondly, this better preparation allowed them to have much more professional acceptance with both the normative (an educated person carries much more credence than an uneducated one) and regulative institutions (in terms of language and business skills). One of the interviewees (as mentioned above) who did not complete her education showed regret a few times during the interview, which indicated a sense of insecurity and a lack of confidence. She thought she could have dealt with her business process better if she had better business acumen through formal education. However, she actively educated herself through various sources rather than gaining formal qualifications. This is also a temporal aspect (event time; as discussed in the literature review chapter) as females gain better respect and agency within their family/household and community when they are educated.

It is to be noted that most of the participants were married with the 3 single status females being UK born. All the married entrepreneurs had children. Participants 7,

8 and 11 (second generation Pakistanis) had ages of 35, 38 and 24 (respectively) and were unmarried whereas most of the first-generation Pakistani women were married at a young age owing to cultural norms. When explored further it came evident that females from Pakistan especially at an early age could not have moved to the UK on their own because of their cultural norms. They would either come with their parents or their husbands as was the case in this study.

Interviewee 1: *“My parents were conservative, very particular about ‘pardha’...They got me married at the age of 17 in Pakistan to my husband who was 14 year older than me....”*

Interviewee 3: *“After getting married I came from Pakistan in 1986 as a very young girl, I was just about 20 years old.”*

The equal split between first generation (born in Pakistan) and second-generation (born in the UK) entrepreneurs ascertains the similarities and differences of factors affecting their entrepreneurial experience. Both groups spoke English fluently, but the first-generation Pakistani entrepreneurs considered their first language as Urdu/Punjabi whereas the reverse was the case for the second-generation Pakistanis.

## **4.2 Business Location**

Business location is an important aspect driven by many factors. Being small businesses, most of the entrepreneurs have located in places where their customers were close, and this seems to be the case from other studies on SME entrepreneurs (Dhaliwal, 2000). However, this geographical factor was not the sole one as business accessibility (close to family to fulfil their family commitments), business rates, rental costs, and the availability of a suitable cheaper work force, reciprocity, trust, and cultural capital were also important factors. Strong identification with their ethnicity led not only to the creation of ventures tied to the ethnic network or enclave but also to a motivation to serve the ethnic community (Dana, 2007). These factors are clearly demonstrated in the following quotes.

Interviewee 4: *“It was because of my community and the love I got from my community that motivated me to run my business successfully. My community loved me actually if there was a problem, they would come to me solution. I am*



*very popular in the Asian community*". Being close to her community and developing trust among them she was respected and loved and that was her driving force in running a successful business based in her ethnic community.

Interviewee 10 wanted to be close to her home in order to fulfil her social obligations and business commitments more efficiently. She said: *"I saved up enough money, I set up my first salon in Bradford very close to my house"*.

For PFEs being in their own community provided them with appropriate labour but sometimes with some cultural issues for being females.

Interviewee 1, *"We have Pakistani clothes so we hire Pakistani females only. Mostly first generation as second generation do not want to work in Ilford even though we pay well to our staff. They prefer to work in the city. The staff is mostly Asian and mainly from India or Pakistan"*.

Interviewee 14, *"It (business) is located very close to where I live as it was cheaper to rent a place in this area. There is a big Pakistan community in this area that makes it easier to have access to skilled workers to help me with manufacturing typical jewellery designs"*.

Hence many of the businesses were located in high streets due to the nature of the businesses and the above mentioned economic, social and normative factors. However, second generation businesses ventured out into mainstream businesses. As it can be seen from the following quote, it is partly because they are more confident being more familiar with the local culture and partly because of the technology and ease of access that the second generation PFEs are not willing to just target their own ethnic community.

Interviewee 2, *"So not mainstream in the sense if you have a shop ... I am talking about the small bakers who you haven't heard of that will be like mothers who baked donuts at home, a lady who bakes baklava even like Indian sweets"*.

She further says as for location of the business, *"Just in London I don't want to spread myself too thinly ... I should test it. I remember reading a book called how to build a community and how to build a marketplace. Because what I was creating was market place a platform that connects customers and bakers and it said one*

*key to watch out is not to expand too quickly so start with very small local area and test the market and I chose London for that”.*

Interviewee 13 who is second generation PFE was also in tech business using e-platform for her business. *“With also working on similar idea which actually integrated very nicely with my ideas so after few discussions we decided that we are going to sort of build up my app. We decided to join up as business partners and now we have emerged app which we are growing together”.*

Thus second generation PFEs differ from first generation PFEs in being more confident to go into mainstream business sectors and the use of technology. Whereas the first generation focused on ethnic businesses and located in Pakistan concentrated locations such as Ilford in London and Lady Pool Road in Birmingham.

The above discussion of the ‘demographic data’ shows decisions on type of business and location of business are influenced by gender and ethnic boundaries created by social expectations within the Pakistani culture. Education was considered an important factor that prepared PFEs to start their business ventures and also allowed them to have much more professional acceptance with both the normative (an educated person carries much more credence than an uneducated one) and regulative institutions (in terms of language and business skills). Thus, helping them to overcome some of the regulative and normative boundaries. This aspect is further discussed and analysed in the following sections.

### **4.3 Normative Institutions**

This study showed that the main source of barriers and opportunities for PFEs come from normative institutions and main themes that appear from this study are shown in Figure 7.a below.

**Figure 7.a Normative Institutions**

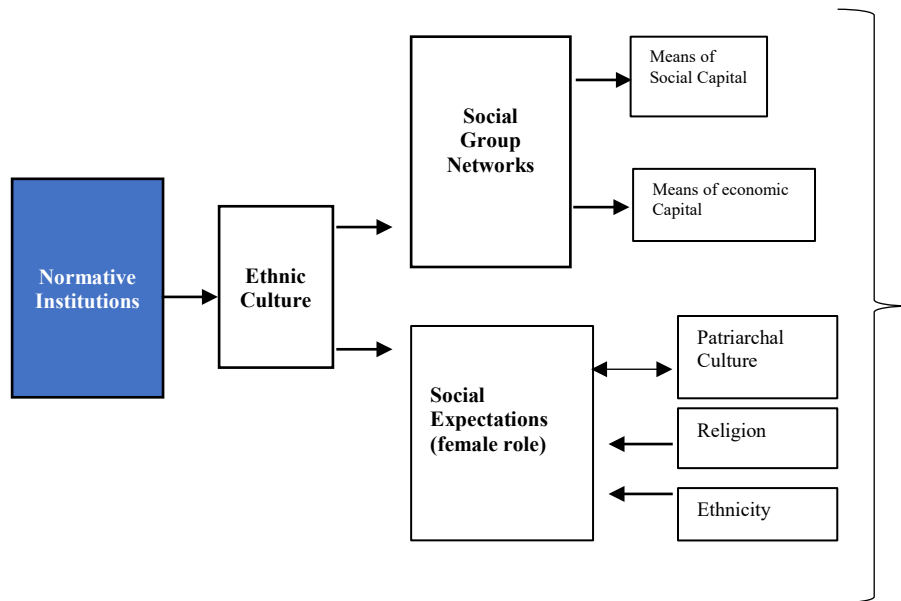


Figure 7.a shows the key normative factors that impact entrepreneurial experience of PFEs in this study. As discussed in Chapter 3, the code ‘Social Group Network’ was designed by reviewing different types of networks mentioned by the interviewees in this study. According to the data, Pakistani women are influenced by their immediate family (including, parents, in-laws, husband, and children) and extended families and friendship networks. These were sources of both social and economic capital, but also linked with other social expectations, such as the influence of patriarchal culture, religion and ethnicity in relation to gender issues. Questioning and reviewing helped in identifying the core idea of each code and its link with other codes. For example, what are the barriers and bridges these social networks create for PFEs? How do they influence them? What is their perception of their role within their household, and why is it important for them to adhere to their ethnic culture? As a result, I put Social Group Network and Social Expectations under Ethnic Culture, which was then given an overarching theme of normative institutions. As a way of codifying and recording the key aspects of the interviews, I developed a structured table for normative institutions shown as Appendix 4.1 Summary results for Normative Institutions (SGN and SE) attached.

The study showed that the social group networks were the source of two sub-factors: social capital and economic capital. These are non-codified factors, non-

written rules that define individual roles within social groups and which then impact on actions. These not only impacted upon the entrepreneurial process but also impacted upon access to resources. PFEs were able to tap into easy capital for start-ups and/or loyal workers from family members or the local community. Furthermore, social group network also created boundaries and social expectations for females. This was achieved through cultural attitudes, values, boundaries, expectations and social structures (patterned expectations embedded in role systems) e.g. Pakistani society still associates the female role with family, children and household responsibilities. The Appendix 4.1 attached shows the summary results of normative institutions which are discussed in detail in the following sections.

#### **4.3.1 Social Group Network (SGN)**

It is evident that all the female entrepreneurs have received social capital and economic capital mainly from immediate families (primarily from husbands or fiancés) followed by other immediate family members (parents, in-laws and in some cases siblings and children) (see Appendix 4.1) discussed in the following sections.

##### **4.3.1.1 Family**

This study showed that in Pakistani culture, family opinion and expectations play a leading role in shaping the entrepreneurial experience of PFEs. Pakistani norms and values not only impact the entrepreneurial decisions but also create an overall boundary of social expectations of their gender role. It also showed the complex relationship between the family and the female entrepreneur. It was noted that family members provided tangible (finance, work force, facilities, equipment and premises) and intangible resources (experience, networks, reputation). This provided both positive (in terms of support) and negative (in terms of creating gender boundaries) aspects, as discussed in the following sections.

Family provided the much-needed flexibility in resource provision to tackle uncertainty and business risks in the development of new businesses. Furthermore, awareness of spare resources (such as spare space, unused premises) in the family may become a source of new business opportunities for a

family member (Alsos et al., 2014). Family support has come in various forms from moral support, to time/commitment/labour support to financial support.

Financial support came in the form of capital/cash directly for setting up or business growth or in the form of paying towards living expense as is shown from the following quotes.

Interviewee 15: *“The initial capital came from the money I received from my parents (wedding present). At a later stage I borrowed money from my husband Ahmed who had been at a good salary as a doctor and had some savings that he was willing to lend money to me”.*

Similarly, interviewee 11 got financial support to expand her business from her family too, *“I then decided to create an online platform for all the relevant business, like florist, catering, marquee, cakes, etc. this was going to cost a lot of money. For this I needed further funding for which I asked help from my father who agreed”.*

Interviewee 13 could save on her living expense by staying with her family, *“I could not have done it without being able to essentially live almost rent-free back in Wales – thanks to Ed (my fiancé) and my parents. Also, my sister in London who gives me a place when I need to stay”.*

One of the interviewees from a business family was able to launch her first beauty salon business from home. In some cases, the interviewees used spare time, and skills of their immediate family members for their business. The following quotes show that interviewee 1 used her husband and daughter’s spare time and interviewee 10 used her husband’s DIY skills to save money in setting up her first salon.

Interviewee 1: *“My husband would help me over weekends and my daughter who was 16 or 17 then would help me at the shows”.*

Interviewee 10: *“He also contributed financially. He is quite good in DIY stuff so helped me a lot in setting up the salon”.*

Interviewee 5’s in-laws provided free childcare when she needed: *“Then my in-laws have been incredible. They could be your biggest sponsors in anything. So,*

*with that I never had to worry about my children when going out in the evenings, overnight for business”.*

Interviewee 12 started her business from her home: *“For that initially I used a spare room in my house. Converted it into a beautiful lounge for my clients to try the dresses”.* In this way she could use spare resources to start up her business and once it was fully established, she moved out to improved premises.

Interviewee 4 started a new business with her husband in her spare time while working at her father-in-law’s company, where her husband was one of the business partners. In other words, piggybacking on her in-law’s firm’s networks, she built a successful business venture in a short period of time. This is an example of the opportunity to develop a new business activity within an existing business, where the existing company acts as an incubator of new ventures, as cited in Carter, (2000). The new business used networks available to the existing business, which reduced the risk and uncertainty associated with her new venture development. She also benefited from her experience of working at their existing family business. In another case resources were passed on from one generation to the next, the participant’s father passed his law firm onto his daughter who converted that into a successful business. In addition, she also got business acumen from her father, as quoted below:

Interviewee 5: *“I became a professional and then my father (who was also a lawyer) was running his own solicitors’ business. So, my route to becoming a business owner was when he decided he didn’t want to do anything with the business... the climate had changed and he wanted to retire and I had a choice of working for another company or owning my own company and being entrepreneurial taking over his firm and growing it. So, I took over his firm”.*

Social groups could be a source of inspiration for individuals for example Interviewee 13 says in her interview, *“It is partly because of my mother who is an entrepreneur. I think there are number of things that happened in my life. First thing probably is the competition I took part in school, entrepreneurship competition. That was inspired by teacher Tim Williams who you don’t come across many teachers like that who are so driven to give you real life experiences and he basically helped us build a small company called “Cookit GB” which actually went*

*all the way to finals in London and we got sore to shown the London high life and were e treated at the Savoy you know bunch of 17 years old ... it was quite exciting”.*

The study shows that in Pakistani society control of resources is mainly in the hands of its male family members (father, father-in-law, husband). PFEs received financial support from these male members but either no, or a very modest amount, of support for family logistics and housework was received from them. This was due to rigid social expectation and gender boundaries set in Pakistani culture.

#### **4.3.1.2 Friends and Community**

The support from friends has been more subtle but no less important in terms of providing links to information, to other contacts, to social networks which has had positive impacts on the entrepreneurial process (especially in terms of learning to establish the business). This study shows that the second generation PFEs relied more on friends as compared to first generation PFEs who mainly relied on immediate family for both social and financial capital.

Interviewee 1 who is first generation PFE said, *“On that particular trip to Pakistan I met this friend of mine who introduced me to someone who wanted to invest in a business in the UK”.*

Interviewee 2 (second generation PFE): *“So I contacted the loads of agencies in Pakistan I had friends, I studied at the university with. So, I reached out to them and asked if they knew of any agencies in Lahore or Karachi to build this website. Of course, they did so and all of them looked very legitimate and talked to some of them”.*

Interviewee 5 who is second generation PFE informed how she developed contacts through her friends, *“At one of his house parties I met with someone from his university. This person was head of their university’s international office. From her I got to know about university’s international operations”.*

Interviewee 13 (second generation PFE), *“My mother’s friend Gill George introduced me to Mike Church who is a real Guru in West Wales and Wales in general in digital marketing and things like that and he was the one who helped*

*me. Family and friends support ... I am very lucky in that respect as not everyone has that support system around them”.*

Social groups play a significant role at various stages of opportunity identification to creating a business. Their ethnic community for example is a source of labour with specific skills required for ethnic businesses, source of marketing, and in some case a source of social mobility for the PFEs.

Interviewee 14, *“There is a big Pakistani community in this area that makes it easier to have access to skilled workers to help me with manufacturing typical jewellery designs”.* Majority of the PFEs especially first generation who dealt in ethnic business located their business close to their ethnic community for that reason.

Interviewee 1, *“The staff is mostly Asian and mainly from India or Pakistan. Because it deals with ethnic clothes, we only can have people from that ethnic background, because they need to know the language, names of bridal ware, gharara, sharara... they are more comfortable with clients”.*

Social groups providing source of marketing as can be seen from the following quotes:

Interviewee 5, *“so my work used to come from the influences in the community, opinion makers would recommend me so it was word of mouth, you would ask your uncle or your father or the Imam or someone who was well known and he would say Aina Khan and someone would say Aina and you would say oh okay two people said Aina ... so that’s how it used to be word of mouth”.*

Thus, it is evident that Social Groups networks especially immediate family and friends provide ample help and support in different shape and form for PFEs throughout their entrepreneurial process. However, in PFEs case the same SGNs create constraints and hinderances for them too.

Pakistani ethnic culture in the UK still carries the patriarchal values of their home country; males are considered as providers and decision makers for the family, and females are homemakers. The patriarchal values influence the female entrepreneurial process both as enabler as can be seen from previous discussion on supportive role of SGNs and constrictor as is evident from the discussion below:



Interviewee 11 who received financial support from her immediate family who helped her to expand her business said further on in her interview, *“I am getting so excited with the success and want to expand but recently my family has started putting pressure on me to get married. My mother is even talking to family and friends to find an appropriate match for me... I am worried that if I get married my husband might have different ideas about my business...what if he does not want me to work”?*

Thus, the same SGNs (husband/father/brother/fiancé) are creating gender boundaries; culturally it is expected that a Pakistani female will get married before getting to a certain age. Social expectations, especially where the resources can be traced through the male line (patrilineage) and where a female is living with, or located near the husband's or father's group (patrilocality), restrict some activities for females as they are deemed inappropriate (Welter et al., 2003; Emrich et al., 2004). Thus Interviewee 11 felt pressurised by her family to get married. Pakistani male members of the family provide support, but they also set role boundaries and responsibilities for the female members of their family. Thus, in Pakistani male dominant society much depends on husband's attitude and expectations as can be seen from the following quote the husband is considered supportive because he does not expect his wife to cook when she is tired, however, in normal circumstances that is the role of the female in the family.

Interviewee 5 said, *“Yeh, that made a lot of difference if you have got a very supportive husband who doesn't expect biryani and stuff like that ...so if it has been the hard day, he will be the one telling me no you are not doing that I will do it”.*

This quote shows that it was at the discretion of their husband to think if they had entrepreneurial potential to allow them to carry on with their business venture.

Interviewee 10: *“My husband was very supportive then, as he had seen the potential in me”.*

Similar views were shared by majority of the PFEs that without the support of the male members of their family they could not have carried on with their business. In

some cases, these expectations created gender boundaries which are discussed in detail in section 4.3.2. Social Expectations.

Network relations are thought to constrain individuals, as well as provide opportunities for their activities (Welter et al., 2003). As is seen in this study at times the same social groups that supported also discouraged these entrepreneurs either due to lack of understanding of business or to put them under pressure, thus creating barriers in their entrepreneurial process. As it can be seen from the following example the husband who has been providing support financially for the business also constantly discouraged this PFE.

Interviewee 1, *“So initially Naeem kept pulling me down every day with his negativity. He would say there was no money in my account... you owe people money, your account is overdrawn etc. ...sometimes this negativity made me think that I was failing...but then I had to pull myself out of it”*.

She repeated this further in her interview and included her daughter's name too by saying *“I was relying on Naeem and Maham a lot and Naeem would always say to me your business is not making much profit, you don't have business sense or financial sense, so you cannot do business”*.

The psychological stress she encountered on a regular basis further aggravated the emotional load she was already experiencing. This was ‘the price she had to pay’ for the time and freedom she was allowed to run her own business.

Another interviewee's only family in the UK provided social capital but at the same time psychologically discouraged her.

Interviewee 6, *“I have one uncle (Mamoo) who is in Manchester, my cousins who are married and well settled always used to say ‘you poor thing’ you are on your own and always to shatter my confidence..., I felt that the more I visit them the more they effected my confidence”*.

Implicitly most of the interviewees gave the impression that this was the price they had to pay for the support they received from their husbands for “giving” them the freedom to work. Male members may also be resistant to PFEs success because

of possible displacement to their position, as is discussed later in this chapter. Thus, social groups created both support and constraints for PFEs.

However, the expectations and boundaries that PFES experienced changed over time and in relation to other life events. As discussed in the next sections education, experience and age may influence PFEs' agency to interact with normative and regulative institutions. Thus, the influence of social expectations is dynamic in nature and thus temporal (as an example, see Interviewee 6, who stated the expectations and religious boundary set by her father and brother were eventually overcome by their acceptance of her entrepreneurial activity over time).

### **4.3.2 Social Expectations**

Entrepreneurs are often described as aggressive, bold, and risk-takers (Welter et al., 2003). These characteristics are associated with masculinity in many societies including Pakistani society (Marlow, 2002; Ahl, 2003). This stereotyping of entrepreneurship creates constraints for female entrepreneurs and may impact their interaction with business stakeholders including suppliers, investors and potential customers (Fagenson & Marcus, 1991; Ufuk & Özgen, 2001; Bird & Brush, 2002; Langowitz & Morgan, 2003).

As discussed in the literature review Chapter 2, roles can be formally constructed or they can emerge informally over time through interaction, differentiated expectations or developed to guide behaviour (Blau & Scott 1962/2003). normative institutions not only impose constraints (through responsibilities, duties, mandates) on social behaviour, but they also empower and enable (through rights, privileges, licensing) social action. The normative institution is concerned with un-codified attitudes and beliefs embedded in a society providing *appropriateness* (Scott, 1995; Welter et al., 2003). As and when normative values and expectations are accepted, they widely gain a *rule-like status* in the society (Covaleski & Dirsmith, 1988). Individuals internalise these values and conform to their boundaries. For example, in Pakistani society females must observe at all times the 'izzat' (honour) of the family by not doing things that are against their cultural and religious norms.

Referring to the structure in Appendix 4.1 which I have developed, the factor of Social Expectations is further broken into sub-factors: Patriarchal Culture, Religion

and Ethnicity. Each sub-factor plays an important role in terms of restricting and facilitating the unwritten influence on female entrepreneurship.

#### **4.3.2.1 Patriarchal Culture**

Traditionally, entrepreneurs are thought of as aggressive, bold and risk takers; all these traits are male associated (Kerr et al., (2018) in all societies and Pakistani social expectation is no different. This stereotyping of entrepreneurship places restrictions on not only the type of business that a female will be expected to venture into but also on her interactions with her business stakeholders (suppliers, investors, customers). This is deemed as strong discrimination against female entrepreneurs. This factor had a major impact on all the participants in this study. The influence impacted their entrepreneurial process with different strength depending on their individual personality traits (which will be discussed in the next section in detail), age, marital status, education, and experience.

The following quote shows how social expectations and gender boundaries impact her decision to expand her business. She is expected to look after her family first and to seek permission from her husband.

*Interviewee 10: "Within a very short time my salon was very popular and in few years, I thought my salon was too small for the number of clients I was getting. However, I could not expand at the moment as my elder son was doing A-levels and I wanted to concentrate on his education. I knew my husband's job was more important and I just carried on for a few years at the same level of my business. During that time an opportunity came up to buy a bigger shop for the salon but when I discussed with my husband, he thought it was not the right time".*

She went onto the next stage of her business when it suited the whole family. In Pakistani culture, family needs are put before that of the business. Thus, when close family member needs the PFE everything else must wait - including the business. That is another reason PFEs are influenced by their normative institutions more than their white counterparts. Furthermore, in Pakistani culture the concept of 'Naseeb' dominates religious and philosophical thought. They tolerate a changing game-plan based on changing reality and a general comfort with discovering the fated path as one goes along rather than playing to an exact

plan. That is why they show patience and tolerance throughout their entrepreneurial journey.

She further said, her husband's attitude and expectations changed with time as she gained experience and showed success:

Interviewee 10: *"My business was doing very well... And my husband gave up his job a couple of years ago and started helping with admin work, accounts and IT set up of the business"*.

The social expectations of the female entrepreneurs are also significant in that they cement the earlier findings from the literature review (patriarchal culture). Societies maintain the form of group-based dominance hierarchies (Pratto et al., 2013) in which at least one socially constructed group has more power than another, in Pakistani society, males are more powerful than females (patriarchy) and adults more powerful than children. This study showed that normative restrictions are imposed in several ways through parents and siblings, mostly from male members of the family, with the veiled threat of social exclusion unless PFEs adhere to those norms. PFEs are hence embedded in their family thus cannot break away from it easily. They developed a mindset towards this male dominance from their embeddedness patriarchal society.

It was observed that throughout their entrepreneurial journey PFEs' business decisions were influenced by male members or elders in their immediate family.

Interviewee 10: *"During that time an opportunity came up to buy a bigger shop for the salon but when I discussed with my husband, he thought it was not the right time"*.

Interviewee 15: *"My mother stood up for me and took permission from the elders in the family (my father, and grandparents)"*.

Through common understanding, particular actions are linked with specific actors and thus roles emerge, such as what is the role of a female as compared to a male in a society. Actors who align with the common template and script of action may feel connected and those who do not tend to face aggression. As discussed in Chapter 2, Pakistani women are expected to keep the family together (Janjuha-

Jivraj, 2003; Basu, 2004). This study showed that PFEs faced aggression from male members of the family for not fitting with their social expectations. For example, interviewee 11 had a conflict with her brother first for choosing her university and then for setting up her own business.

They look after the needs of their family before their business resulting in role conflict (mother/wife versus entrepreneur).

There is an expectation on how females are to behave that is in contradiction to being an entrepreneur. Again, these emanate from the husband, in-laws, and parents (with one case of an older sibling).

Interviewee 11: *“Because my brother does not believe that girls should stay away from home... he is quite conservative in his views... my father and elder brother did not like the idea of me starting my own business”*.

In some cases, it was PFEs strong personality and entrepreneurial propensity that motivated them to negotiate within their gender boundaries.

Interviewee 6, *“my husband always saw me as a challenge. So, if I asked him, I want to attend a university or so he won’t allow that. So, I did a few diplomas like designing just to keep myself busy and thinking of doing something rather than just being boring housewife”*.

In this case she gained training and education (human capital) whilst she waited for the right moment to start her own business. It is not just about the female being in work but also as much about what it does to her husband’s (and thereby the family’s wider) self-image.

Interviewee 5 said in her interview: *“They were fine about it except my husband who thought I should be looking after the children, why do I need to work when he is earning enough to support the family”*.

As discussed in Chapter 2, in Pakistani culture the role of a husband/male is to provide for children and his wife and this is not associated with females (Basu, 1998, 2004; Janjuha-Jivraj, 2003). By setting up her own independent business venture and providing financially for the family a PFE is perceived to be displacing the male member of the family from his socially expected position. Thus, this

displacement of position could be the reason for resistance from the male family members, which can be seen in most of the cases in this study. Furthermore, male members like to keep their dominance in the family even though they help and support their female members in the family.

Interviewee 1, *“The thing with Naeem – he is a typical Asian man... on one side they want you to develop and still want you to develop under their guidance... you cannot have your own mind... and because of that I did not have that much trust in myself that I will be able to survive without him. Initially everything was being decided by my in-laws”*.

PFEs are aware if they follow the norms and exhibit exemplary behaviour, they gain respect and honour, but if they do not conform there may be emotions of shame and disgrace. In such patriarchal culture you would go through self-evaluation which may result in feelings of high remorse or low self-respect. These emotions force you to conform to prevailing norms (Basu & Altinay, 2003). Thus, many of the female entrepreneurs were expected to look after their young children (stay at home), look after their in-laws, and listen to their own mother’s advice that this was “not a good” path for a chosen career.

These social expectations were more cemented in the first-generation entrepreneurs compared to those of the second generation.

Interviewee 15 (second generation): *“I had no resistance from my husband at any stage, he has been working and developing in his career very well and is now working as a consultant at a local hospital”*.

In some cases, running their own business increased the workload tremendously. In addition to managing their own business they had to fulfil their domestic responsibilities. They could not ask for support as their cultural gender boundaries dictate that they are responsible for all domestic work.

Interviewee 7, *“When I started the course in 2000, I was SO EXCITED but I never thought that that one year would be so difficult. Juggling so many balls, and not being able to complain as I was reminded all the time that it was my choice and*

*that it was up to me how to balance all different roles*". Thus, patriarchy of Pakistani culture and gender discrimination is obvious from this study.

#### **4.3.2.2 Religious and Ethnic Factors**

The religious sub-factor seemed to be an important aspect (at a personal level) for a few of the entrepreneurs but it seemed to play a neutral role in terms of entrepreneurial process. However, it played a softer role in terms of fate (acceptance of the outcomes as the will of God) and easing the pressure.

Interviewee 6: *"Mine is integral development (individual and collective transformation). Sufi (Love for humanity) aspect... this side of my religious personality helps me deal with challenges in life"*.

Interviewee10: *"But I think everything has its time nothing happens before that"*.

Interviewee 14, *"My belief and faith in my God is that He provides for everything and if we do sabar (show patience) then everything goes well"*.

The above could be explained with one of the spiritual factors in Islam and Sufi philosophy called Tawakul. Tawakkul means a person to do their best and relying on and having confidence in Allah to deliver the outcome (Jabnoun, 2008). However, one of the conditions of this is that the person does his best towards achieved the goals and then have Tawakkul. Thus, action to achieve the goal is must in this. As can be seen Tawakkul influence the performance of entrepreneur. According to Ahmad, (2011), some of the entrepreneurial characteristics that could emerge from Tawakkul are confidence, and positivity. These characteristics could be linked to their high ambiguity to risk.

In terms of the ethnicity sub-factor, most if not nearly all of the entrepreneurs had targeted their ethnic based markets. Hence this aspect did not act as negative factor.

Interviewee 5: *"I think actually being a woman and being from a certain ethnicity might have been in my favour"*.

Interviewee 5: *"So I am Pakistani (not great) then I am Muslim (really not great) after Salman Rushdie, Iraq War - it wasn't a good time. And then I am a woman,*



*oh my God, then I look young and I am not that tall I am only 5.2” I haven’t got the 6’2 blondness either. It’s nothing going for me in that sense. So why not use that to be uniquely remembered so I think that’s where the confidence came in”.*

Interviewee 5 faced an uphill struggle in terms of her religion (which was not seen positively due to certain incidents that happened then), her gender (females in the UK were still feeling being marginalised in those days generally and especially within Pakistani communities), and her young age (associated with lack of experience by a male-dominated law profession and by her community). She successfully used these factors to differentiate herself from others rather than making them her weaknesses. Being successful in what she did gave her confidence that she could still make it against all the odds.

#### **4.3.3 First vs second generation PFEs**

The study also showed that first generation Pakistani British women kept their business mainly within their own ethnic community whereas the second generation ventured out into mainstream businesses.

Interviewee 5 (first generation): *“...this was near Green Street in East London and you don’t have big businesses like that in East London especially in the 90s with a young woman running it”.*

Interviewee 13 (second generation): *“... so I thought what if I develop an app and that would be my way out of corporate life and my root of becoming a CEO.... My Finish Line targets anyone in the process of training for events like marathon, triathlon, Ironman, or just general fitness”.*

It was noticed that the second generation PFEs chose type of business to take advantage of a market opportunity and in high growth sectors such as IT and business services, moving beyond the traditional service sector such as retail and catering.

There are various reasons for this (as mentioned by the interviewees):

- they have been through the local education system;
- they have grown up in the UK (with influences from UK culture and norms);
- they have the ability to speak and understand the local language;

- they have accessibility to a wider target audience due to advances in technology
- Government inclusive policies – the availability of financial resources specifically targeting females and ethnic minorities.
- Thus, they are confident in their UK environment.

Hence, the second-generation Pakistan women have more self-confidence, affinity with UK norms and sense of belonging to this country but at the same time keeping their traditions ethnic cultural values. Thus, the second generation is integrated but not to the point of institutional absorption.

From the interviews of second generation PFEs it evolved that there was an issue related to the observed and perceived cross-cultural burdens on the second generation of PFEs.

Interviewee 15, *“However, since there was no other choice and I thought this could be a blessing in disguise (laughed)! I said yes (the proposal of getting married) on one condition that I could speak to their son beforehand. After much difficulty this was agreed by my family. When I met Ahmed, I liked him and he came across a very open minded person so I gently posed my question of setting up and running my own business. He laughed and straightaway said that he had no issues with that - this was a big relief. I said yes to my parents and we got married in 2009”*.

She further said, *“In the first year of marriage we lived with Ahmed’s parents. During that time I could not actively launch the business as there were family obligations and lot was going on after the wedding”*.

The cultural boundaries created around them by their parents and families and Pakistani community frequently run counter to the British values they are exposed to outside their homes (the host society). For instance, Pakistani culture emphasises respect, non-confrontation and unquestioned obedience to higher authority to elders especially male members of their families whereas British culture encourages challenging and questioning authority on issues.

Another example is the obligatory culture of Pakistani females observing at all times the ‘izzats’ (honour) of the family by not doing things that are against their cultural and religious norms. It is also noticed that the second generation PFEs are

gender negotiating within the context of 'cultural baggage' implanted in them by their parents vis-à-vis the British system is an interesting theme of this study since each group imposed the strength of its cultural uniqueness on entrepreneurial (Harper, 2003). The following quotes show this tension.

Interviewee 12 narrated her experience of proving her credibility to her parent by fulfilling their dream of her becoming a doctor, *"I was an average student at school but my parents always pushed me to do better as they wanted me to become a doctor too.....My father spoke to one of his friends to find out about medical colleges in Poland and pushed me to apply for it. This is how I ended up at a medical college. Just to prove it to my parents that I can become a doctor, I completed my medical degree for my parents although my heart was not in it. I was always bored. I was always interested in fashion"*.

Male members of the family have decision-making powers in the family irrespective of their age. This is evident in what Interviewee 11 said, *"When I completed my A-levels and got accepted by a university in London which was my first choice, my elder brother opposed it so I had to go for my second option of Swansea University which was closer to our house and I could commute from home"*.

When I asked her why did her brother opposed it? She replied, *"Because my brother does not believe that girls should stay away from home... he is quite conservative in his views"*.

When the same interviewee decided to set up her own business she had to face further confrontation, *"My father looked at my business plan and in principle eventually agreed that it was a good idea, but my elder brother opposed the idea. At this point I took a stand... because I had already changed my decision once regarding my university. I told him, how I felt when I could not go the university, I wanted to go to.... He still did not agree with me. In the end my father persuaded him. That was the happiest day of my life. I was so excited to start my own business"*.

Second generation PFEs still have respect for their cultural values but only to an extent. Her age, experience and education gave her the confidence to confront her brother when he tried to oppose her plan. It is to be noticed that her mother did not

have any say in this she only talks about male members of the family. Second generation is also more aware of their rights as is evident the following quote:

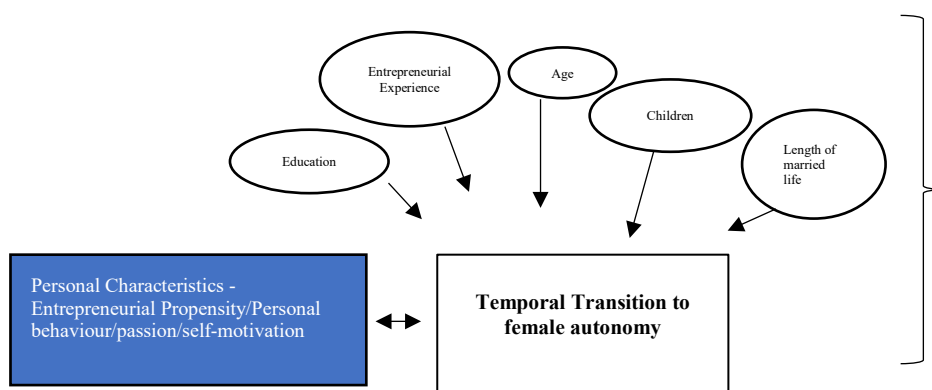
Interviewee 13, *“So I was able to take a sabbatical from Amazon to do the bootcamp... it was written in black & white in the policy. It was down to discretion of my manager, but it was an educational thing that I was doing it to further develop my career. She further said, “I had always been sort of top performer and they didn't really have any reason to not to”.*

Thus it can be concluded that the normative institutions play a significant role in PFEs entrepreneurial journey. They create social expectations and gender boundaries that PFEs had to negotiate throughout.

#### 4.4 Personal/Individual Impact on Entrepreneurship

Appendix 4.2 is table with summary results for personal/individual impact on entrepreneurial process (based on thematic map - Figure 7 in Chapter 3) has been developed by me to capture the individual factor impact on entrepreneurship as shown below in Figure 7.b. Factors including; age, education, entrepreneurial experience, length of marriage, and children impact PFEs transition to gain autonomy.

Figure 7.b Personal Characteristics



There are seven columns which consider all the important individual factors that impact the propensity for entrepreneurship (education, age, marital status, children, marriage length, entrepreneurial propensity and entrepreneurial

experience). The table in Appendix 4.2 has been used to record and organise the interview responses for the individual sub-factor.

The individual as a new entrepreneur is not a latent individual but plays an important part through the interplay of positions (interplay of the agency and structure). Appendix 4.2 shows the results for the individual's impact on the entrepreneurial process. All the interviewees were at least educated to A-levels/Diplomas, and most had graduate level education. The age of the entrepreneurs varied (from 20 to 60 years). Their entrepreneurial development was influenced primarily by their immediate families (husbands, children, marriage) and temporal factors.

#### 4.5 PFEs' Entrepreneurial Motivation

Table 4 shows the summary of the underlying reasons for the entrepreneurship decision of the participants. This highlights the varying levels of the motivational (push-pull) factors (and not a common set of factors). However, this discussion needs to be considered with a degree of caution as it is based on post-hoc explanations/rationalisation of the reasons taken for venturing into businesses.

**Table 4 Motivation for PFEs**

Interview	Motivation
1	Desire to be independent, Self-motivation, likes challenges Ambitious personality
2	Ambitious, Entrepreneurial propensity
3	Drive to do something herself, Risk taking personality, Likes challenges, independence
4	Self-motivation, experience of helping in family business (in-laws), ambition to set up her own business venture.
5	Entrepreneurial Propensity Opportunity to take over father's business
6	Social causes Self driven
7	Economic reasons, entrepreneurial personality, very strong and hard-working person with ambitions to do something in my life
8	Self-driven Entrepreneurial skills, and failure to find a job after completing her HND
9	Social cause but entrepreneurial spirit, creative person
10	Entrepreneurial Propensity, Economic reasons, social mobility
11	Did not want to work for others. Ambitious, strong personality

12	Boredom, ambitious, independent
13	Ambition, work life balance, flexibility, role models,
14	Social life, boredom,
15	independence, discrimination at work

Nevertheless, a clear theme is seen in that they all want to be their own bosses (entrepreneurial propensity). They also have ambition, desire external recognition and ultimately to attain economic independence, social mobility and social connectivity. It was clear from the interviewees that one common factor was their intensive passion/ambition (self-motivation) to succeed, not for only financial reasons but for self-fulfilment. Interestingly, only one of the interviewees referred to mobility restrictions in paid employment (so called 'glass ceiling') as a driving (push) factor for her decision to go into self-employment. Here are a few examples to show various motivations behind setting up their businesses:

Interviewee 1: *"I was very strong even before getting married. I was a strong personality who wanted to go against the norms"*.

Interviewee 5: *"so many ideas rolling through my head". "It was always going to be something inventive, new and it was always to make people's lives better"*.

For some their creativity and desire for self-development motivated them as Interviewee 1 said: *"... 'Money' has never been my main motivation of business. My main purpose was to serve my creativity to serve my business development needs. If at that time someone said to me that you open a business and you will only make up to 10 to 20 percent, I would still do it. The thrill of it and the hype that it gives was so addictive that it was enough for me. Because you grow and learn a lot through the process"*.

Interviewee 14, *"Yes, I was. My sons were both independent and married. The issue I had was not money, in fact I was bored and wanted to do something productive and creative. I had a bit of spare money that I used in setting up a small jewellery business"*.

As can be seen in the above quotes, the interviewees had confidence and strong personalities, and they all had entrepreneurial propensity that helped them to

overcome barriers that came their way while setting up or developing their own businesses.

Interviewee 6: *“Without going into details. When I decided to leave my husband, he started threatening me...there was lot of physical, emotional, suffering and pain and for me being alone here (in the UK) on my own, my child been taken away, there were very empty moments in my life.... So, I thought how can I fill those gaps and create a sense of belonging. When you are working it’s just 9 to 5 work, you don’t have no one else... (sic)”*.

Interviewee 6 felt socially isolated while working 9 to 5. In addition, her own misfortune (divorce) made her feel for women in her community going through similar experiences of social isolation (due to language barriers, strict family cultural norms). This motivated her to create a social enterprise to help these women (immigrant brides) to integrate by learning the language and values of the local culture. Thus, her business acted as a “refuge” for her. She felt that these women have household duties that include raising children, taking care of the family elders as well as struggling to settle in the host country. The ascribed social role requires Pakistani women to stay at home, pushing them into social isolation.

Interviewee 15: *“At that point I realised there were two factors that were hindering my aspiration to do something in my life; my family obligations & norms and lack of career opportunities at work (perhaps due to discrimination) – I decided to quit the job at that point. I had been thinking for a while to start a business venture”*.

Interviewee 13, *“So around 2008 I was working for you may have heard of a company called Amazon!! LOL ...I was working as an area manager for their operations team and I was started to climb the corporate ladder and getting quite far but I decided that I was not heading on a path that I wanted to go on. I always wanted to be a CEO, be a founder and to have my own business. And I realised that the path I was on I was not really gaining the entrepreneurial skills I needed to do that”*.

The above participants realised that her career aspirations could not be achieved through the job so decided to quit her job. All second-generation interviewees were

career oriented; however, they also consider the family as their primary duty, so they had to balance career aspirations and socio-cultural obligations.

As discussed in the literature review chapter, Pakistani females born in the UK still value their social and religious norms and sometimes these conflicts with their workplace environment and forces them to become the 'boss of their own businesses'. The following quote shows second generation interviewee took a risk of going back to Wales where her fiancé lived and took the risk of going into a challenging business environment.

*Interviewee 13, "at the same time I moved back to Wales because that's where my fiancé is and that's where I was kind of ultimately aiming to end up. So, I moved back with him. As a result of moving back to Wales I had to build my network because my network was now in London in Essex where I had been living before. So, I now had to try and build network in Wales where it's actually quite difficult to. Tech environment in Wales is, especially in west Wales is more or less non-existence".*

*Interviewee 4 said, "My first show was Snober Cookery show... I became quite popular amongst my community and they respected me for my work – I really enjoyed that recognition... My community loved me actually if there was a problem, they would come to me to solve it for them".*

The quote shows the need of social recognition and interaction can be a motivational force for female entrepreneurial propensity to start their own business.

In summary, all the participants confirmed that their business was a source of social interaction, economic assistance for the family and a tool to facilitate an upward social mobility. It appeared that the individual ethno-cultural drivers were the prime reasons for the entrepreneurial motivation. This pull-type factor cut across both the first- and second-generation female entrepreneurs within the selected participants. A small number of participants showed an aspect of push factor (socio-cultural conflicts and discrimination within the workplace). However, when explored deeply they confirmed that the main reason was their entrepreneurial aspirations that pulled them towards fulfilling their ambition of setting up their own business. Entrepreneurship ultimately means self-reliance and



self-employment, with all its associated risks (especially from external regulative institutions, which will be discussed in detail later) compared to low-risk, stable paid employment. Many researchers have tried to measure and gauge the push-pull factors which ultimately lead to a decision on this entrepreneurship.

Since all of them (both first and second generation PFEs) were very driven, motivated, wanted to establish themselves, did not want to work for someone else, wanted freedom (personal and economic) and a strong desire to succeed, they managed to achieve their entrepreneurial ambitions. One thing that is common in all the interviews is that there is a constant negotiation or dialogue between the individual entrepreneur who finds, recognises, discovers, and creates opportunities and the external factors they have to navigate through (both from normative and regulative institutions). These entrepreneurs are influenced by and also influence institutions (by shaping them). This aspect of the study is further discussed in the context of temporal dimension. The following section shows another way of looking at various factors and their interplay.

#### **4.6 Temporal Dimensions**

Furthermore, the study shows that entrepreneurship is a chain of events that takes place overtime as a process; while the possession of certain individual traits and the entrepreneurial propensity of participants facilitated the process of entrepreneurship in the context of external factors including normative and regulative institutions and, in some cases, temporal aspects (Kim et al., 2015). The purpose of institutions is to provide stability and order, they themselves go through incremental and evolutionary change. Thus, institutions should not only be studied as a state of an existing social order but also as a process and should include both the process of institutionalisation and deinstitutionalisation due to reciprocal interaction between structure and agency (Zucker, 1996). Thus, both entrepreneurship and institutional theory has an element of process thus temporal dimension brings in further depth to the discussion.

As an example, in most of the cases where private financial companies were used, they added linear time structure in their financial contract. The same financial companies looked at the historic performance of their previous businesses before approving the loan (non-linearity of time). On an individual level they all went

through a linear process of setting up their business with goals and objectives for the future. They also learnt from their past experience to make their future venture a success (non-linear aspects of time).

Regulative institutions, especially financial institutions, generally make their decisions based on linear or clock time in the UK. For example, PFEs had to prove their past performance and credit history to secure loan for future outcomes. Financial institutions do not show confidence in funding young entrepreneurs or newly married girls. The thinking behind this is that they will not take interest if they get pregnant or have children. If females are at a certain stage/time of their life they might have some constraints - for example getting investment especially at the start-up stage of their business where they do not have any past history to prove to the investors. This is evident from the following quotes how private investors see young woman in business who apply for funds:

Interviewee 2: *“they see women as a little bit weak and they see them as they are going to have babies one day they are going to get married, how serious are they about businesses.*

The same interviewee further said about a young friend of hers: *“So I have a friend who just started a business she is Indian. She had a meeting with investors. Similar business to me but for healthy food. She had a very successful business she was turning over £25000 in her first year... the investor said to her they didn't think she was serious because they thought it was lifestyle business. She will not be committed to it full time because she will have other commitments eventually...”*

Event time impacts on transition of female entrepreneurs towards empowerment and agency through for example marriage, having children, gaining education and general life experience. In all the cases training, education and experience empowered the PFEs. In some cases, PFEs had to close their businesses due to drastic change of government policies. Business ventures move forward and backward due to events that happen. For example, the business of Interviewee 5 moved backwards in terms of the linear stage of her business due to a change in the Government Policy when they abolished the legal aid policy for law cases.

Entrepreneurs gain social credibility, independence/autonomy through various events in their life such as age, experience, marriage, and having children. For example, Interviewee 5 was not taken seriously by her clients when she started her business as a young lawyer, however with her professionalism and hard work she created her name.

Interviewee 5: *“And then I started winning lots of different awards, like ISO 9000 award, Nexcel, which was Government legal award. All these things help to boost your confidence that you are doing a good job”*. She further said, *“Very strange they would think that a young girl would know nothing”*.

With time and experience, female autonomy and power evolves and grows, and with this their individual causal power increases which then impacts their entrepreneurial process. It may be stressed that the time factor plays an important role here. In Pakistani culture male members of the family dominate all the decision making in the household, however, when a female member becomes older, she starts influencing the decisions too. With time it moves from a patriarchy to matriarchy. For example, grandmothers in a family unit have a greater say in household decisions than younger men in the family. Thus, females gain influence and power with their age and other events such as becoming a mother and then a grandmother.

As discussed in the literature review Chapter 2, events happen through continuous interplay between entrepreneurial actions and institutions (e.g. household/family culture). These events can serve as units of analysis to capture changes in the entrepreneurial process. Events according to Abrams (1982), are instances when changes are studied to happen in the temporal dimensions. The study of entrepreneurial process pertains to the closely interrelated components of including inputs and outputs events, and any human agency associated with the process.

Entrepreneurial experience builds their self-confidence even further and that helps to negotiate their position in the family. Interviewee 7 said, *“Over the last few years after taking a short course in theatre makeup I have also been providing free-lance services to theatres in London and Wales. I am more confident now with*

*experience and by not only proving myself as a mother, wife and daughter in law but also as an entrepreneur”.*

They learnt as they went along with the process (time dimension). For example, the initial stage of entrepreneurial process generates market knowledge, which is in turn used as an input to the generation of business process and the development of products and services.

Interviewee 1: *“When I started the business, I didn't do any marketing I didn't have that training...I just was learning how to do marketing and all at that time”.*

She further said, *“because I went from wholesale business. so, I couldn't think small... even though I didn't have a shop but I thought I can't just buy 15 or 20 pieces”.* This showed her self-belief and confidence and resistance to ambiguity as an entrepreneur that she gained with experience over time.

Interviewee 10: *“In Pakistan I had helped a friend of mine to set up her beauty salon and had some experience and interest in that area”.* This experience helped her to establish her business in the UK.

One of the temporal dimensions which is worth mentioning in relation to agency and structure is the impact of the interviewees' length of time in the UK. For example, all the second-generation entrepreneurs joined the business sector of their choice; business itself is the 'passion' for them. To excel in professional life, British born PFEs go through professional training or start their career with paid employment to gain expertise required to start their own business. For them business is the place to invest the rich experience of their jobs (post work experience entrepreneurship). They consider business a next step on the ladder of growth and success in their respective fields. One of the respondents in the second-generation group took over the business from parents, however, with her innovative capabilities and growth orientation she made the business grow that was traditionally run.

To gain confidence of clients the time is looked at both in linear fashion and events that happen as is clear from this statement from Interviewee 7, *“No it didn't have any issue with that except that in the first few months majority of my clients were*

*from Asian ethnicity but with time people got to know about me and then I had local Welsh and English women too”.*

Interviewee 1 had clear goals and trusted her ability to achieve them. She knew that with time and after accomplishing different milestones her business will thrive. She said, *“When I started the business, I didn’t do any marketing... My business was in profit from first year. In the second year I thought how can I promote my business how can I run faster. First year I didn’t do any marketing. So, I thought what I am doing is a different idea how can I maintain that”.* All the interviewees were not afraid of small failures on the way.

One of the participants dealing with the online business sector using the latest technology did have more time pressure (due to very high level of competition and low barriers of entry) as compared to the others working in more mature markets. When her programmed developers in India delayed her contract, she actually lost her business opportunities and new competitors entered the market before her:

Interviewee 2: *“so my website that was supposed to be ready in 4 weeks took 6 months. Which cost me a lot of time. Within that 6 month another business started doing exactly what I was doing. So, we had a competitor called MumBaker doing exactly what I was doing. I remember seeing their website and which looked better than ours. And I thought sugar. This is not good I need to fix this fast”.*

In a new dynamic sector such as software programming and coding etc. with very few female entrepreneurs in action, it can be said that they are under more pressure as compared to more mature sectors of business. This could be due to unconscious bias that exists in such sectors that females cannot have these skills. This is sector wide bias not linked to any ethnic culture. The following example shows such unconscious bias towards females in software engineering sector:

Interviewee 13, *“for example my co-founder and I went to a meeting with a connection. When we sat down the guy assumed that it was my co-founder who would do all the talking. We were talking about strategy and technology and business. Obviously, I work in tech and Triston does not. So I was actually able to answer all the questions lot better than him. He was better in other questions. But this man just assumed that because I was a female and he was a block to fire all*

*the questions to him. But I just let him realise slowly throughout the meeting that that was my area of specialist area and to direct those questions to me. Those are the little things and I don't think if I had anything that blocked me from doing what I want to do".*

Furthermore, this study showed that entrepreneurs an early age and right at the start-up stage are not trusted by their immediate family. They must prove themselves through their experience and track record to be accepted, socially determined through the interplay of positions with time. In addition, as discussed earlier with linear and non-linear time and events (age, marriage, children, success, education), female autonomy/power does evolve and with that their agency causal power increases which impacts their entrepreneurial process. Time also provides another dimension to discuss the constant gender negotiation that PFEs experience while overcoming the social expectations. Thus, the time factor plays a crucial role in entrepreneurial process – probably more from non-linear and subjective perspectives than just linear/chronological ones.

In addition, as discussed in the literature review Chapter 2, time is subjective and may operate at different speed in different regions, different economies or different business sector (Plakoyiannaki & Saren, 2006). Normative institutions in the case of PFEs are generally have a past orientation, as they see little reason to alter their conservative behaviour. It has been obvious throughout this study how husbands and other members of close family, based on their past views and cultural values, impact the PFEs' entrepreneurial behaviour. Most of the PFEs on the other hand are quite future focused and risk takers. These opposite time perspectives create a rift and constant fight against gender boundaries set by normative institutions in Pakistani culture.

The nature of temporal focus/orientation may change when entrepreneurs enter contracts with banks and suppliers. Entrepreneurs within new business sectors with fewer examples for entrepreneurial process are under different pressures than if they were in established and competitive sector. Entrepreneurs realise their entrepreneurial propensities much earlier than their family. PFEs in this study confirmed this.

Interviewee 1: *“I was quite fed up listening to other people who I thought had no idea. I thought the way I want to do things is the right way to go... so within 3 or 4 days I booked 3 shows, I booked a deal with two magazines and I invested about £70K into marketing”*.

In Pakistani culture people manage their work in polychronic fashion (Hall & Hall, 1990) and hence, put family needs before business needs. Thus, when close family asks to do something everything else has to wait, even their business. Time focus is also related to other dimensions such as space and competitiveness; polychronic cultures are more likely to show the same flexibility and openness in regard to space as they do to time, and to be more collectively-oriented (Collins et al., 2015). That is one of the reasons PFEs get influenced by their normative institutions more than White female entrepreneurs. The following quotes from some of the PFEs show how Pakistani poly-chronic cultures impacted entrepreneurial journey:

Interviewee 1: *“Naeem went through his treatment and it was a long process and operation and all. Then I could not carry on with my business, because of his illness and my youngest son was too young... Then I closed I was very sad as I had big plans for my business I was going to go to China for buying I was at the stage where I was going to grow my business ... It took him 3 to 4 years to get back to normal – physically and mentally. He started working. We went through hell during that time”*.

In this study, because of this factor, PFEs were under different time pressures than their male counterparts. Due to the social expectations at play, PFEs first priority was their immediate family and their household responsibilities. In some cases, they had to slow the growth of their company or close it completely in order to look after their family member.

Interviewee 14, *“I was a full-time housewife, looking after my family (including my mother-in-law lived with us) and raising kids.... I did not expand my business initially as I wanted to give her time too”*.

Interviewee 6, *“At times I had to stop working go back to Pakistan to look after my mother as I am the only child and my father has passed away and mother is old... This has been a constant struggle in my life”*.

Event time provides an additional perspective on the triggers of radical changes in business. It exists in relation to events, objects, space and motions. For example, the business cycle has various stages including idea, start-up, growth, expansion, mature and exit. It is interesting how an entrepreneur and household institution interact differently at these stages. For example, nascent entrepreneurs must prove their credibility through success. Most the PFEs in this study had to prove themselves to their family through their success in business. This earned them trust and credibility of their family. Sometimes discontinuities and radical change may occur which impacts their business e.g. When BREXIT happened, it impacted one of the PFEs house rental business hugely that she had to change her business model.

Entrepreneurs gain social credibility, independence/autonomy through various events in their life such as age, marriage, having children. For example, Interviewee 5 was not taken seriously by her clients when she started her business as a young lawyer, however with her professionalism and work ethic she created her name.

Interviewee 14, *"...However, with time my experience and age too! has given me confidence to look after my workshop (where workers are all male) in Pakistan on her own". She further says, "They are fine now as I have got age and experience to deal with them. Secondly the business has been going for few years that gives them assurance that it is not going to disappear overnight"*.

Interviewee 12, *"My success has encouraged me to extend to English clients from next year. I have been working on it"*.

As the females go through education, being married, having children, or with her age gains more faith in her abilities from her community/social networks. Entrepreneurs realise their entrepreneurial propensities much earlier than their family which associates real time elapsed (such as age and experience) before realizing that they can be successful.

It is interesting how entrepreneur and household institutions interact differently at these stages; nascent entrepreneurs must prove their credibility through success.



Interviewee 12: *“Having lived away from home for almost 5 years, made me independent and mature in my thinking. This gave me confidence and courage to tell my parents that I was not at all interested in practicing medicine and that I completed my degree for them”.*

This study showed the risk-taking disposition of entrepreneurs, which means entrepreneurs' propensity of taking decision with consideration given to the potential ambiguity of outcomes (Stewart & Roth, 2001). For instance, they all took financial risks in the present for financial benefits in the future. As discussed in the literature review Chapter 2, since in a risk-taking individual weighs possible future out-comes while behaving in the current time, we may say that risk-taking has both, current and future temporal focus. However, as risk-taking may also contain thrill-seeking (Jackson, et al., 1972), where individuals focus (subjective time dimension – (Bluedorn & Denhardt, 1988; George & Jones, 2000) on maximising their current sensations, we could say that risk-taking is more strongly linked with current focus than future focus. This non-linearity and subjective time dimension is shown through the following quotes.

Interviewee 1: *“It was amazing!! It gave me the... a lot of experience and confidence to open finally the current business that I run. My background was not of business or education. I just had this confidence ... I had so much trust on myself that whatever I am buying and doing will sell”.*

Interviewee 7: *“When I started the course in 2000, I was SO EXCITED but I never thought that that one year would be so difficult. Juggling so many balls, and not being able to complain as I was reminded all the time that it was my choice and that it was up to me how to balance all different roles...”*

This study showed PFEs constant endeavour to increase their human capital to gain some level of empowerment in a strong patriarchal Pakistani culture. This is also linked PFE's ability to overcome barriers in the development and growth of their businesses. PFEs' conscious efforts to improve education, build professional experience and acquire new skills show their journey from disempowerment to gaining some elements of control and power.

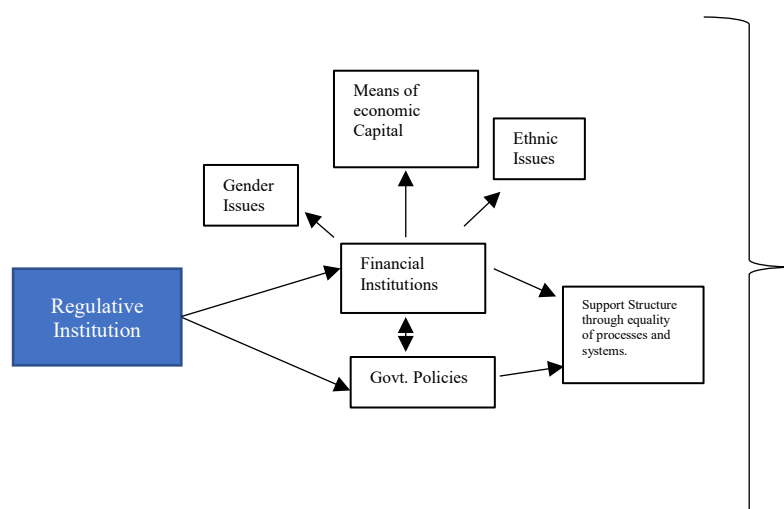
The above findings added a new dimension (temporal aspects) and greater depth to this study which, has not been used by any previous researchers in the context of PFEs.

#### **4.7 Regulative Institutions**

Regulative Institutions are formal and expect entrepreneurs to conform to their rules. They impact entrepreneurial process through factors such as regulative environment (Government policies and laws, financial institutions) and market forces. The regulative factors will include tax, social security, labour market policies, and financial resources policies (and hence financial institutions). The external environment in the UK influences the entrepreneurial propensity of immigrants to move up in society (Razin, 2002). As discussed already in the literature review chapter these external environmental factors affect different ethnic groups in diverse ways. Masure et al., (2004) report that ethnic groups have certain culturally related features including dedication to hard work, part of a close-knit ethnic community, risk-taking ability, strong social values, solidarity and loyalty, and natural entrepreneurial propensity. These characteristics also play a role in how the external factors affect them. The success of ethnic enterprises depends on a complex interaction between opportunity structure including market conditions, regulative institutions and group resources (resources shared by ethnic people of the same origin and social networks – normative institutions) (Waldinger et al., 1990). This study shows that regulative institutions (and hence their elements) are the same for all entrepreneurs, but their “usage” is different, based on normative factors (e.g. dealing with financial institutions being left to male members of the household).

Figure 7.c below shows the key regulative institutions factors: Government Policies and Financial Institutions, and their impact on the entrepreneurial process. The impact of the regulative Institutions is also summarised in the attached Appendix 4.3.

Figure 7.c Regulative Institutions



Appendix 4.3 shows the impact of these Regulative Institutions on the participant female entrepreneurs. In this Table, Columns 2 to,4 are for Financial Institutions whereas Columns 5 to 8 are for Government policies/matters.

#### 4.7.1 Financial Institutions

The financial Institutions (banks) played a minor role of providing capital through loans, which were arranged by the husbands of the female entrepreneurs. The study shows that majority of the PFEs either privately funded their businesses did not have to deal with financial institutions or their husbands dealt with financial aspect of their business. The following quote is an example:

Interviewee 1, *“No not at all, I did not use any financial companies. The first £30 K (from my husband) that I invested was just rolling in the business. And I was making money which I was investing back in the shows because the shows will bring me more business ...because I feel that probably as he had done finances in my life so I never tried to do it myself ...”*.

Interviewee 8: *“Anyways, I am now thinking of opening my own offices in these countries. I am still living with my mother so there is not a lot of living expense and no mortgage at the moment. I managed to save up some money from my business – this will help me to fulfil my dream of expanding my business”*.

Interviewee 14 who is first generation PFE as interviewee 1, also replied negatively when asked if she had to deal with any financial company, *“No I did not because I*

*used my own money and then to expand, I used the money generated by the business. I have been very lucky in that respect”.*

All PFEs self-financed their business especially at the initial stage of their business. This was not a major factor as the loans were reasonably small. However at expansion of their business in which case they required bigger investment for which 10 out of 15 went for their social groups (family) or self-financed. This is because in traditional Pakistani cultural values family provides a resource base for Pakistani female entrepreneurs, which gives them easy access to capital for start-up companies and a pool of labour of loyal family members. As discussed in Chapter 2, entrepreneurs generally, and female entrepreneurs specifically, are dependent on the context in which they are embedded, in this case their strong male dominant cultural values. This embeddedness and social expectations (discussed in previous sections on normative institutions) determined the choice of business ventures that PFEs could opt for. PFEs could maintain the business at a level where she could prove herself to be good mother, responsible wife and a modest daughter. Even when they worked the same number of hours as their male partners, the household responsibilities including care for children, dependent parents or elderly relatives in the household fell on the them. This made it more difficult for them to maintain the balance between domestic and business role. Thus, this complexity may encourage them to choose business ventures that provide the flexibility of the choice of working hours. This also encourages them to get help from their family members.

It was noted that it was mainly the second-generation Pakistani entrepreneurs who went for private investors and pitched their business idea for funding, most of the interviewees had private funding either from their family or their own savings.

Interviewee 2 who is second generation PFE is one of the few who went for the option of private investors for funding as she explains: *“Then I heard about an accelerated programme from network of friends. Just Eat have a food incubator scheme where they pick up 5 start-ups so 5 food businesses About 200 to 300 people apply every quarter. They pick five businesses and they give £20,000 and they take 5% equity and they help your business grow. So I had to pitch my idea in front of a panel of 4 entrepreneurs from Just Eat. Very senior people. One lady*

*and three men. After this there were two rounds of activities. Then a third round where you had to pitch to a larger audience. So out 250 people we got in. 5 of us were accepted. This was back in April 2017 this year”.*

*She again went for private investors when she needed to expand her business, “Putting money into paid marketing. Now we have 60 bakers around London. We have now over 230 orders since May 2017 since we launched. It is successful and it is very stressful. Now we are running out of money. We have run out of our £20,000. Now we are looking into fundraise our next round of funding. We will be preparing in the next two months to pitch for £200,000 in return to give some equity”.*

This is because the second generation British born PFEs feel more confident in this country as compared to their first generation who have lived through different situations and contexts. A much better awareness of the local environment, no language barriers make opportunities available to them that their parents (first generation) could not avail because of cultural or personal reasons. The second generation had more confidence with the local language to pitch their ideas and accessibility to information about funding through the network of their university friends.

Furthermore, there were no issues with respect to gender and ethnicity when dealing with the financial institutions except some dissatisfactory comments made in two cases about private funding and government grants. Interviewee 2, as can be seen from the above quote, was successful in securing private funding but mentioned in her interview how other people advised her based on their own experience, *“I can tell you from my own example my business partner is pregnant, she is Chinese, we were going to see some investors last week but investor’s friend told us don’t go to see the investor whilst she is pregnant. Because that would ruin your chances to get funding. And that just so terrible. She thought being pregnant and having baby does not mean that I am not going to work. She was working till the day her water broke. She just had her baby last night”.*

#### 4.7.2 Government grants

In majority of the cases the government policies to provide funds and schemes helped the participants in their entrepreneurial process. However, there was only a couple of cases where some dissatisfaction was shown as in the case of Interviewee 5 when she did not get government grant and showed her dissatisfaction with the reason for not getting it. She said, *“No, basis given! And you know. Tony said to me afterwards that basis for refusing you was well she is going to be a huge success anyways. They gave the money to a man with a rubbish idea, more likely to fail and not be able to pay back. And that really taught me a lot”*.

In this case it was dissatisfaction with the reason given rather than gender or ethnicity issues. Thus, financial institutions played minor role in majority of the cases due to normative factors as discussed in the previous section.

Another negative aspect mentioned by some of the PFES was that they thought it was difficult to find information about government grants and other schemes available to help new businesses. They found this information either accidentally or through their social networks, as it is evident in the following quotes:

Interviewee 5: *“I went to the local government and I had no idea how to approach them for a small law firm to grow”*. She further said, *“Why should you not know that there is a government scheme to help you?”*

However, in most of the cases the PFEs either benefited from participating in government training programmes that equipped them with required skills to start and run a business successfully or they received grants for their business. This is obvious from the following quote.

Interviewee 10: *“Yes, of course I took a few online and some diploma courses along with English language course from a local college. Without that I could not have got the license to work as a beauty therapist”*.

There is government funding available for ethnic minorities to provide them opportunities of social and economic mobility. As was narrated by Interviewee 5, *“Government support was there. A lot more events and lot more programmes that what it used to be in our day. So for a new person say she in 20s starting off, I*

*would say there is lot more for a young girl – of my gender and my faith, she can start anything and people would say oh good, almost like a box ticking now, oh good Muslim tick, woman tick, Pakistani tick”.*

In some cases, free training paved the way for these PFEs to overcome the barriers created by normative institutions as is the case in the following case.

Interviewee 7, *“I then decided to take training in beauty therapy and make-up course. A friend of mine told me that there was funding available through the local government for women interested in setting up their own business and skill-based training courses. After great difficulty, I got permission from my in-laws and husband (in that order) to take the course. As it was for free, so no financial risk involved, I was given the permission”.*

Interviewee 8: *“The UK government was encouraging UK Higher Education institutions to promote UK education overseas and to explore other avenues to increase their revenue. Finally, I found out that there were funds available for international marketing for companies exporting overseas. Since my business was to do with exporting education, I came under that category. I managed to get this funding for travelling to all three countries”.*

Thus, the regulative institutions not only built their capabilities to run their businesses successfully but also helped them to gain personal capital in terms of training and skills development to deal with barriers created by social groups.

Generally, the comments about regulative institutions were positive and gave the impression that they were same for everyone. Thus, the participants did not face gender or racial barriers created by them.

This study also showed that second-generation are also more aware of the laws and regulations that have a direct impact upon the local environment through both social interaction and economic activity over a period of time. It is obvious from the following examples of quotes from second generation PFEs who used human Resource policies set by the UK government and big companies to leverage their entrepreneurial opportunities. In both cases they took sabbatical from work to get training to gain skill they needed for their future businesses.

Interviewee 13 who is second generation, *“I was in the company for over 2 years. So, policy it was very clear. Written there in black and white...I was not asking for any money from Amazon to do it. I was just asking for some unpaid leave to be able to go and actually spend time doing it... I have always been sort of top performer and they did not really have any reasons not to”*.

Interviewee 2 shared similar experience, *“So I asked my Manager if I could go on sabbatical for 6 months and they agreed. So, I took unpaid leave for six months”*.

#### **4.7.3 Government Policies**

PFEs briefly mentioned how government policies impacted their businesses, e.g. one of the interviewees engaged in legal practice (when the legal aid was made harder to access) and some others mentioned high corporate tax, BREXIT, however these aspects were same for everyone. Overall, all of them referred the ease of the initial set up process in terms of registering the company and opening business accounts. This is about the ease with which a company can be created, registered, established and finally operationally managed. Most interviewees did not have much difficulty in registering their company. The government policies eased this process for start-ups and this reflection can be seen in the following quotes.

Interviewee 2, *“At the moment becoming a baker and actually selling on our platform all you need is a food and hygiene level 2 certificates that is crucial, you need to be registered with your local council”*. She further said, *“That’s one thing another thing the government has done is that they have put a lot of money into lot of corporates so there a lot of Financial firms like INVESTECH, Barclays, PWC”*.

Interviewee 8: *“I registered my company as limited company, opened business account, set up my office, and chose an accountant (who was a family friend). All this went smoothly, except I had to get some help with my business plan and cash-flow forecast. This support was available through local council”*.

There were two cases where there was a sense of worry at the initial stages of establishing their businesses particularly on how to navigate some of the official hurdles as most only learnt of these constraints when actually facing them.



However, I must reiterate that the government regulations mentioned in these cases were for all businesses and the interviewees did not feel gender or racial discrimination in these cases.

Interviewee 4: *“So the Government in the UK stopped all property shows on all the channels not just us. There was a property channel on Sky, which was closed as well so it was not just us but all such programmes. This was mainly because of the frauds that happened in Dubai...”*.

The same participant mentioned later in her interview about the Government's health and safety policies and misunderstandings that took place due to cultural differences, as: *“Ofcom people took it very seriously and did investigation. They thought it was some kind of stone and why was I suggesting. So, we had to satisfy them by showing what exactly it was and what do we Asian people use it for in our food etc. There were checks on those programmes and we had to be extremely careful what we said on them. They said only qualified doctors can advise nobody else. Even though people were getting so much benefit from it”*.

However, when asked if she thought this was fair of Ofcom to ask to investigate the issue, she replied, *“Yes, I hadn't done anything wrong and they were investigating for good purpose then its fine. I don't think there was any prejudice against ethnicity”*. This example also highlights some of the personal characteristics of these PFEs including resilience agility and perseverance.

Some of the entrepreneurs had been hit by changes in markets and by not managing to predict the cost of doing business, and by changes to their supply chain resulting in them having to close their business as was the case with Interviewee 4, *“BREXIT has a huge impact on our business especially we have some properties, which were rented out, but now Eastern European people are moving back and our houses are empty”*.

Government policies may have a detrimental effect on businesses as in the case of Interviewee 5 *“economically what happened that about 2007, 10 years ago, suddenly the government change abolished the legal aid... so I had to rethink, legal aid is completely gone, we were making such good money on legal aid, because we were good at what we did”*.

She further said, *“Adila it’s been quite... a huge change from being an entrepreneur, winning award, getting loans, giving them back, with growth and all the compliance which is huge and the HR, client care and just scaling up your business, all the things you learn. From that to suddenly to find your grounds shaken because, things you did meant nothing, because your biggest payer 95% of your income came from legal aid, your biggest payer suddenly pulls on you. So, of the other firms which were like that all went down, they lost their houses”*.

However, in these cases, the PFEs survived either by changing the course of their business or completely changing the business model. Interviewee 5 said, *“So I said I am not going to wait for things to get worse, I could see it coming, combination, this is just a start of very bad times, things are going to change, and I was right. Things dramatically changed and legal aid got worse and worse. Luckily, I got out right at the peak when my business was in great demand in early 2008 so I sold it as going concern. Managed to pay the loans off. Thank God got out with izzat (honour)!”*. Her entrepreneurial instincts helped her to go through challenging time in her business development due to change in government policy.

When Interviewee 14 did not mention anything about regulative institutions explicitly I asked her a probing question if she wanted to make any comments on taxation or government policies. She gave me the following reply:

Interviewee 14, *“Not really because they are the same for everyone. Sometimes I feel they can reduce the corporate tax in order to make it easier for small businesses. Setting up the company was no problem. Health and safety policies are quite strict that is why my manufacturing operation is limited in the UK. And also, the salaries are very high. That’s why I only get the very special pieces made in the UK the rest of the jewellery is made in Pakistan. Sometimes I get parts of a piece of jewellery made in Pakistan and get it put together according to my client’s request in the UK”*. However, like others she confirmed that such policies are same for everyone.

Majority of the interviewees believed an even playing field was provided for all in terms of government policies. This is very evident from what interviewee 9 who said, *“What it is when. if you come back and provide that evidence that why that funding is needed and it meets the criteria in terms of funding proposal, then the*

*funding will come through. It is about one identifying the need, second the business case as to why the government or business money is going to help tackle the issue that you highlighted and then you are going to evaluate to produce the results. I think that is really important, I don't think a gender issue has come into that personally. I don't think ethnicity issue has come into it because we are working for disadvantaged communities".*

Thus the study showed that the local and national Government (Regulative Institutions) did not restrict or stifle ethnic entrepreneurial initiatives through discriminatory company registration processes, and regulations, planning permissions, health & safety, business rates, import duties, minimum wages, or parking restrictions, for example.

#### **4.7.4 From opportunity identification to creating a business**

In this study all the participants showed that they went through the entrepreneurial process that involved identification and evaluation of opportunity, development of a business plan, determination of the required resources, and management of their resulting business venture. The majority went through similar processes, however where they differed was how different factors impacted their realisation of their dream and how they overcame those forces that hindered their way of achieving their ambition.

Without doubt all female entrepreneurs had done an initial "market research" to identify their business opportunity. This was not always to the level of detail of a formal business school (PEST – Political, Economic, Social and Technological, SWOT – Strengths, Weaknesses, Opportunities, and Threats, business plan) but was more informal, and was tempered by the amount of financial resources available (a key barrier to entry). The following quote shows the general process that most of the interviewees went through to identify a business opportunity and converting them into a business idea.

Interviewee 11: *"During that time I saw a few Asian weddings at the hotel. And these weddings had a few disasters, for example at one of the weddings the wedding cake that they had ordered did not arrive on time, at another occasion the carriage that the bride was going to come did not arrive. On the other hand the*

*English weddings were well organised ... I decided to do a bit of research as to why this was the case. I found out that culturally Pakistani/Indian families would spend thousands of pounds on wedding ceremonies, clothes, food, jewellery, and so forth but will not hire a wedding planner. On further investigation, I found out that there weren't any wedding planners in Cardiff specialising in Asian weddings".*

Interviewee 14, *"I started this business at the right time as I realised that not many people were into Pakistani jewellery business at that time".*

Interviewee 13, *"So luckily while I was in London, I had the opportunity to interview Liz Fam who is the founder of Tech Club which is one of the most successful co working space in London and around the world and she told me that they had a space in Swansea. So I went there to try and network in Swansea find some other entrepreneurs or other techy people in the part of the world to try make a go at what I was trying to do and I went there and that's where I met MC Warren who is founder of Viko which is a software company for medium size retailers or small size retailer that can't afford their own inventory systems and he is quite passionate about making Wales a great place for business and a great place for tech. And he offered me a job in exchange for what being paid as job and also taking me under his wing as an entrepreneurial mentee. And I think that was the first time I realised the value of mentorship. Because he was really able to give me advise for stuff that I was doing. he had already done it. And he had already done it in that difficult space where... does not exist".*

However, it must be mentioned here that not all the participants were successful in converting their business idea into a business venture of the level they originally planned due to various barriers. Most entrepreneurs had identified financial resources to be a limiting factor (both from family resources as well as external finances), and hence the business start-ups are all small. For example, in the following quote, credit history was one of the constraints in getting a loan for her business, however she finally managed to received funding from the government.

Interviewee 5: *"In the end I had to get the private loan on our own basis by proving that ... very good cash flow forecast, business plan and everything".*

*Interviewee 8: “My mum could not afford to lend me the money. I tried to get bank loan but because I did not have any credit history, I could not arrange that. Finally, I found out that there were funds available for international marketing for companies exporting overseas”.*

In the following quote the entrepreneur was in Wales and the Welsh government had European funding available for companies exporting internationally which helped her with initiating her business, marketing and expanding her business to other countries.

*Interviewee 11: “To set up the office I got financial help from local council office and Welsh assembly”. She further said, “I got some financial help from my father too”.*

In summary, 10 participants out of 15 self-financed (family) their ventures and 5 used both private and financial institutions for funding loans.

It is also said that entrepreneurs from previous experience or entrepreneurial exposure are better at discovering opportunities (Ronstadt, 1988; Ucbasaran et al., 2003). So, those who grow up in business households are better placed for entrepreneurial opportunity emergence as shown in the following quote:

*Interviewee 4: “When I got married and came to London my father-in-law had a big business. They had property business and they had a big grocery store. He was the first person to introduce garam-masalas and Pakistan rice to Asian people in London. He started off by a very small shop in Balham but then grew and made his business a success. He was very hard-working person. So, when I arrived here, I also help in the family business. The whole family (my husband, my brother-in-law) were all involved in the family business. I used to sit on the till, stock the shelves and other things... this created in me the interest in business”.*

*Interviewee 13, “My mother has shown me time and time again that is probably why I don't have any fear to take risk of that kind because I have seen my mother do it (engage in entrepreneurial activities) three time probably in my life time let along in her life time. That also makes me not scared because I have seen her do it and that gives me confidence...”*

It is obvious from the above quotes and research also recognises the prominent role of the older members in households in opportunity search, sometimes as a succession (Handler, 1990; Discua Cruz et al., 2012). However, there are disputes and diverse perspectives also within entrepreneurial families due to individual priorities (Steier et al., 2009). For example, Interviewee 1 changed her priorities once her husband fell seriously ill to the point of closing her business. Similarly, Interviewee 7 was affected by the illness of her mother-in-law to the extent that she had to restrict the growth of her business.

In summary, most of the interviewees had started up small businesses that required low barrier to entry in terms of normative institutions (family commitment, cultural norms, and low budgets) and regulative institutions (financial discrimination due to gender). Consequently, they were in sectors with high competition, low margins, low growth and thus low profit margins. These factors restricted future business growth opportunities. Most of the businesses were ethnically centred in that majority of the customers targeted were Asians.

Interviewee 1, *“Probably because my business was dealing with Asian country and even my nationality worked for me rather than against me. The field I am in is more for Pakistani community”*.

Only two businesses had purposely “broken out”, of this restriction by going beyond the Asian embeddedness (on-line food marketplace and international marketing consultancy). It was not clear whether this was a thought-out strategy, or whether it was subconsciously done because of networks and convenience. However, this could be explained in the light of what Scott (1995) suggested as the implicit factors in which normative institutions are embedded including; culture, social structure, and routines. Cultural factors such as attitudes, values, boundaries and normative expectations, and patterned expectations embedded (Baughn et al., 2006) in role systems influenced female entrepreneurs in their entrepreneurial process and had an impact on their choice of business ventures. Pakistan society still closely associates the female role with family, children and household responsibilities. Even when they work the same number of hours as their male spouse, the household responsibilities including care for children, dependent parents or elderly

relatives in the household fall on the female partner (Greer & Greene, 2003; Marlow, 2002).

Interviewee 11: *“but my father and elder brother did not like the idea of me starting my own business. My father looked at my business plan and in principle eventually agreed that it was a good idea, but my elder brother opposed the idea. At this point I took a stand... because I had already changed my decision once regarding my university. I told him, how I felt when I could not go the university, I wanted to go to.... He still did not agree with me. In the end my father persuaded him. That was the happiest day of my life. I was so excited to start my own business”.*

This study showed that this role expectation makes it more difficult for them to keep the balance between domestic and work roles and thus they choose business ventures that provide the flexibility and convenience of the choice of working hours and which are socially acceptable in order to maintain family commitments. Furthermore, since in most of the cases the financial resources were linked to the male members of their family, they prescribed the dos and don'ts – rigid gender roles in Pakistani society. The cost of breaking away from these roles can mean social alienation. Thus, societal expectations restricted some activities for them that were considered inappropriate for a female. A constant negotiation of their gender role was very evident in this study.

#### **4.8 Chapter Summary**

In summary, the three main thematic clusters (normative institutions, regulative institutions and personal characteristics) discussed in the above sections are interlinked with overlapping concepts. Each cluster plays a role in creating opportunities & constraints and defining boundaries for PFEs in the context of gender and ethnicity.

The research shows that the normative institutions, especially immediate family especially male members of the family have major impact (both positive and negative) with respect to the entrepreneurial process that Pakistani female entrepreneurs go through. On the one hand their ethnic culture had been a source of both social and economic capital, providing the participants with networks and much needed private/personal financial resources in setting up their business. On



the other hand, it played a significant role in determining boundaries in a patriarchal culture (cultural expectation of female role as a wife, daughter, mother within the family/household and the community).

However, it is noticed that these females went through a temporal transition of female autonomy. Age, experience, children, age of children, education, marriage duration, personal characteristics, passion, motivation, entrepreneurial propensities, were some of the major factors that supported this transition, and which had a positive impact on their entrepreneurial development process. There is a constant struggle for social space (how they deal with not only their own struggles but also the struggle to fit themselves into everyone else's social expectations). The amount and types of capital (cultural capital, economic capital, social capital, gender capital, human capital) had an impact on their social position and the intensity of their struggle.

Regulative Institutions were not a major hindrance/obstacle for the interviewees. In fact, they created supportive structures for the female entrepreneurs and helped them to achieve autonomy through equality of processes and systems. It was also indicated by the participants that the regulative institutions had not shown any gender or ethnic discrimination. However, there were some pointers from the interviews indicative of financial institutions being discriminatory along gender bias, which problems were overcome by either entrepreneurial propensities or initial support from male members of the family.

Another related factor was the personal characteristics of the interviewees. Their strong, independent and forward-looking, positive personalities seemed to force through their ideas by overcoming the social inhibitions and any structural obstacles much sooner which helped them through their entrepreneurial process.

The research also indicated an interplay between the agency and structures in the entrepreneurial process of PFEs in the UK. The research has shown that the participants have causal power, but they are also embedded into structures of Normative (especially household/familial) and regulative institutions that constrain and enable their dispositions towards entrepreneurial actions. This notion of interplay (moving back and forth) creates an interesting incorporation of temporal factors into the study.



Another interesting thing that I found was that in this case it is the family (especially the immediate family) that is the salient factor in defining their role and in shaping what is considered a desirable attitude for their gender. Pakistani ethnic culture in the UK still carries the patriarchal values of their home country; males are considered as providers and decision makers for the family and females are homemakers. The patriarchal values influence female entrepreneurial process both as enabler and constrictors. Some males helped with finance initially, but they also had views about female roles and how they are adopted. However, this changes over time thus temporal which results in PFEs constantly gender negotiating to realise their ambitions in life.

## **Chapter 5: Conclusion**

### **5.0 Introduction**

This chapter reflects on the usefulness of the conceptual framework and the effectiveness of methodology in conducting the study. The chapter also discusses the key findings and the conclusions drawn, as well as the implications derived. In addition, it includes the re-articulation of significant and original contribution to knowledge, limitations, future research directions and reflections.

### **5.1 Overview**

In this study I explored the key factors, in the context of institutional theory, that may enhance or stifle the entrepreneurial process of PFEs in the UK. One of the reasons for studying this topic was to fulfil my own curiosity (as an entrepreneur myself) and to explore the opportunities and constraints other Pakistani females face while going through their entrepreneurial experience, particularly in the context of their environment. An entrepreneur goes through a process of recognising, finding, developing and evaluating an opportunity by understanding the forces that resist or by seizing those that assist (dynamic environment) the creation of something new. To explore PFEs' entrepreneurial experience in this dynamic environment, institutional theory provided an original theoretical lens.

Although research on ethnic entrepreneurship is growing, the ethnicity of female entrepreneurs is rarely discussed in the literature (Levent et al., 2003; Smith-Hunter & Boyd, 2004; Benschop & Essers, 2007). Jones et al., (2010) and Dhaliwal (2000) have shown that ethnic minority women, particularly of South Asian background, were previously hidden from scholarly research on entrepreneurship. Furthermore, there is extremely limited research available on PFEs in the UK, although there are over one million Pakistanis (~48% females) living in the UK who have been recognised as hardworking and entrepreneurial in their outlook (Collins & Fakoussa, 2015). The main reasons for the limited research are cultural and language barriers that make access difficult and, in turn, lead to difficulty in building the trust needed for deeper investigation (Collins & Fakoussa, 2015). This has led to a situation where previous studies have failed to sufficiently understand the role of PFEs. Hence, this empirical study makes an important and original contribution

to the existing body of knowledge and broadens the scope of entrepreneurial research by applying institutional theory.

The context in which entrepreneurship takes place has received the attention of many scholars (Davidsson, 2003; Welter, 2011; Zahra & Wright, 2011; Spedale & Watson, 2013; Watson, 2013). Early studies related to entrepreneurship mainly focused on: personal traits (micro level) and entrepreneurs dispositions as the main factors to explaining entrepreneurial outcomes (Gartner, 1988; Aldrich & Wiedenmayer, 1993); or, on the opportunities these entrepreneurs sort to exploit, the types of firms that they founded, and firm structures, value creation (meso-level) (Eckhardt & Shane, 2003; Aldrich & Ruef, 2006; Lackeus, 2018). In recent research, according to Bruton et al., (2010), the use of institutional theory – a macro-level perspective - in entrepreneurship has largely concentrated on explaining why change occurs in existing firms rather than on how institutions shape entrepreneurial activity (Holm, 1995; Maguire, et al., 2004; Greenwood & Suddaby, 2006).

In this research, I focused on how social norms, value systems, identities, beliefs, and explicit and implicit regulatory exigencies shaped opportunities and affected individuals' choice to engage in entrepreneurial activity. The institutional context addresses the interaction of regulatory and normative factors and PFEs while going through their entrepreneurial process. This interaction and relationship have a dynamic and complex nature, which embraces the concept of time. The past research on entrepreneurship in the context of institutional theory as applied to PFEs has paid little attention to these aspects, hence, this study is an original contribution to existing research on entrepreneurship within the context of institutional theory for this particular environment.

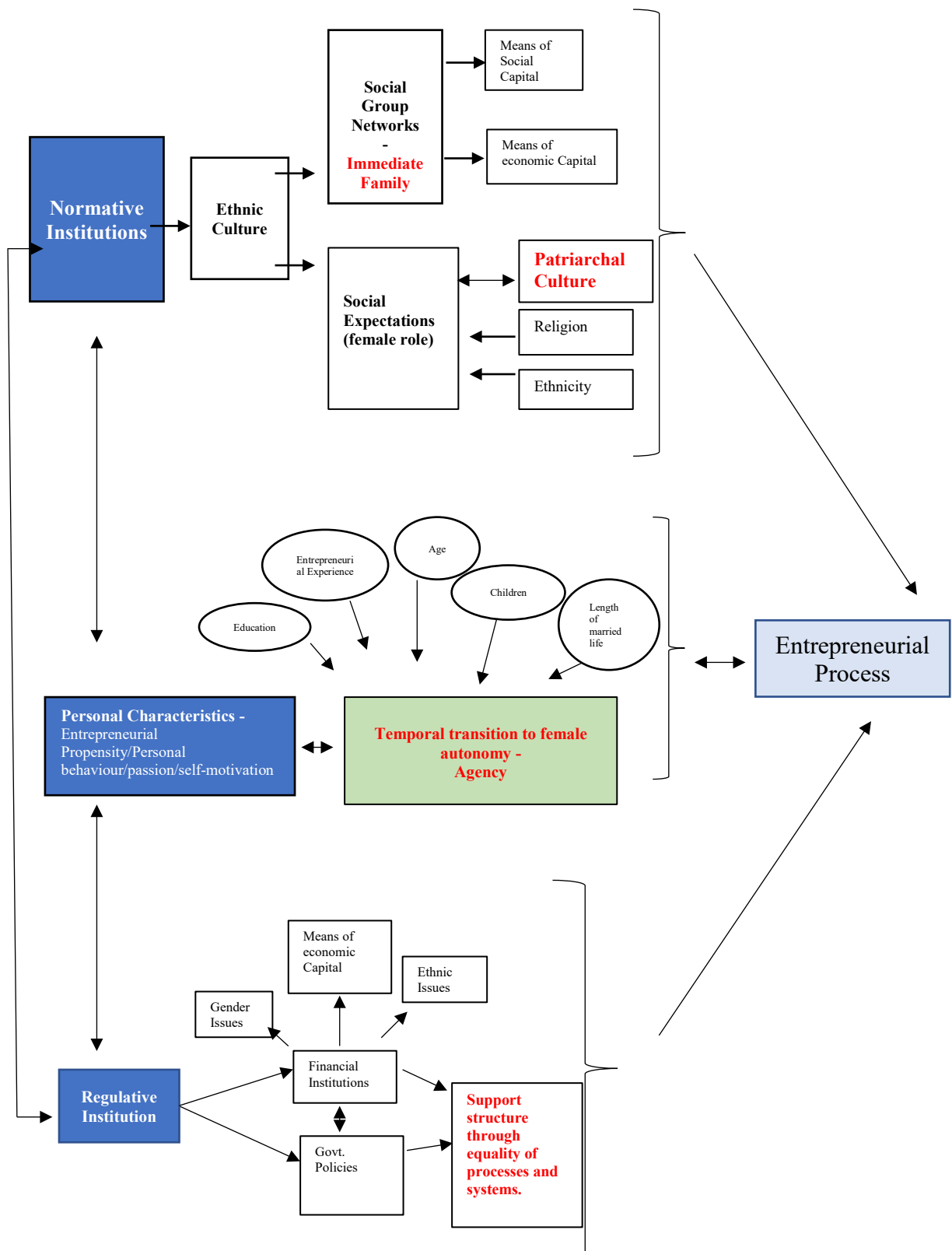
Based on the nature of the research area, the contextual framework used, the literature review, and my own reflections, it was decided to use the qualitative approach of un-structured interviews as the most relevant for achieving the research objectives. Considering subjective realities (at the ontological level) and studying the dynamic entrepreneurial process of female entrepreneurs of Pakistani origin in the UK, the choice of interpretivism as an epistemological position, the use

of qualitative research and the application of thematic analysis to achieve the research aims were appropriate. The key findings are highlighted in the following section.

## **5.2 Key Findings and Analysis**

This section aims to provide a coherent interpretation of the key findings from the previous chapter by using the theoretical lens developed in the research framework. All the three thematic clusters; (normative institutions, regulative institutions and personal characteristics) that I have developed from my empirical data are mapped on to a conceptual framework for the entrepreneurial process in Figure 7.d below.

**Figure 7.d Conceptual framework entrepreneurial process**



The normative cluster shows that the social group network, especially the immediate family, are the means of accessing both social and economic capital. Furthermore, social expectations based on cultural and religious values create

extraordinarily strong male-dominant values in this society. Conversely, in the regulative institutions' cluster financial institutions and government policies were the two major factors. They generally created a more supportive structure through equality of processes and systems. The middle cluster of personality traits shows how through the strong entrepreneurial characteristics and motivation, the entrepreneurs overcome and negotiate these different barriers. The major factors that impact their transition to empowerment, and thus agency over structure, are temporal in nature. Factors including their age, length of marriage, number and age of children, entrepreneurial experience, education and knowledge empowers them to gain agency over structure. However, this transition does not take place linearly with time. There is a complex and continuous interplay between different institutional factors (both normative and regulative) within which PFEs constantly gender negotiate while going through their entrepreneurial experience.

In conclusion, there is dichotomy between normative and regulative institutions and the personal characteristics of the PFEs and their transition to empowerment help to mediate between the two. The three main elements and the sub-factors of this thematic framework do not impact on entrepreneurial experience of PFEs in isolation, they are interlinked and interdependent in nature in creating both opportunities and barriers, as discussed in Chapter 2 (Literature review) and in Chapter 4 (Research Findings and Discussion). Through this framework I determined some of the main factors (discussed below) in the context of institutions that have impacted and shaped PFEs entrepreneurial journey. The following sections discuss the answers to the research questions based on key findings.

## **5.2.1 How do gender designated boundaries created by the institutional environment manifest themselves for PFEs in the UK?**

### **5.2.1.1 Key Normative Factors**

One of the findings of this research is that normative institutions had a greater impact on PFEs' entrepreneurial experience than regulative ones, both for first generation and second generation PFEs.

PFEs support mainly came from normative institutions while going through their entrepreneurial process. For example, practical help in the form of encouragement to commence on the entrepreneurship road, financial support, location and office assistance came from both immediate and extended family members. Thus, immediate family members, especially male members of the family, were a source of financial and moral support. It might be argued that small businesses do rely on family to provide resources for them however in the Pakistani culture this is dominated by male members to a greater extent than the 'indigenous' culture in Britain (Wang, 2018).. The same normative institutions created hinderances for them especially when their business commitments were seen to impact overtly on family responsibilities (towards children, husband, in-laws) or social norms and expectations.

This study revealed that gender relations were not static, rather, PFEs were found to be constantly re-negotiating, resetting and resisting the gender boundaries set by the strongly patriarchal Pakistani culture. This was done through improving their education, acquiring skills and experience.

Pakistani society believes in *Kunba* (joint family systems), which is headed by oldest male member of the family (the patriarch) (Qadeer, 2006). Roles can be formally constructed, or they can emerge informally over time through interaction, differentiated expectations develop to guide behaviour (Blau & Scott 1962/2003). For example, in Pakistani social structure, men and women carry very specific rights and responsibilities. Normative institutions hence not only impose constraints (through responsibilities, duties, mandates) on social behaviour, but they also empower and enable (through rights, privileges, licensing) social action.

Pakistani females' key role is to keep the family together and to look after the needs of their children and husbands (Basu, 1998, 2004; Basu & Altinay, 2003). The ethnic and religious attitudes and beliefs embedded in Pakistani society support the appropriateness of patriarchal values and behaviour. These normative values and expectations are widely accepted and followed in Pakistani society. For PFEs, these norms, on the one hand, impose constraints through responsibilities, duties, and mandates associated with female family members. Conversely, PFEs show an explicit reliance on the male members of the family, for support in various entrepreneurial activities, for example, in financially, in managing accounts or sometimes dealing with suppliers.

These norms were broadly constraining influences in that most PFEs were slowed in their progress by the accepting such cultural norms of patriarchy (interestingly these negative influences were greater for first generation PFEs as compared to second generation). However, the impact of this did diminish with time and events in their lives helped by the changing and evolving (temporal) dynamics of the normative institutions (family, culture, social) themselves. Indeed, it could be argued that some of the PFEs influenced and changed the existing family/social norms by taking a stance and going ahead with their 'dreams', thereby making it easier for those following their steps. The research also showed that gender inequality within the family may act both as an incentive and as an inhibitor for PFEs entrepreneurial activity by making them more determined to achieve their ambitions.

The study showed that the influence of male members from immediate family were particularly strong. Due to this factor alone, the challenges faced by PFEs were many and varied. Most participants were married and some at an early age; as young as 17. In most cases the women had to accept greater influence by their male partners; this was the accepted cultural norm within which they had to operate. However, it was also noted that this negative influence of family members was greater for first generation PFEs. This was a serious impediment in running their businesses where, at times, their entrepreneurial flair was overruled by the husband (or in-laws/parents) based on no specific entrepreneurial experience on their part.



PFEs are embedded in their society's group-based dominance hierarchies, in which males are more powerful than females (patriarchy) and adults more powerful than children (Pratto et al., 2013). This also enforces PFEs' opportunities and constraints. PFEs did not have access to the same opportunities such as freedom of choice of work and available time to pursue their ambitions as men, due to a several deeply rooted discriminatory socio-cultural values and traditions in their culture. For example, one of the PFEs had to close her business in order to look after her ill husband; in another case, the PFE's brother did not allow her to study at the university of her choice because he did not want her to live away from home. In some cases, the location of the business was chosen to ensure the family commitments even though they could not expand the business from that location. Mostly these women are subject to their cultural patriarchal norms, however sometimes this submission to dominance is also in part a choice. As a trade-off, they are subjugating their desires in one sphere of their activity to enable them to operate within another. For example, Interviewee 1 closed her first business but when her husband recovered, and she showed the desire to open another business there was less resistance.

Even though in many cases the freedom to work or start a business venture was 'given' by their male members of the family, there was always a price to pay mainly through added psychological pressures of continuous guilt. Hence, the study demonstrates PFEs are torn between the culturally accepted responsibilities towards their family, and their personal ambitions. Thus, a constant struggle between these two aspects which is implicitly, and sometime explicitly, expressed by the interviewees in this study. The central imperative confronting PFEs is within their personal ambition and gender boundaries/role expectations (what is the appropriate behaviour for them to carry out?). Working constantly under emotional load they sometimes ignored the choice in their best interest and chose to behave appropriately. As with regulative systems, confronting normative systems can also evoke strong feelings, but these are somewhat different from those that accompany the violation of rules and laws (Scott, 2014).

Feelings associated with the trespassing of norms include principally a sense of shame or disgrace, or for those who exhibit principally exemplary behaviour, feelings of respect and honour (izzat). The conformity to or violation of norms

typically involves a large measure of self-evaluation: heightened remorse or effects on self-respect. Such emotions provide powerful inducements to comply with prevailing norms. This is the reason some of the PFEs stopped their successful business to fulfil their responsibilities towards their immediate family. PFEs constantly worked with emotional load, juggling different responsibilities at home as a wife/mother/daughter/daughter-in-law and at their business as an entrepreneur. They could not show their emotions of frustration and tiredness because of the fear that they would be asked to stop their entrepreneurial path in order to take care of their primary role in the family. Even when they were successful in their business, they had to tread carefully lest they were perceived as destabilising the male members of the family from their socially expected position of providing for the family financially, resulting in a negative impact on family's 'izzat' in the society.

The study showed that due to normative constraints the time available for business to PFEs was not of their own choosing. Cultural perspective of time sometimes delayed their entrepreneurial process or in some cases completely brought it to a halt for few years. In their culture their main responsibility is undertaking domestic duties and chores in which they had little choice and family came first. Their acceptance of this situation clearly limited the time they had available to pursue their entrepreneurship. Thus, due to the cultural constraints within the patriarchal values of Pakistani culture the time for business ventures is also 'GIVEN' or 'ALLOWED'. This was the reason some of the PFEs entrepreneurial experience was intermittent they had to start and stop their businesses based on these external factors.

#### **5.2.1.2 Key Regulative Factors**

This research has highlighted that the regulative environment generally provided a level playing field for all female entrepreneurs in the UK. The study also showed that regulative factors, including financial institutions and government policies/regulations, played a relatively minor role compared to the normative institutions. The regulative institutions would be normally the same for all entrepreneurs in the UK, however, their impact is different due to cognitive and normative factors.

The research confirms that elements of labour laws, business regulations, taxation, were similar in all the cases. However, in most cases, finance, taxation, business regulations were left to the male members of the household to deal with, or this aspect was outsourced. Financial institutions (banks in particular) did not play a significant part in providing capital through loans. In most cases the businesses were self-financed. Where bank small bank loans were taken, they were negotiated by the male members of the immediate family. Only a two and mainly second-generation entrepreneurs sought private investors. This was because of their confidence with the local language to pitch their ideas and information accessibility about funding through social networks. Furthermore, there were no issues with respect to gender and ethnicity when dealing with the financial institutions except in two cases where gender discrimination was observed.

Similarly, the government's direct role did not seem to affect the entrepreneurial process either in hindering or easing it in any substantive fashion. Only in a couple of cases was this briefly mentioned, e.g. one of the interviewees who ran a law firm (when the legal aid was made harder to access) and some others mentioned HR policies, corporate tax, BREXIT. Generally, all mentioned the ease of the initial set up process in terms of registering the company and opening business accounts. Some entrepreneurs had been affected by changes in markets and by not managing to predict the cost of doing business and by changes to their supply chain resulting in them having to close their business as was the case with Interviewee 4. Thus, overall, there were positive comments about the role of government in terms of supporting the entrepreneurial process (grants, information, provision of training skills, health and safety policies, and HR policies). The only additional point to note is that this role of government could be made to be more proactive in terms of reaching out to PFEs, rather than being passively positive and supportive.

The research also shows that there are differences between first and second generation PFEs. This study showed that the second-generation PFEs were more familiar with processes and regulative institutions given their upbringing and education in the UK. This means location, experience, knowledge and length of

stay in the UK empower them to deal with regulative institutions differently to first-generation PFEs. As a result, the second-generation PFEs interacted and responded regulative (and normative) boundaries differently through the development of explicit and tacit knowledge. Firstly, second generation PFEs tended to be more mobile and flexible in locating their businesses, whereas first generation ones tended to develop their businesses in their family locality. Secondly, first generation PFEs developed mainly ethnic businesses whereas the second generations entered mainstream sectors more often. As a result of their education and experience in the UK, advice and financial support for second-generation entrepreneurs was more often obtained from state, commercial or private sources such as friends and professional networks than from immediate family. Thus the study shows that the regulative institutions were the same for all entrepreneurs in the UK, however, their impact was different on PFEs due to cultural cognitive and normative factors.

### **5.2.2 How do PFEs negotiate and overcome these gender designated boundaries in their entrepreneurial process?**

This section identifies how PFEs negotiated and overcame the social expectations and gender boundaries throughout their entrepreneurial journey. The research shows that within gender-based and ethnic boundaries PFEs are constantly negotiating their position in their family and in some cases in their community. According to Henrekson and Sanandaji (2011) entrepreneurs are not only influenced by institutions; they also influence and shape institutions. This reciprocal interplay between institutions and entrepreneurs is very apparent in this research through PFEs constant endeavour to gain agency. They used different means to empower themselves, for example, through education, experience and professionalism. The research showed that PFEs utilised any opportunities that came their way to gain social, economic or human capital to enhance their entrepreneurial experience. These opportunities were created in addition to other factors by both normative and regulative institutions. PFEs are good at identifying them and using them for their benefit.

Regulative institutions in the UK created supportive structures for PFEs and helped them to achieve autonomy through equality of processes and systems. The

regulative environment also empowered them by providing opportunities to gain human capital through free training courses, education and through economic capital. One of the key features to gain agency is the ability of females to make choices and decisions, which helps them to determine the direction of change and to challenge the status quo (Kabeer, 1999). Some of the PFEs had made conscious choices of breaking away from ethnic and spatial boundaries through human capital. This resulted in success and growth of their entrepreneurial ventures, which subsequently enabled them to raise resources, become self-reliant and exercise power and control in their families and communities. In some cases, free training provided by the UK government also eased the normative challenges for the interviewees. In addition, changes in government policies and changes in environmental factors such as BREXIT created environmental constraints, however in most of the cases, the PFEs survived either by changing the course of their business or completely changing the business model.

One of the salient finding of in relation to temporal factors is that they played a significant part in the PFE's entrepreneurial process especially in terms of their constant gender negotiation. Chronological time and events helped them with negotiating their position and challenging the gender/role boundaries created by normative institutions. For example, the number of years in the UK, chronological time; age, entrepreneurial experience and events such as marriage, or number of children also play a significant role in empowering PFEs to challenge normative barriers.

There is a conscious effort in both first and second-generation PFEs to improve their education, build professional experience and acquire new skills that moves them from disempowerment or compliance) to gaining some elements of exercising control and power to challenge norms. In other words, there is a constant endeavour to increase their human capital to gain empowerment in a strong patriarchal Pakistani culture. Some of this agency is accrued through time – maturation, change of role in family and seniority.

This is also linked to PFE's ability to overcome barriers in the development and growth of their businesses. The study showed that second-generation PFEs even though empowered in some respect are also gender negotiating within the context

of 'cultural baggage', implanted in them by their parents, vis-à-vis the British system. Each culture (ethnic and host) imposes the strength of its cultural uniqueness on entrepreneurship, for example individualistic host culture compared to a more collectivistic ethnic culture.

Another related factor was the personal characteristics of the interviewees. Their strong, independent and forward-looking, positive personalities (and initially assisted by their families) helped to launch their entrepreneurship initiative. In some cases this same tenacity also seemed to force through their ideas by overcoming any social inhibitions and any structural obstacles much sooner, which helped them through at various stages of their entrepreneurial process.

In addition, their faith helped them to get through some of the institutional barriers, especially their spiritual Islamic belief of Tawakkul (having faith). Tawakkul means a person to do their best and rely on and have confidence in Allah to deliver the outcome (Jabnoun, 2008). However, one of the conditions of this is that the person does their best to achieve goals and then has Tawakkul. Thus, action to achieve the goal is must in this. This study shows the influence of Tawakkul on PFEs, which manifested in giving them strength ability to face barriers with confidence. According to Ahmad (2011), some of the entrepreneurial characteristics that could emerge from Tawakkul are confidence, and positivity. These characteristics could be linked to their high ambiguity to risk and perseverance that helped them to overcome the institutional barriers and make the most of the affordances.

### **5.2.3 Conclusion**

I have succeeded in contextualising the institutional boundaries within which PFEs go through their entrepreneurial experience. This study achieves its research objectives and answer the research questions.

In summary, one of the main factors is male dominance in Pakistani society, which has both positive (in terms of creating opportunities) and negative (in terms of creating constraints) impact on PFEs' entrepreneurial process. However the study showed that this created more constraints/barriers than opportunities for the interviewees. One of the major normative barriers was that freedom was given, and time was allowed, to the PFEs to be able to develop their business in Pakistani

culture with very strong patriarchal values. This is a particularly salient boundary for these PFEs as it affected their entrepreneurial journey more than any other factor. This normative barrier creates a heightened emotional load that PFEs had to work with. Throughout their entrepreneurial process they juggled many gender associated and business related responsibilities without complaining. This was the price they paid for the time and freedom they were allowed to run their own business.

However, the intensity with which these factors impacted agency and power of these PFEs varied with temporal factors. The opposite time perspectives of PFEs (more future oriented) and normative Pakistani cultural values (past oriented) created a rift, but at the same time kept the PFEs motivated to carry on for better future. Secondly with temporal events like experience, education/training, knowledge, age, marriage, they gained agency to influence institutions to work in their favour.

Thus, this empirical study concludes that PFEs operate within gender designated boundaries and within these boundaries they constantly gender negotiate. They also constantly endeavour to go through temporal transition to female autonomy, which enhances their entrepreneurial journey.

### **5.3 Value of the study**

The value of this study is its theoretical contribution to the existing literature and research in the field of ethnic entrepreneurship with a particular focus on PFEs in the UK. This will create a deeper understanding of this ethnic group and to understand the effect of macro-contextual factors on entrepreneurship. The conceptual framework developed from this study can be used to explore the entrepreneurial journeys of other ethnic female groups for comparison. This study also provides an awareness of difficulties and constant struggle that PFEs face in their entrepreneurial journey. However, the knowledge gained could be generalised for Pakistani working women who are career oriented in this very male dominated society.

Through the research design and methodology, I developed higher level of trust where I could collect extensive valuable data that created much deeper insight into

PFEs entrepreneurial experiences. Even though I was an insider in terms of my belongingness with this culture, I was not considered as part of the Pakistani community living together in big cities. This is because I live in a rural area in Wales where we have no Pakistani community. For this reason, I had to develop a rapport with this group through regular interaction by joining community organisations and by organising and participating in community events which gave a quasi-ethnographic touch to the study.

This was time consuming but fruitful method to get to know and to recruit participants from a community that due to numerous factors had mistrust of outsiders. Not having done so would have meant that participants were not as happy to share sensitive information about their family for research purposes. Furthermore, the study adopted multiple sources to recruit respondents. These sources included community welfare, social, religious and charity organizations. It was easier for me (being a female) to engage with these organisations as majority of them were female-only organisations. I not only engaged with participant but also engaged with the data I collected at all stages of organising and interpreting it, as discussed in Chapter 3. Due to the status of 'cultural insider' I had some pre-understanding of the Pakistani culture under investigation that offered me the opportunity to use the knowledge of this area for furnishing the study with in-depth analysis and interpretations. Thus, this research design could add further insight into existing literature on methodology to carry out qualitative research on females especially from ethnic communities that lack trust of outsiders.

The application of appropriate institutional incentives is instrumental in enabling entrepreneurs in a more direct and effective manner. According to Duflo (2012), across countries and time, there is a strong positive correlation between the relative position of women in society and the level of economic development. Thus, empowering women would not just be a worthy goal in its own right but could also serve as a tool to accelerate economic growth. It is also timely, as entrepreneurship plays a significant role in the economic well-being of a nation, and many governments are actively seeking to increase entrepreneurial activity. Thus this study highlights the importance of empowering women through appropriate government policies discussed previously, especially in ethnic minorities where



patriarchal values still prevail. The research shows that the UK government policies are suitable in terms of providing training and education, however there is a need for better access and clarity.

The practical implications emanating from my research are that it provides a valuable insight for policy makers that can further enhance understanding of female entrepreneurship and the key factors that can make it successful. This knowledge may contribute in creating better social, cultural and economic policies in the future to empower women.

#### **5.4 Limitations and Reflection**

It is well understood that an important requirement of research is wide coverage of geographical areas and the number of respondents in each such area. In this respect there are limitations in this investigation. The research was focused on entrepreneurs based in London, Birmingham, Bradford and Cardiff because these cities are believed to be densely populated by the Pakistan diaspora. The nature of the research topic and objectives compelled me to select respondents from entrepreneurs.

A major hurdle of the research was the access to the concerned interviewees under study (PFEs). There was limited access to data and thus other sources of data collection had to be used (councils, APWA, and BPF (British Pakistan Foundation)). This took a long time to identify and recruit the participants. A related hurdle was the Data Protection Act which restricted specific access to female Pakistani businesses and mistrust of this community. In the end, the key sources for identify and thence contacting were the social, religious, welfare networks and social organisations (to overcome the cultural hurdles of PFEs environment). Hence, many sources were used to identify the respondents (both first and second generation PFEs).

The sample size has always been an issue in social science qualitative research. However, in this study, the rigour of the research has been maintained through the guiding principle of saturation (Creswell, 2009). In this study 15 respondents were sufficient to achieve this saturation point (it was noted that additional interviews did not reveal any different or more information).

The method chosen for the study was epistemological/ontological approach of social constructionism. The method of data analysis was based on thematic approach. A limitation of this approach was that I belong to the ethnic/culture community of the study. However, this insider bias was mitigated by remaining conscious of this fact. Furthermore, this insider knowledge of cultural, ethnic, national, religious and language aspects allowed a greater understanding of the study group and thus a deeper analysis could be made of the female entrepreneur's environment. A key advantage of being insider was the level of trust that was created with the respondents resulting in a much greater openness and depth of the responses in the interviews, thus providing new insights. Few mainstream researchers could have engineered the access and elucidation of respondents' attitudes in the way that I have achieved. While a researcher belongingness in the community causes some research issues regarding bias or being too close to respondents, this is the only way to access relevant articulate members of the PFE community. Furthermore, I contend that my degree of social proximity while interviewing "within one's own "cultural" community (Ganga and Scott, 2006) actually aids in generating an understanding of the social context within which the interviewees narrated their stories.

To capture in detail the themes emerging from the data, coding methods had to be developed, both in terms of manual coding, the interviews (data sets), picking the data items that showed patterns (themes), reviewing the initial themes and their refining. This finally led to the thematic map being developed, based around the normative/regulative institutional concepts. This three-stage data collection, data storage and data analysis took an inordinate amount of time. It may be stated that quite a few of the respondents would switch from English to Urdu or Punjabi languages during the interview (with each of the languages having their own vernacular meanings, which I understood). Another point to make is that within the process of the interviews, the temporal dimensions were covered (indirectly) and how it impacted the decision making of the entrepreneurs. However, this was not studied explicitly and hence this could be an area for further exploration.

Finally, it is worth mentioning that there is limitation in the variety and size of the businesses that were studied. Future studies could investigate expanding the

studies in both of these aspects, along with expanding beyond the three current geographical areas.

The whole journey of carrying out this research was remarkably interesting. I learnt a great deal about Pakistani female entrepreneurs and their entrepreneurial aspiration and experiences in the UK. Even though I am a Pakistani female entrepreneur and went through similar experiences, I still learnt much about different dimensions of Pakistani culture and society through the participants – who had diverse family backgrounds and came from differing locations. In many ways, it gave me an insight into my own journey by highlighting aspects that I never thought about before. For example, in our household we believed in gender equality, but this research made me think what if my husband had not believed in this, would my freedom have been ‘allowed’ to me?

This thesis highlights the complexity and on-going development of entrepreneurial literature and brings socially constructed ideas around gender and entrepreneurship firmly into focus. Ultimately, the choices, positions, and particularly the struggles identified provide much scope for future research.

### **5.5 Suggestions for further research**

Resulting from the conclusions of this research it would be enlightening to test its generality by using comparative studies. For example, comparing the experiences of PFEs in the UK with female entrepreneurs from other ethnic minorities. Further comparative research is also required for purpose of clarifying structural and contextual influences on results analysis, by comparing the UK PFEs with other PFE groups in other Western countries. The analysis of different host cultures could produce the opportunity of making a national comparison, which would further strengthen this qualitative study. Furthermore, there is a scope to further develop this study by looking at different dimensions: for example a comparative study of PFEs in this country and in Pakistan.

This study showed that PFEs did not have access to the same opportunities such as freedom of choice of work and available time to pursue their ambitions as men, due to a number of deeply rooted discriminatory socio-cultural values and traditions in their culture. It could not be determined from the research if this situation is

common in all male dominated cultures or whether it exists only in societies or group where particular religious beliefs are dominant which could be studied in the future.

Male members may be studied to achieve a full perspective. Their views on male's disposition, peer pressure etc. For this purpose, a comparative study of PFEs in cities and rural areas of Britain can be studied. This should reveal if the challenges encountered by Pakistani women found in this research are common throughout the UK or whether they vary according to the size of Pakistan diasporas in different areas of the UK, especially the way males' behaviour towards the PFEs in these two differing diaspora situations.

It would be useful to carry out quantitative investigations on some of the emerging themes in the study. For instance, empirical enquiries on the constant gender negotiation that PFEs face. This might help to create policies and framework to help PFEs who are not aware of their rights in Britain. This deductive research engagement may also ultimately help in the establishment of a directory of businesses run by Pakistani females in UK. As mentioned earlier I struggled in finding businesses run by Pakistani females. Further, in the UK itself, it would be advantageous to further expand the surveys to include many other geographical areas. Pakistani culture is not a homogenous culture, Pakistan is a big country and cultures/languages differ in different regions of Pakistan. Thus, there is a need to explore the variation of impact of normative and regulative institutions on PFEs from different regions through a quantitative study done at a larger scale.

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## **Appendix 3.1**

**PhD Research Title:** ENTREPRENEURSHIP AMONG PAKISTANI WOMEN  
IN THE UNITED KINGDOM: EXPLORING OPPORTUNITIES AND CONSTRAINTS.

### **Outline of questions for un-structured interview:**

#### **Stage 1: Development of entrepreneurial idea**

Examples of questions asked if needed... (Reminders/pointers)

1. How did you come up with the idea of the business?
2. How did your experiences of being part of an ethnic minority impacted at this stage?
3. What support was available from the government/financial institutions at the planning stage?
4. How did your family/friends network support you at this stage?
5. How would you describe the challenges at the business planning stage?
6. What challenges did you face due to your language skills or your ethnicity, religion and gender?

#### **Stage 2: Launch of the business**

1. What support was available from

The government,

- National Government (i.e. impact of employment laws, visas for workers, trading laws, etc).
- Local Government (i.e. planning permission, by-laws, grants, rates, inspections, audits, etc).
- Chambers of Commerce (ease of help, guidance, advice, networking, etc).
- Financial Institutions (e.g. banks/overdraft/business loans etc.)
- Network of family, friends and other sources?

2. How was your experience of at this stage of business? (e.g. setting up business model, hiring staff, supply chain – suppliers, distributors, customers etc.)

3. How would you describe the challenges at this stage of the business (e.g. due to gender, ethnicity, language, religion, cultural norms and expectations. etc.). How did you overcome those challenges?

### **Stage 3: Running the business**

1. What support was available from
  - The government,
    - National Government (i.e. impact of employment laws, visas for workers, trading laws, etc).
    - Local Government (i.e. grants, rates, inspections, audits, etc).
    - Chambers of Commerce (ease of help, guidance, advice, networking, etc).
  - Financial Institutions (e.g. banks/overdraft/business loans etc.)
  - Network of family, friends and other sources?
2. How was your experience of running the business? (e.g., managing staff, managing relationship with suppliers, distributors, customers, keep work-life balance, etc.)
3. How would you describe the challenges at this stage of the business (e.g., due to gender, ethnicity, language, religion, cultural norms and expectations... etc.)? How did you overcome those challenges?

### **Stage 4: Expansion of the business**

1. Have you done or are you planning to do any further development and expansion?
2. What support is available at this stage?
3. How would you describe the challenges at this stage of the business (e.g. due to gender, ethnicity, language, religion, cultural norms and expectations... etc.) How did you overcome those challenges?

Any other experience that you would like to share?

## Appendix 3.2

**PhD Research Title:** ENTREPRENEURSHIP AMONG PAKISTANI WOMEN  
IN THE UNITED KINGDOM: EXPLORING HINDERANCES AND OPPORTUNITIES.

### Study Consent Form

**Nature of study:** There are two parts of this interview.

- **Part 1 is aimed to collect demographic information; this information will not be used to identify you as an individual.**
- **Part 2 will be unstructured interview to share your entrepreneurial experiences of starting and running your own business.**

Typical responses vary and you are free to say as little or as much as you wish. You have the right to withdraw at any point during the interview as your participation is voluntary, and you may discontinue at any time, without prejudice.

Any data/information collected will be kept strictly confidential.

In ticking the box below, you are indicating that you are given informed consent to participate in the following study. You are under no obligation to tick the box.

**Consent:**

*I give my informed consent to participate in this study of 'the interrelationship of gender, ethnicity and entrepreneurship using experiences of Pakistani female entrepreneurs (PFE) in the UK'. I have read and understand the consent form.*

**Contact Information for University of Gloucester Ethics Committee Chair person:**

Dr Malcolm MacLean  
University of Gloucester  
The Park,  
Cheltenham, GL50 2RH  
UK

## Part 1

This section aims to collect demographic information in order to get a sense of who you are and ensure we get a representative sample – this information will not be used to identify you as an individual.

Age (please specify):

What is your highest qualification? (i.e. Undergraduate, postgraduate degree, diploma)

Marital status:

Number of children:

Religion:

Immigration status:

- First generation ethnic British Pakistani
- Second generation ethnic British Pakistani
- Others (please specify)

Where do you live?

Where is your business based?

Language/s you can speak fluently:

- Urdu
- Punjabi
- Pashto
- English
- Others (please specify)

What is your first language?

Your company Type:

- Sole trader
- Partnership
- Limited
- Others (please specify)

What sector?

- Accounting
- Agriculture
- Education
- Food
- Health
- IT
- Manufacturing
- Retail
- Textile
- Others (please specify)

Number of staff you employ for your business?

How many years have you been running your own business? (Please specify):

What is your role in the business?

## **Part 2 – Outline of questions for un-structured interview:**

The following is the outline of the un-structured interview in which you will share your entrepreneurial experience at different levels of development of your business. I am particularly interested in terms of any opportunities or challenges due to your gender and ethnicity in the context of Normative or Regulative Institutions. (Normative includes factors like cultural values, social status, religion, family, friends, networks, language, education, gender, ethnicity... Regulative includes government policies and laws related to your business and financial institutions).

Please feel free to say as little or as much as you wish.

**Stage 1: Development of entrepreneurial idea**

**Stage 2: Launch of the business**

**Stage 3: Running the business**

**Stage 4: Expansion of the business**

Thank you!

### Appendix 3.3 Social Group Network (SGN) & Social Expectations (SE)

Interview	Social Group Network (SGN)						Social Expectations (SE)		
	Social Capital			Economic Capital			Patriarchal Culture	Religion	Ethnicity
	Immediate Family	Extended Family	Friends	Immediate Family	Extended Family	Friends			
1	Husband Daughter	In laws	Friends	Husband	-	Friends	Family first for females -had to look after her husband during his illness and gave up her business		
2	Parents Fiancé	-	Friends	Father	-				Mother expected her to be in full time stable job rather than starting a new venture
3	Husband	-	Friends	Husband	-		Husband looked after the financial side of the business. He agreed for her to start the business		
4	Husband	In-laws	Friends	Husband	In-laws		Children first	Community pressure for not working with certain sect of Muslims against her own will.	
5	Husband Parents	-		Father	-			-	Men in the community did not take her seriously thinking she was too young and a female.
6	Husband	-	Friends		-		Husband could not see her developing herself so she took divorce from him.  Men in the community did not understand what she was doing so created hurdles for her		
7	Husband Children	In laws	Friend		-		Priority was children and husband and then business  Family first then everything else		Family first
8	Mother Boyfriend		Friends		-		Her boyfriend left her when she traveled for her business		
9			Friends		-		Colleague showed resistance to be managed by a female		
10	Husband Children		Friends	Husband	-		Family first Did not run her business full time until children were in full time school.		
11	Mother Father Brother		Friends	Father	-		As a female could not go to other city to study Resistance from her brother for her to open her own business	Resistance from her brother	Family pressure to get married at young age.
12	Parents Brother	-	School Friends	Parents husband	-	-	Husband's support was required to persuade her parents to leave medicine		Parents influenced her to study medicine, culturally kids follow what their parents ask them to do



13	Mother Father Sister Fiancé	-		Mother Fiancé Sister	-				
14	Two sons One grandchild Her brother	-	Friends network	Late husband	-	Friends network	At the age of 45 she lost her husband – in Pakistan her brother goes everywhere with her during her business trips	Religion was helpful in her grief and gave her hope.	Time and experience gave her confidence to deal with her business on her own
15	Mother Father	Grandparents In-laws	-	Parents husband	-		Male members of the family influenced her decisions	Females are expected to observe 'Parda' and fulfill family obligations	For her decisions she had to take permission not only from her parents but also from her grandparents.

## Appendix 3.4 - Interview Transcript

Duration – excerpt from a two hours long interview

First generation PFE

.....Then I came to the UK and I want to go into personal and how I developed me into what I am today. I was very strong even before getting married. I was a strong personality who wanted to go against the norms what the culture and people are used to and female role defined. even with my parents – being Ahmadi, my parents were quite conservative about 'Parda' and all but I used to question all that. Used to have good discussions with my parents about it.

Anyhow, I got married to my husband who was 14 year older than me. And doctor .. He wanted me to go back into my education as he is very much an academic sort of a person. But I was different – more into art and creativity rather than education. But I didn't realise how much the education was needed for everything even today I think and regret that I should have completed my education – even though he was very supportive and I could have carried on with my education...but I did not. He used to encourage me to create my own identity. BUT my in-laws were very strong and controlling. After 5 or 6 months I got pregnant with my first child. Everything was being decided by my in-laws. Because of my in-law, my pregnancy and being so young I could not carry on with my studies. then I thought I thought instead in Central London I started my Beauty Salon after doing a course (my daughter was 1 year) but priority was always my husband. He decided to go back to Pakistan and then came back again and then went to Saudi Arabia for his job. Son continuity of my career was not there. Spent a few years like that had my 3 kids. It was 2000 – we were in London my youngest child was 1 then – my husband said your dream to open a business why don't you do that we have a bit of money – by then I was working here and there – always a restless soul. Carried on planning but couldn't. when he said that I said I want to open a business of soft furnishing and furniture. That was my first business. I opened that – that was a wholesale business. For 10 years I did that in London.

It was amazing!! It gave me a lot of experience and confidence to open finally the current business that I run. My background was not of business or education. I just had this confidence ... I did a bit of market research and went to Pakistan and starting to do my buying without any plan...then I bought two containers and after ordering I came back to the UK and I registered my company and created a website. At that stage I was not sure if I was doing wholesale. I could not open a retail store. because I didn't have the money. So, I found out that in wholesale business you just hire a warehouse. I had so much trust on myself that whatever I am buying and doing will sell. I also found out that NEC Birmingham does whole sale shows – I just booked a shed there and I did the first show. Took full container of soft furnishing and furniture. I set up the stand. the business started from there. It was shocking actually, Naeem said how do you know of all this. I started contact other companies and people. I hired a female staff Vilma and asked her to do marketing for me. We thought soft furnishing is a good idea to sell to hotels we contacted and sold to hotels. Did that for 10 years. It wasn't very successful. Then I came into retail – through retail shows. I used to do 30-day long retail shows. And instead of selling at wholesale prices I started selling at retail prices. So started making better profits. Then people from my area started contacting me and asked me to interior design their houses. So I started doing that. I would hire an interior designer and use furniture and soft furnishing from my stock.

### Appendix 4.1: Summary results for Normative Institutions (SGN and SE)

	Ethnic Culture (EC)								
	Social Group Network (SGN)						Social Expectations (SE)		
	Social Capital			Economic Capital					
Interview	Immediate Family	Extended Family	Friends	Immediate Family	Extended Family	Friends	Patriarchal Culture	Religion	Ethnicity
1	Husband Daughter	In laws	Friends in London and Pakistan	Husband		Friends	Family first for females -had to look after her husband in his illness and gave up her business		
2	Parents Fiancé		Friends	Father			-	-	Mother expected her to be in full time stable job rather than starting a new venture
3	Husband		Friends	Husband			Husband looked after the financial side of the business. He agreed for her to start the business		
4	Husband	In-laws	Friends	Husband	In-laws		Children first	Community pressure for not working with certain sect of Muslims against her own will.	
5	Husband Parents			Father			-	-	Men in the community did not take her seriously thinking she was too young and a female.
6	Husband		Friends				Husband could not see her developing herself so she took divorce from him.  Men in the community did not understand what she was doing so created hurdles for her		
7	Husband Children	In laws	Friend				Priority was children and husband and then business  Family first then everything else		Family first
8	Mother Boyfriend		Friends				Her boyfriend left her when she traveled for her business		
9			Friends				Colleague showed resistance to be managed by a female		
10	Husband Children		Friends	Husband			Family first Did not run her business full time until kids were in full time school.		

Ethnic Culture (EC)									
	Social Group Network (SGN)						Social Expectations (SE)		
	Social Capital			Economic Capital					
11	Mother Father Brother		Friends	Father			As a female could not go to other city to study Resistance from her brother for her to open her own business	Resistance from her brother	She is worried that her family will insist her on getting married as culturally the girls should get married before certain age.
12	Parents Brother		School friend	Parents husband		-	Husband's support was required to persuade her parents to leave medicine		Parents' influenced her to study medicine, culturally kids follow what their parents ask them to do. Started with ethnic business then expanded into mainstream
13	Mother Father Sister Fiancé			Mother Fiancé sister	-		-	-	-
14	Two sons One grandchild Her brother		Friends network	Late husband		Friends network	At the age of 45 she lost her husband – in Pakistan her brother goes everywhere with her during her business trips	Religion did not play any role in creating hinderance or opportunities for her. Albeit it was helpful in her grief and gave her hope.	Widows are seen with respect in her culture.  Time and experience gave her confidence to deal with her business on her own
15	Mother Father	Grandparents In-laws		Parents husband	-		Male members of the family influenced her decisions	Females are expected to observe 'Parda' and fulfill family obligations	For her decisions she had to take permission not only from her parents but also from her grandparents.

## Appendix 4.2 Summary results for personal/individual impact on entrepreneurial process:

Summary of impact of individual factors on entrepreneurial process								
Interview	Education	Age	Husband – (Male Members of family)	Children	Marriage length	Entrepreneurial Propensity	Entrepreneurial Experience	Other
1	UG	With age she gained experience and confidences to take her own decision	Had both positive and negative impact on her EP	Had both positive and negative impact She could not start her business until they were old enough Daughter helped her with business.	With length of marriage pressure from her in-laws and husband eased	Wanted to improve herself Always was strong minded and challenging norms	Positive impact of her experience of setting up various business.	In-laws
2	UG		Fiancé helped to get information	N/A	N/A	Passionate and believing in herself. Risk taker Perseverance	Learnt from experience. Lost money in outsourcing her web design to India.	
3	PG		Husband very supportive	Children were here first priority but they were not hindrance in her EP		She had a desire to be independent She is an ambitious person		
4	PG	She became more confident with age	Husband was a positive impact and negative impact	Children came before business	She gained trust of her in-laws with the length of her marriage	Always looking for new ideas and opportunities  She was a serial entrepreneur	Gained experience of various business.	
5	Professional Qualification - Law degree	The younger men were generally fine but older men generally would be "oh - I don't understand why would you know anything" you had to provide a solution and then they would believe you.	Husband a positive impact on her EP	In-laws helped her with looking after children		She is a person who does not like the work failure, always have ideas rolling in her head, very confident, quite stubborn and leadership qualities.	Due to change in government policies many businesses like hers were affected. However, she had sold her business just before the change of that policy. This was because of she always keeps an eye on her business environment	
6	PG		Divorced her after few years  Mainly a negative impact  Husband's self-image		Marriage ended after a few years	She is passionate about her work, serial entrepreneur, creative	She created various businesses, starting with consultancy business, Project work, but all were for social benefit.  With time and experience of working for other organisation she became confident to start her own business.	
7	A-levels plus training in beauty therapy		Husband was positive and negative impact on her EP	When her children became school going then she started her business from home initially.	Marriage length had a positive impact		Once she gained experience and proved that she could run a successful business then her husband believed in her and supported her.  Initially all her clients were Asians but with time as people got to know her work she also had British clients. With time she gained confidence	

## Summary of impact of individual factors on entrepreneurial process

8	HND in business	First business venture at the age of 19	N/A	N/A	N/A	Always looking for opportunities and availing those opportunities	Gained experience from her first business venture at the age of 19	
9	UG		N/A	N/A	N/A	She believes in entrepreneurial spirit, creativity, responding to needs.	27 years of entrepreneurial experience and successful track record got her positions in various boards of directors.	
10	UG degree and carious diplomas	Age gave her confidence	Husband both negative and positive impact	3 children Started full time business once her kids were school going	Played an important role in gaining confidence of her husband	Hardworking Risk taker Leadership skills	Initially started from home to test the markets and gain experience	
11	UG Degree in business	Decision for her university was taken by her brother  With age when it came to setting up her business, she was much more confident to challenge her brother	N/A	N/A	N/A	Urge to work for herself  Independent minded  Exploring opportunities		
12	UG degree in medicine	She became more confident with age and could convince her parents of her new idea	Husband supported her not only encouraging her but also providing resources.	1	6	Ambitious, confident, Independent, prepared to take challenges, competitive Identified gap in the market for her business	No previous experience prior to setting up her business. However, after running her business successfully for 4 years she decided to expand the business.	
13	UG degree	With time gained experience which gave her the confidence to take a difficult decision of quitting a very good job to do coding course and to work on her own business venture	Father always very supportive and encouraging for whatever she did in her life. Fiancé is supportive and positive.	N/A	N/A	Confident, extrovert, PR, risk taker	Running an entrepreneurial project at A-levels and winning National young entrepreneur award. Two years working as operation Manager at Amazon. One year of running her own business	
14	UG degree	60	Husband passed away when she was 45. This left a big gap in her life.	2 sons Both were independent so she had time to start her business venture	26 (widow)	Leadership, Peoples person Helping others Active in the community.	No prior entrepreneurial experience when started her business. 13 years of running and expanding her business	
15	PG degree	45	Husband supported her. Provided initial capital for her business	None	12	Perseverance, ambitious, Risk taking	Working at a hotel as a Manager. 9 years of running her own business	

## Appendix 4.3 The impact of the Regulative Institutions

Summary of Regulative Institutions (RI)							
Interview	Financial Institutions			Government Policies			
	Means of Economic Capital	Gender Issues	Ethnic issues	Govt. Grants	Corporate Policies	Legal advice	Advice Centres
1	Husband Bank loan Self-financed	Husband had to help with bank loan			Quality control, Consumer's rights	Accountant deals with tax returns	
2	Private Investors/companies Government grants Self-funding	There is some gender discrimination amongst private investors. There might be a little bit undisclosed discrimination for gender	There is no ethnic discrimination.	Direct Government schemes and indirect through Financial firms like INVESTECH, Barclays, PWC,	Government HR Policies helped her to get sabbatical from her workplace		
3	Bank Self-funding	Bank preferred to deal with her husband.	No	N/A	Quality controls		
4	Self-financed mainly Bank loans	No	No	N/A	Rates are very high. A few times due to change of government policies she had to close her business e.g., Property business and cosmetic business		
5	Bank loan In those days there was hardly anything for entrepreneurs She could not get government grant that she applied for.	For government grant there was gender discrimination	These days they are giving scholarships to people or grants on the basis of gender and race	She could not get grant  These days they are giving scholarships to people or grants on the basis of gender and race	Change in government policy affected her first business (Law firm). When govern stopped Legal aid.	Not available at that time	
6	Government grants and Private companies	Gender issue existing mainly in her own community		She could not access any govern grant as she was a small business with no employability			
7	Government funding and courses  Bank loan Personal savings.			there was funding available through the local government for women interested in setting up their own business and skill-based training courses.	Benefited from Government policy to help females gain skill for free...	Government support and advise available	
8	Government funding			Government grants helped her to establish and expand her business internationally.	The UK government was encouraging UK HE institutions to promote UK education overseas and to explore other avenues to increase revenue...		I registered my company as limited company, opened business account, set up my office, and chose an accountant (who was a family friend) ..... All this went smoothly, except I had to get some help with my business plan and cash-flow forecast. This support was available through local council.



**Summary of Regulative Institutions (RI)**

Interview	Financial Institutions			Government Policies			
	Means of Economic Capital	Gender Issues	Ethnic issues	Govt. Grants	Corporate Policies	Legal advice	Advice Centres
9	Government funding Private companies European commission funded, trust funded, basically her company was basically working with public sector or businesses, charitable trusts giving her grants.	No gender issue	No ethnic issue	European grants	Government policies for integration helped her business		
10	Self-finances  Bank loans	No issues	No issues	Government support in providing free training courses	She does not agree with Government Policy for employers to check the immigration status of their employees/authenticity of employees' passports is difficult to check. Tax is quite high but all that is done by our accountant now		
11	Government funding Father	No issue	No issue	Government grant			Local government funded start up schemes to provide support
12	Self-financed	N/A	N/A	N/A		Did not seek one	N/A
13	Self-financed initially Private investors	No issues	No issues	N/A	Regulations applied to online platforms were observed but they did not create any constraint	Did not seek one	N/A
14	Self-financed	N/A	N/A	N/A	Import duties were high Thus, set up a workshop in the UK too	N/A	N/A
15	Self-financed	N/A	N/A	N/A	No issues there	Had help from legal advisor about corporate insurances	N/A